

Affordable Housing Trust
Agenda
August 11, 2020
5:30 p.m.

Under Governor Baker's emergency "Order Suspending Certain Provisions of the Open Meeting Law G.L. c. 30A, S20", issued March 12, 2020 and in effect until termination of the emergency, meetings of public bodies may be conducted virtually provided that adequate access is provided to the public.

To listen and view this virtual meeting on a phone, computer, laptop, or tablet, download the "Zoom Cloud Meeting" app in any app store or at www.zoom.us. At the above date and time, click on "Join a Meeting" and enter the meeting 82022172727 or click the link below to join the webinar: <https://us02web.zoom.us/j/82022172727>

1. Possible CPA Fund Application for Rental Assistance
2. Small Repair Grant Program Update
3. Small Repair Grant Program Modification Options
4. Other Housing Issues
5. Approval of Minutes – June 23, 2020
6. Next Meeting Date

CPC USE ONLY:
Application # _____
Qualifies: _____
Does not qualify: _____

INITIAL ELIGIBILITY PROJECT APPLICATION FORM

DUE DATE: DECEMBER 6, 2019

TOWN OF NEEDHAM
COMMUNITY PRESERVATION COMMITTEE
c/o Park & Recreation Department
178 Rosemary Street
Needham, MA 02494
www.needhamma.gov/CPC

- 1. Applicant:** **Submission Date:**
- 2. Applicant's Address, Phone Number and Email:** **3. Purpose:**
(Please select all that apply)
- _____

Contact Name:
- ☐ Open Space
☐ Community Housing
☐ Historic Preservation
☐ Recreation
- 4. Project Name:**
- 5. Project Location / Address / Ownership (Control):**
- 6. Amount Requested:** \$
- 7. Estimated Total Project Cost (If Different):** \$
- 8. Critical Dates: (If Applicable)**

- continued -

CPC USE ONLY:

Application # _____

Qualifies: _____

Does not qualify: _____

Project Name:

9. Project Summary: In 100 words or less provide a brief summary of the project:

10. Community Need: In 100 words or less provide a brief statement of the need for and the benefits to the community.

Note: *This application enables the Community Preservation Committee to review the request to assess eligibility. You shall be notified by January 1 of your eligibility. If eligible you will be requested to supply additional information by February 1.*

Needham Emergency Rental Assistance Program

Draft Proposal

8/7/2020

The Town of Needham is exploring the establishment of a short-term Emergency Rental Assistance Program for qualifying Needham renters who have suffered a reduction in income due to the pandemic. Proposed Program parameters for discussion include:

- *Funding*

The Town is proposing an allocation of \$200,000 in CPA funding. The Foundation for MetroWest has secured an additional \$50,000 from the Massachusetts COVID-19 Relief Fund that is being passed on to Metro West Collaborative Development (Metro West CD) for this purpose. It is expected that a total program budget of \$250,000 might support approximately 30 to 70 participants depending upon determined maximum payments and administrative costs. Given the need for Town Meeting approval for the funding, it is unlikely that the Town will be able to begin outreach and Program operations until late-October.

- *Administration*

Our recommendation is that the Needham Affordable Housing Trust apply for the CPA funding. If approved, the Town would then procure a program administrator, who would be responsible for providing the following services:

- Develop an application form that meets Program parameters;
- Accept applications on a confidential basis;
- Provide assistance in completing applications by phone, online, and potentially at a drive-up event;
- Offer a mechanism to accept applications online and in hard copy;
- Provide translation services to applicants as necessary;
- Fully accommodate those with a disability or in need of some reasonable accommodation;
- Conduct a lottery at the end of the marketing period to establish the order in which funds will be distributed;
- Determine household eligibility and verification of landlord ownership (do as much of this as applications are received although some determinations will be made after the lottery);
- Establish a waitlist should the number of applicants exceed the funding available;
- Enter into agreements with eligible households and landlords;
- Obtain W-9 forms and issue 1099 forms to the landlords;
- Disburse monthly checks to the landlords; and
- Prepare monthly status reports on all operations.

Administrative funding is based on the number of eligible applicants. It has been \$450 per participating renter household for programs administered by Metro West CD in nearby communities. The Town would enter into an Agreement with the Program Administrator that would detail the terms and conditions of the Program.

- **Eligibility**

Participation guidelines would restrict eligibility to households with incomes at or below 80% of area median income (AMI). Participants would also have to document the loss of income due to COVID-19.

Those living in affordable Chapter 40B units would be eligible for Program assistance, however, households living in public housing or having a Section 8 Housing Choice Voucher, the Massachusetts Rental Voucher Program (MRVP) subsidy, or other housing subsidy would not qualify for assistance as they already are entitled to rent reductions if income is reduced.

Income Limit	Household Size: 1	Household Size: 2	Household Size: 3	Household Size: 4	Household Size: 5	Household Size: 6
80% AMI	\$67,400	\$77,000	\$86,650	\$96,250	\$103,950	\$111,650

- **Duration**

Most programs are applying a 3-month maximum term of coverage although the City of Newton is contemplating extending this period given unallocated funding from the \$2.5 million allocation. Belmont, with a \$250,000 allocation may consider applying for additional CPA funding in the fall to extend the term of payments or cover more participants. They commenced program operations on July 27th.

- **Monthly Payment**

Payments are made directly to landlords. Estimated Program participation by several models is summarized below.

Community Model	Funding	Program Assistance	Estimated # Served Based on Allocation of \$200,000/\$250,000
Newton	\$2.5 million	70% of rent up to a maximum of \$2,500/month/participant Payments have averaged somewhat less than \$2,000/month/participant	30/40
Belmont	\$250,000	50% of Fair Market Rents (FMRs) \$950 for a 1-bedroom unit \$1,155 for a 2-bedroom unit \$1,440 for a 3-bedroom unit	55/70
Watertown	\$175,000 + some Foundation support	40% of Fair Market Rents (FMRs) \$750 for a 1-bedroom unit \$950 for a 2-bedroom unit \$1,150 for a 3-bedroom unit	70/90

Grafton is providing \$2,000 per month for each participant. Waltham is offering \$1,200 per month for one-bedroom units, \$1,500 for two bedrooms, and \$1,800 per month for three-bedroom units. The decision regarding maximum payments is a critical one as it will affect the numbers who can be served and the extent of support.

- *Marketing*

The Town would be responsible for marketing the Program. Marketing would include press releases, website notifications, support from local entities to get the word out, flyers in highly-visited locations throughout the community including rental developments such as the larger Chapter 40B projects, and other creative ways to inform the public. Belmont is undertaking a marketing campaign of a 3-week duration.

DRAFT

As of 8-10-20

Small Repair Grant Program Status Report

FIRST ROUND

Applicants	Address	Grant	Description of Work	Total Est.	Award Dated
1	Clarke Road	\$4,000.00	Storm window repair and paint	\$4,800.00	11/19/2019
2	Clarke Road	\$4,000.00	Replace damaged parts of exterior, window and door casings; clean gutters and install leaf-guard; repair garage door; repair window sills; all repairs primed and stained/painted	\$6,932.00	11/19/2019
3	Greendale Ave	\$4,000.00	Replace damaged kitchen floor; Clean roof; Prune tree branches that are causing damage to house	\$2,000.00 \$725.00 \$3,800.00	11/21/2019
4	Greendale Ave	\$3,760.00 updated to \$4,000.00	Missing railing on steps Kitchen repairs Bathroom repairs Door repairs Dishwaster installation	\$400.00 \$250.00 \$2,150.00 \$960.00 \$250.00	12/24/2019

SECOND ROUND

Applicants	Address	Grant	Description of Work	Total Est.	Award Dated
1	Nevada Road	\$4,000.00	Front and rear stairs Damaged retaining wall to right of stairs	\$4,050.00	

Applicants	Address	Grant	Description of Work	Total Est.	Award
2	Canavan Circle	\$4,000.00	Front and back porch repairs Replace interior door knobs Refasten back gutter	\$5,284.00	
3	Canavan Circle	Likely \$4,000.00	Replace broken garage doors Front steps and pavement repairs	\$2,851.00 awaiting 2nd estimate	
4	Pine Grove St.	\$3,550.00	Repair or replacement of damaged front door, garage, back windows, downspout, locks, bathroom sink	\$3,550.00	
5	Maple Street	\$4,000.00	Electrical repair Clean and repair gutters/ downspouts	\$3,500.00 \$2,386.00	
6	Wachusett Rd.	\$4,000.00	Extend back deck to back door for better access	\$7,397.33	
7	Fairview Rd.	\$4,000.00	Heating system replacement	\$7,550.00	
8	Harris Ave.	? need other estimates	Repair of fence Repair of railings Repair and repainting windows, kitchen wall, etc.	\$1,200.00 Need estimates	

NOTE: There were 4 applicants that did not qualify because they were over income, 2 because of the 2% of assessed value requirement. There may be some chance that one will get back to me with additional documentation regarding changes in their income since 2019.

NEEDHAM AFFORDABLE HOUSING TRUST SMALL REPAIR GRANT PROGRAM

PROGRAM SUMMARY

The Needham Affordable Housing Trust Small Repair Grant Program provides limited financial assistance to income-eligible senior and disabled households to help repair and rehabilitate existing owner-occupied housing units in Needham.

The confidential application and grant process is designed to be simple. The process requires an application, estimate(s) for the proposed work, and copies of required documents including recent Federal tax returns or other verifiable documentation of income.

Grants are reviewed and awarded twice per year. Completed applications for this funding round must be received by November 1 2020. The next anticipated funding round application deadline is June 30, 2021 with funding awarded by July 31, 2021.

These grants are provided on an unsecured basis; there is no repayment required of the funds unless the grant recipient does not comply with the Grant Agreement or sells or transfers the home within one year.

The grant limit for this program is ~~\$4,000~~ \$5,000. (Applications will be evaluated and prioritized based on program funding, health and safety considerations, and financial need of the applicant, including income information.

Applicants must meet the following requirements to be eligible:

1. The property is in Needham, is owned by the applicant, is the primary residence of the applicant, and the applicant intends to remain a resident of Needham for at least the next 12 months.
2. At least one household member is age 60 or older and/or disabled.
3. Household income is not higher than 80% of the Area Median Income.
4. The property assessment is below the Town of Needham average assessed valued for a single-family home.
5. The applicant agrees to sign the Grant Agreement and to notify the Needham Affordable Housing Trust prior to selling or listing the home for sale within the 12 months following payment under this program.

For a confidential assessment or assistance in filling out the application, please contact the Trust using the contact information below. Applicants are encouraged to contact program staff prior to submitting a full application.

Submit application and attachments to:

**Needham Affordable Housing Trust
Small Repair Grant Program
Needham Department of Planning and Community Development
500 Dedham Avenue
Needham, MA 02492
781-455-7550 extension 220 or
ksunnarborg@needhamma.gov
www.needhamma.gov**

NEEDHAM AFFORDABLE HOUSING TRUST (NAHT)

SMALL REPAIR GRANT PROGRAM INFORMATION

Eligible Projects

The Small Repair Grant Program provides financial assistance to correct housing conditions dangerous to health and safety; to correct substandard conditions; and to improve weatherization and energy efficiency. Examples of eligible projects include:

Small Jobs and/or Contractor Work: Plumbing, carpentry, window repairs, gutters or downspouts, door repair or replacement, step or porch repair, lock repair or replacement, cement work or masonry repair, tiling, plaster patching, sheet-rock repair, smoke/CO2 detectors, weather stripping, electrical, heating, interior painting, floors, installation, masonry, siding, roofing, and the like.

Adaptations: Bathroom grab bars, raised toilets or toilet seats, hand-held shower heads, tub transfer bench, tub seats/rails, bed transfer bars, railings throughout the house, change door knobs to levers, hook-up bells to light switches, hook-up flashing light to phone, install various phone volume control devices, intercom entryway buzzer system, light switch height, among others.

Financial Assistance

Small repair grants are offered as unsecured and unconditional funds, with no repayment required unless the homeowner fails to comply with the Grant Agreement or sells or transfers the property within one year. The maximum grant available is ~~\$4,000~~ \$5,000 per grant period and there is a cap of no more than \$7,000 from the Small Repair Grant Program over the lifetime of the program for a household at a given property address. A one year waiting period is required from the date the last payment was issued before an applicant may re-apply to the Small Repair Grant Program. This waiting period can be waived in an emergency upon approval by the NAHT in a situation that poses a danger to the health/safety of the occupant. If the Project cost exceeds the grant amount, the applicant is obligated to pay all project costs in excess of the grant amount.

Applicant Qualifications

1. **Income** –The combined income of all parties living in the home must be at or below 80% of the Boston Area Median Income. Income includes all sources of regular income such as: earnings, Social Security, Pension, and Interest Income. Income is calculated from the most recent IRS 1040 form, adding all non-taxable amounts to the Adjusted Gross Income. As of April 2020, 80% of Boston Area Median Income figures were: Household of 1: \$67,400, Household of 2: \$77,000, Household of 3: \$86,650, Household of 4: \$96,250, etc.
2. ~~**Property Value** – Two percent (2%) of the equity in the home (computed as the current tax assessment less the outstanding amounts of any liens on the property, including mortgages and home equity line of credit) is counted as income.~~ __
3. **Home Value** – The current assessment of the home may not be greater than the average assessed value for a single-family home assessment in Needham, which for FY2020 was \$982,564.
4. **Senior or Disabled** – At least one member of the household must be age 60 or older or have a State-recognized disability.
5. **Homeowner – Needham resident** – The Applicant must be the owner of the property, use the property as his or her primary residence at the time of application and for the entire year following payment for the repair work, and the property must be in Needham. The Applicant must agree to notify the Needham Affordable Housing Trust prior to listing the home for sale or selling the home within the 12-month period following the grant payment.

Grant Applications

Grant applications will be accepted at any time and will be awarded twice per year. For 2020, the funding rounds are scheduled as follows:

Application Due Date	Grants Awarded by
November 1, 2020	December 1, 2020
June 30, 2021	July 31, 2021

The applicant must complete the application with appropriate income information including written estimate(s) of the project costs and photographs of the proposed work area. Town employees, including special municipal employees, are not eligible contractors for projects in accordance with MGL Chapter 268A, section 20.

If awarded, the repair must be completed within 12 months from the award date. The NAHT will pay the amount approved to the repair provider upon receipt of the invoice with a completed W-9 form, photographs of the finished repair, and approval of the applicant. Grant funds may be combined with other non-grant funds to complete a project.

**NEEDHAM AFFORDABLE HOUSING TRUST
SMALL REPAIR GRANT PROGRAM APPLICATION AND AFFIDAVIT**

1. Household Information

Applicant Name _____ Phone Number _____ E-mail _____

Address _____ City/State/Zip _____

Co-Applicant Name _____ Phone Number _____ E-mail _____

Address _____ City/State/Zip _____

Number of people currently living in household, and their ages: _____

If application eligibility is based on a state recognized disability of a household member:

Name of Disabled Household Member _____ SSDI Number _____

Any person in the household* (optional):

Veteran: ☐ No ☐ Yes Disabled: ☐ No ☐ Yes Minority: ☐ No ☐ Yes

Minority categories include Native American or Alaskan Native, Black, Cape Verdean, Asian, Hispanic

Have you received for Small Repair Grant Program Funds for a past project? ☐ No ☐ Yes, Date: _____

2. Property Information (optional)

Is there a mortgage on the property? ☐ No ☐ Yes, Balance: _____

Is the property your primary residence? ☐ No ☐ Yes

Do you own additional real estate? ☐ No ☐ Yes, If Yes, address and assessed Value: _____

Do you pay or defer property taxes? ☐ Pay ☐ Defer ☐ Partially Defer

3. House Repair Needed

Please describe the work needed below and note amount requested: \$ _____

Explain how the completion of this work will preserve the structural integrity of the dwelling or health/safety/welfare of its occupants? _____

**NEEDHAM AFFORDABLE HOUSING TRUST (NAHT)
SMALL REPAIR GRANT PROGRAM APPLICATION AND AFFIDAVIT**

AFFIDAVIT

1. I (we), the undersigned, have made application to the Needham Small Repair Grant Program for monies from the Needham Affordable Housing Trust (NAHT) to cover the cost of repairs or adaptations to my (our) home.
2. I (we) authorize the NAHT or its designated representatives to verify the information in this application by personal inspection of appropriate documents, by corroborating testimony or by other available means.
3. I (we) certify that all the information in this application and any additional information provided in support of this application is, and will be, entirely accurate to the best of my (our) knowledge; and that no information relevant to that application has been, or will be, deliberately withheld.
4. I (we) agree to sign a Grant Agreement if the project is approved and funds are awarded.
5. I (we) understand that any Needham Small Repair Grant Program monies committed or used to pay for requested home repairs or adaptations will be subject to recapture at any time during the contracted work or during the first year following the contracted work or at any time after the first year should any information supplied by me (us) prove to be false or deliberately misleading, including all application materials, or if I (we) transfer or sell the home in the first year after the Needham Small Repair Grant Program work is completed.
6. If the project cost is higher than the grant amount, I (we) will pay the amount over the grant award. I (we) understand that I (we) may be required to fund that portion of the project in advance of receipt of the grant funds.
7. By signing below, Applicant(s) requests the NAHT or its designees to review this application for the purpose of receiving funding assistance through the Needham Affordable Housing Trust. Applicant(s) declares that the information and statements provided herein are true and correct to the best of their knowledge.

THIS APPLICATION IS NOT COMPLETE IF NOT SUBMITTED WITH:

- _____ Completed application with signed and notarized affidavit
- _____ Copy of most recent Federal tax return, and supporting schedules
- _____ Copy of the estimate for work by professional contractor
- _____ Photograph of work area
- _____ If applicable, copies of most recent non-Needham property tax bill showing assessment
- _____ Most recent statements showing balances of outstanding mortgages (Needham and non-Needham).

**NEEDHAM AFFORDABLE HOUSING TRUST
SMALL REPAIR GRANT PROGRAM APPLICATION AND AFFIDAVIT**

Attestation and Certification

Applicant(s) declares that the information and statements provided in this application and affidavit are true and correct to the best of their knowledge.

Applicant

Date

Co-Applicant

Date

Print Name_____

Print Name_____

COMMONWEALTH OF MASSACHUSETTS

_____ County, ss

On this ____ day of _____, 20__, before me, the undersigned notary public,
_____ (name of document signer(s)) personally appeared, proved to me through
satisfactory evidence of identification, which were _____, to be the person(s) who
signed the preceding or attached document in my presence and who swore or affirmed to me that the
contents of the document are truthful and accurate to the best of (his) (her)(their) knowledge and belief.

Notary Public

My Commission expires:

Submit application and attachments to:

**Needham Affordable Housing Trust
Program Small Repair Grant Program
Needham Department of Planning and Community
Development
500 Dedham Avenue
Needham, MA 02492
781-455-7550 extension 220 or
ksunnarborg@needhamma.gov
www.needhamma.gov**

As of 6-17-20

Needham Affordable Housing Trust Fund

Date	Deposit	Purpose
	\$2,000	Wingate
	\$500	Needham Place
5/31/2018	\$500	Needham Place
5/31/2018	\$1,000	The Residences at Wingate
5/31/2018	\$2,500	One Wingate Way
6/7/2018	\$2,217.50	6 Yurick Road Monitoring Services
<i>Subtotal</i>	<i>\$8,717.50</i>	

2019 Funds

Monitoring Fees

Combined Wingate Units = \$3,500 received
Webster Green = \$1,000 (initial fee and annual fee of \$500 each) received
Needham Place = \$500 received
Resale fee for 17 Murphy Road at High Rock Ho = \$2,379.30 Received 10-29-19
Subtotal = \$7,379.30

Total to Date = \$16,097.80

Small Grant Repair Program = \$50,000 Deposited in another fund

Projected 2020 Funds

Resale fee for 258 Linden Street at High Rock Homes = \$2,379.30 Resale was delayed a y

Monitoring Fees

Combined Wingate Units = \$3,500
Hamilton Highlands = \$500
Needham Place = \$500
Subtotal = \$6,879.30

Methodology for Determining Section 8 Income Limits

Overview of HUD Section 8 Income Limits¹

The Department of Housing and Urban Development (HUD) is required by law to set income limits that determine the eligibility of applicants for HUD's assisted housing programs. The major active assisted housing programs are the Public Housing program, the project-based Section 8 program, the Section 8 Housing Choice and Project-Based Voucher programs, Section 202 housing for the elderly program, and Section 811 housing for persons with disabilities program.

There are many other HUD and non-HUD programs that use median incomes and/or income limits to determine eligibility and sometimes funding amounts or rents. There is a listing of such Federal programs in Attachment 1.

HUD Section 8 Income Limits begin with the production of median family incomes for each area. HUD uses the Section 8 program's Fair Market Rent (FMR) area definitions in developing median family incomes, which means that median family incomes are developed for each metropolitan area, parts of some metropolitan areas, and each non-metropolitan county. For fiscal year (FY) 2020, there are no changes to the geographic area definitions used last year. There is, however one fewer record in the EXCEL files because Bedford city in VA is no longer incorporated and is now part of Bedford County, VA. It remains part of the Lynchburg, VA MSA but is no longer listed separately as a Virginia city. HUD Section 8 Income Limits are calculated for every FMR area with adjustments for family size and for areas with unusually high or low family income or housing-cost-to-income relationships.

The statutory basis for HUD's income limit policies is Section 3 of the U.S. Housing Act of 1937, as amended.² Attachment 2 provides the key excerpts relevant to income limits, which may be summarized as follows:

Low-income families are defined as families whose incomes do not exceed 80 percent of the median family income for the area.

Very low-income families are defined as families whose incomes do not exceed 50 percent of the median family income for the area.

Extremely Low-Income Families are defined as very low-income families whose incomes do not exceed the greater of 30 percent of the median family income for the area or the federal poverty guidelines as published by the Department of Health and Human Services. The Extremely Low-Income Limits based on poverty guidelines are capped by the Very Low-Income Limit.

Income limits for non-metropolitan areas may not be less than limits based on the State non-metropolitan median family income level.

¹ Also known as HUD Public Housing/Section 8 Income Limits

² 42 U.S.C. 1437b

The Secretary of Agriculture is to be consulted prior to establishing income limits for rural areas, since these limits also apply to certain Rural Housing and Community Development Service programs.

Very Low-Income Limits

The very low-income limits (usually based on 50 percent of median family incomes) are the basis of all other income limits, as they are the best-defined income limits and have been the subject of specific, limited legislative adjustments subsequent to reviews of the HUD calculation methodology. In addition, a number of other income limit calculations are tied by legislation or regulation to their calculation.

There are currently several legislated income limit standards (e.g., 30%, extremely low-income limits, 50%, 60%, 80%, 95%, 120%) that were intended to have progressive relationships. To ensure that this occurs, the very low-income limits have been used as the basis for deriving other income limits unless that relevant statutory language has no references or relationship to low- and very low-income limits as defined by the U.S. Housing Act of 1937. If this were not done, for instance, HUD low-income limits would be less than very low-income limits in areas where very low-income limits had been adjusted upward by more than 60 percent because of unusually low area median family incomes relative to the Section 8 Fair Market Rents (FMRs).

Very low-income limits are calculated using a set of formulae as follows. The first step is to calculate a four-person income limit equal to 50 percent of the area median family income. Adjustments are then made if this estimate is outside formula constraints.

More specifically, the very low-income limit for a four-person family is calculated as follows:

- (1) 50 percent of the area median family income is calculated and set as the preliminary four-person family income limit;
- (2) the four-person very low-income limit is increased if it would otherwise be less than the amount at which 35 percent of it equals 85 percent of the annualized two-bedroom FMR. This adjusts income limits upward for areas where rental housing costs are unusually high in relation to the median family income;
- (3) the four-person very low-income limit is reduced to the greater of 80 percent of the U.S. median family income level, or the amount at which 30 percent of a four-person family's income equals 100 percent of the two-bedroom FMR. This adjusts income limits downward for areas of unusually high median family incomes;
- (4) the four-person income limit is increased if it is less than 50 percent of the relevant state non-metropolitan median family income level;³ and,

³ Under a Housing and Community Development Act of 1987 amendment, non-metropolitan area income limits should never be set lower than the State non-metropolitan median family income level. In implementing this provision, HUD used its discretion to apply this policy to metropolitan areas as well. Doing so avoids the anomaly of assigning higher

(5) the four-person income limit is increased if it is less than 95 percent of last year's very low-income limit and reduced to the greater of 105 percent of last year's very low-income limit or twice the change in the national median family income estimate if that amount would be larger than five percent. For FY 2020 income limits, twice the increase in the national median income compared to the FY 2019 median income is 7.9 percent, so the cap on increases is set at 7.9 percent.

HUD uses FMRs to calculate high and low housing cost areas. Beginning with the FY 2020 FMRS, effective October 1, 2019, there are no 50th percentile FMRs; all FMRs are calculated at the 40th percentile.

Table 1 summarizes the rules governing very low-income limit determinations:

Table 1
Summary of Income Limits Determinations for
FY 2020 Very Low-income Limits

	Type Income Limit Calculation	Non-metro Counties	Metropolitan Areas
1.	Limits based on 50% of local median family income	604	339
2.	Limits based on State non-metropolitan median family income level	1236	118
3.	Limits increased to the amount at which 35% of 4-person family's income equals 85% of the 2-bedroom FMR	11	26
4.	Limits decreased to the greater of 80% of the U.S. median family income or the amount at which 30% of a 4-person family's income equals 100% of the 2-bedroom FMR	1	0
5.	Limits floored if they would be less than 95% of last year's limit	12	17
6.	Limits capped if they would otherwise increase by more than twice the increase in the National Median Income (i.e., would be more than 107.9% of last year's limit)	109	125
7.	TOTALS	1973	625

income limits to a non-metropolitan county than are assigned to a metropolitan area where the median family income is less than the State non-metro level but above the level for the non-metro county.

Low-Income Limits

Most four-person low-income limits are the higher of: (a) 80 percent of the median family income, or (b) 80 percent of the State non-metropolitan median family income level. Because the very low-income limits are not always based on 50 percent of median, however, calculating low-income limits as 80 percent of median could produce anomalies inconsistent with statutory intent (e.g., very low-income limits could be higher than low-income limits). The calculation normally used, therefore, is to set the four-person low-income limit at 1.6 (i.e., 80 percent/50 percent) times the relevant four-person very low-income limit. The two exceptions to this practice are that the four-person low-income limit may not exceed the U.S. median family income (\$78,500 for FY 2020) except when justified by high housing costs; and once adjusted, the four-person low-income limit decrease is limited to five percent or, if increasing, capped at the greater of five percent or twice the national change in median income (which is 7.9 percent for FY 2020). Use of very low-income limits as a starting point for calculating other income limits tied to Section (3)(b)(2) of the U.S. Housing Act of 1937 has the effect of adjusting low-income limits in areas where the very low-income limits have been adjusted because of unusually high or low housing-cost-to-income relationships.

Table 2 summarizes the rules governing low-income limit determinations and how many areas are affected by each provision:

Table 2
Summary of Income Limits Determinations
for FY 2020 Low-income Limits

	Type Income Limit Calculation	Non-metro Counties	Metropolitan Areas
1.	Limits based proportional increases from very low-income limits (i.e., set at 80/50ths of the very low-income limits)	588	307
2.	Limits based on State nonmetropolitan median family income level	1236	112
3.	Four-person base low-income limit capped at the U.S. median of \$78,500	19	39
4.	Limits increased for high housing costs	13	31
5.	Limits floored if they would otherwise be less than 95% of last year's low-income limit	12	15
6.	Limits capped if they would otherwise increase by more than twice the increase in the National Median Income (i.e., would be more than 107.9% of last year's limit)	105	121
	Totals	1973	625

HUD has adjusted low-income limits for areas of unusually high or low income since passage of the 1974 legislation that established the basic income limit system now used. Underlying the decision to set minimum and maximum low-income limits is the assumption that families in unusually poor areas should be defined as low-income if they are unable to afford standard quality housing even if their incomes exceed 80 percent of the local median family income. Similarly, families in unusually affluent areas are not considered low-income even if their income is less than 80 percent of the local median family income level unless justified by area housing costs.

HUD uses FMRs to calculate high housing cost areas. Beginning with the FY 2020 FMRS, effective October 1, 2019, there are no 50th percentile FMRs; all FMRs are calculated at the 40th percentile.

Extremely Low-Income Limits

The Quality Housing and Work Responsibility Act of 1998 established a new income limit standard based on 30 percent of median family incomes (the extremely low-income limits), which was to be adjusted for family size and for areas of unusually high or low family income. A statutory change was made in 1999 to clarify that these income limits should be tied to the Section 8 very low-income limits. The Consolidated Appropriations Act, 2014 further modified and redefined these limits as Extremely Low Family income limits to ensure that these income limits would not fall below the poverty guidelines determined for each family size. Specifically, extremely low-income families are defined to be very low-income families whose incomes are the greater of the Poverty Guidelines as published and periodically updated by the Department of Health and Human Services or the 30 percent income limits calculated by HUD. Puerto Rico and other territories are specifically excluded from this adjustment. There are separate poverty guidelines for Alaska and Hawaii. The remaining 48 states and the District of Columbia use the same poverty guidelines. The extremely low-income limits therefore are first calculated as 30/50ths (60 percent) of the Section 8 very low-income limits. They are then compared to the appropriate poverty guideline and if the poverty guideline is higher, that value is chosen. If the poverty guideline is above the very low-income limit at that family size, the extremely low-income limit is set at the very low-income limit because the definition of extremely low-income limits caps them at the very low-income levels.

Family Size Adjustments

The income limit statute requires adjustments for family size. The legislative history and conference committee report indicates that the Congress intended that income limits should be higher for larger families and lower for smaller families. The same family size adjustments are used for all income limits, except extremely low-income limits set at the poverty income threshold. They are as follows:

Number of Persons in Family and Percentage Adjustments							
1	2	3	4	5	6	7	8
70%	80%	90%	Base	108%	116%	124%	132%

Income limits for families with more than eight persons are not included in the printed lists because of space limitations. For each person over eight-persons, the four-person income limit should be multiplied by an additional 8 percent. (For example, the nine-person limit equals 140 percent $[132 + 8]$ of the relevant four-person income limit.) Income limits are rounded up to the nearest \$50. Local agencies may round income limits for nine or more persons to the nearest \$50, or they may use the un-rounded numbers. Family size-adjusted income limits are not re-tested for compliance with the cap and floor rules, as discussed below. Rounding anomalies produce some family size-adjusted income limits whose annual change may lead to a decrease of more than five percent or an increase of more than the 7.9 percent allowed for FY 2020 income limits.

Due to the extremely low-income definition changes, these family size adjustments are no longer sufficient to determine the level of extremely low-income limits. The poverty guidelines have fixed dollar amount adjustments between household sizes (different for Alaska and Hawaii than the rest of the U.S.). Therefore, the actual amounts shown for 1- to 8-person families will not necessarily follow the percentages shown above. For families with more than eight persons, HUD has developed a tool that should be used to calculate the extremely low-income limit for that area at <http://www.huduser.gov/portal/datasets/il/il20/index.html>. Please use the FY 2020 Income Limits Documentation system, pick the area in question, and select “Click Here” under the label “Extremely Low-Income Limits.” Near the bottom of the explanations, there is a drop-down box to select the number of household members needed (from 9 to 20).

Cap and Floor Rules

Since FY 2010⁴ HUD has limited all annual income limit decreases to five percent and all annual increases to the greater of five percent or twice the change in the national median family income. Specifically, the low-income and very low-income four-person limits will not be allowed to decrease more than five percent or increase more than five percent or twice the national increase in median family income, whichever of those is larger. The national median income for the United States for FY 2020 is \$78,500, an increase of almost four percent over the national median family income in FY 2019. Twice this change is 7.9 percent which is greater than five percent, so this higher value is used as the cap on increases. The cap and floor rules do not apply to the extremely low-income limits where these are set according to the poverty threshold.

This policy was implemented in the following way:

- The four-person very-low income limit is computed as half of the local median family income. Median family incomes are rounded to 100 so, by definition, the raw four-person income limit is rounded to 50.

⁴ Prior to FY 2010, HUD maintained a “hold harmless” policy, whereby Section 8 income limits for certain areas were held at previously published levels when reductions would otherwise have resulted from changes in housing cost, median income, or income limit methodologies, or changes in metropolitan area definitions.

- The cap for the four-person very low-income limit is last year's four-person very low-income limit multiplied by the greater of 1.05 or twice the change in the national median family income (which is higher at 1.079) and rounded down to the nearest \$50. The cap is rounded down to ensure that it is less than or equal to last year's four-person very low-income limit times this cap.
- The floor for the four-person very low-income limit is last year's four-person very low-income limit multiplied by 0.95 and rounded up to the nearest \$50. The floor is rounded up to ensure that it is greater than or equal to 95 percent of last year's four-person very low-income limit.
- If the otherwise adjusted four-person very low-income limit is above the cap, then it is set at the cap. If it is below the floor, then it is set at the floor.
- Family size adjustments are made to the floored/capped four-person very low-income limit. No additional adjustments are made to families of more than or less than four persons for the very low-income limit, except that it is then rounded up to the nearest \$50.
- The cap and floor are applied in an analogous way to the four-person low-income limit.
- No additional capping or flooring is done to any income limit based on either the very low-income limit or the low-income limit.
- Family size adjusted limits may be slightly larger or smaller than the cap or floor imposed on the four-person low- and very low-income limits due to rounding.

ATTACHMENT 1 Income Limit Applications

HUD income limits apply to the following programs:

Program	Income Limits Standard
Department of Housing and Urban Development	
Public Housing	Very low -income, low-income standards, or extremely low-income limits
All Section 8 Programs	Very low-income, low-income standards, or extremely low-income limits
Indian Housing (1996 Act)	"Low-Income" is defined as the greater of 80 percent of the median family income for the Indian area or of the U.S. national median family income
Section 202 Elderly and Section 811 Handicapped programs	Very low-income or low-income standards
Section 235 (Homeownership program)	"95 percent" of area median income, or higher cost-based income limits
Section 236 (Rental program)	Low-income standard
Section 221(d)(3) (BMIR)(Below Market Interest Rate) rental program	"95 percent" of area median income, defined as 95/80ths of low-income definition
Community Planning and Development programs	Very low-income or low-income standards for current programs under management
HOME Investment Partnerships Act of 1990	"60 percent of median" and "65 percent of median" are used as income targeting and qualification requirements; both limits are tied to Section 8 income limit determinations

National
Homeownership Trust
Act of 1990

“95 percent” of median is referenced as the eligibility standard, with a “115 percent” of median standard for high cost areas

Low-Income Housing
Preservation and
Resident
Homeownership Act of
1990

Affordability of units for current occupant of “moderate income” affects terms under which mortgage may be prepaid; “moderate income” is defined as 80-95 percent of median, with “80 percent” defined as the Section 8 low-income standard

Rural Housing and Community Development Service

Rental and ownership
assistance programs

Assistance based on HUD Section 8 very low-income or low-income standards, or income limits tied to these standards

Treasury Programs

Multifamily Tax
Subsidy Projects (Low-
Income Housing Tax
Credit and Tax-exempt
Mortgage Revenue
Bonds for rental
housing)

Current standard is Section 8 very low-income standard or 120 percent of that definition (i.e., the “60 percent” of median standard) for projects determining income eligibility and rents who haven’t used income limits prior to FY 2012. **Income Limits for projects using income limits in FY 2010 or earlier will no longer use Section 8 Income Limits. A separate income limits publication is produced for this program.**

Tax-exempt Mortgage
Revenue Bonds for
homeownership
financing

115 percent of area median income, with “115 percent” defined as 230 percent of the Section 8 very low-income standard

“Difficult Development
Area” Designation
(Low-Income Housing
Tax Credit)

Areas with the worst housing cost problems as measured by the FMR to 60 percent of median family income ratio; this designation is awarded to the population-weighted 20 percent of the metro and non-metro areas (using HUD area definitions) with the most severe problems and is recalculated annually; such areas receive special additional tax benefits under this program

“Qualified Census Tract” (Low-Income Housing Tax Credit Program Definition)	Areas, as defined by the Census and designated by HUD, where 50 percent of all households have incomes less than 60 percent of the area median family income, adjusted for household size, or the poverty rate is 25 percent or higher; such areas receive special additional tax benefits under this program; this calculation is based on 2010 Census data and income limit policies and area definitions in effect as of the date estimates are prepared
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“Qualified Census Tract” (Mortgage Revenue Bond Program)	Areas, as defined by the Census, where 70 percent of all families have incomes less than 80 percent of the state median family income, based on 2010 Census data
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Federal Deposit Insurance Corporation

Disposition of Multifamily Housing to Non-profit and Public Agencies	Not less than 35 percent of all dwelling units must be made available for occupancy and be affordable for low-income families, and at least 20 percent must be made available for occupancy and be affordable for very low-income families. An “affordable rent” is defined as the rent that would be paid by a family paying 30 percent of income for rent whose income is “65 percent of median”. This 65 percent figure is defined in relation to the very low-income standard (i.e., normally as 65/50ths of the standard)
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Disposition of Single Family Housing	For rentals, priority is given to non-profits and public agencies that make the dwellings affordable to low-income households. Households who intend to occupy a dwelling as their primary residence whose adjusted income does not exceed 115 percent of area median income, as determined by the Secretary of HUD, are given a purchase priority for the first 3 months a property is for sale.
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Federal Home Loan Banks

Rental program funding Priorities	Very low-income, “60 percent of median” (defined as 120 percent of very low-income), and low-income standards used
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Homeownership funding priorities	115 percent and 140 percent of median family income limits are used
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Federal Housing Finance Agency

Income-based Housing Goals of Freddie Mac and Fannie Mae	Goals for percentages of loans are established for households with incomes at or below specified percentages of the HUD-published median family income for metropolitan and nonmetropolitan areas, as detailed in 12 CFR, Part 1282. The area definitions used relate to OMB metropolitan area definitions and the median family income estimates for the nonmetropolitan portions of each state.
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Other Federal Banking Regulatory Provisions

Targeting of loan funds to low-income households and areas	Varies by agency
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Uniform Relocation Act

Reimbursement to households forced to relocate from their residence by Federal agency	Extent of replacement housing assistance dependent on qualifying as low-income, as defined by HUD; Act applies to all Federal agencies that initiate action that forces households to relocate from their residence
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Department of Veterans Affairs

Eligibility for disability income support payments to veterans	Eligibility for nonservice-related income support payments is restricted to families with incomes below the HUD low-income standard
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ATTACHMENT 2

U.S. HOUSING ACT OF 1937 PROVISIONS RELATED TO INCOME LIMITS (As Amended through 2014)

Section 3:

(a)(1) Dwelling units assisted under this Act shall be rented only to families who are low-income families at the time of their initial occupancy of such units.....

(b) When used in this Act:

(1) The term "low-income housing" means decent, safe, and sanitary dwellings assisted under this Act....

(2)(A) The term "low-income families" means those families whose incomes do not exceed 80 per centum of the median income for the area, as determined by the Secretary with adjustments for smaller and larger families, except that the Secretary may establish income ceiling higher or lower than 80 per centum of the median for the area on the basis of the Secretary's findings that such variations are necessary because of prevailing levels of construction costs or unusually high or low family incomes.

(B) The term "very low-income families" means lower income families whose incomes do not exceed 50 per centum of the median family income for the area, as determined by the Secretary with adjustments for smaller and larger families, except that the Secretary may establish income ceilings higher or lower than 50 per centum of the median for the area on the basis of the Secretary's findings that such variations are necessary because of unusually high or low family incomes.

C) The term extremely low –income families means very low-income families whose incomes do not exceed the higher of—

(i) the poverty guidelines updated periodically by the Department of Health and Human Services under the authority of section 673(2) of the Community Services Block Grant Act applicable to a family of the size involved (except that this clause shall not apply in the case of public housing agencies or projects located in Puerto Rico or any other territory or possession of the United States); or

(ii) 30 percent of the median family income for the area, as determined by the Secretary, with adjustments for smaller and larger families (except that the Secretary may establish income ceilings higher or lower than 30 percent of the median for the area on the basis of the Secretary's findings that such variations are necessary because of unusually high or low family incomes).

(D) Such ceilings shall be established in consultation with the Secretary of Agriculture for any rural area, as defined in section 520 of the Housing Act of 1949, taking into account the subsidy characteristics and types of programs to which such ceilings apply. In determining median incomes (of persons, families, or households) for an area or establishing any ceilings or limits based on income under this Act, the Secretary shall determine or establish area median incomes and income ceilings and limits for Westchester and Rockland Counties, in the State of New York, as if each such county were an area not contained within the metropolitan statistical area in which it is located. In determining such area median incomes or establishing such income ceilings or limits for the portions of such metropolitan statistical area that does not include Westchester or Rockland Counties, the Secretary shall determine or establish area median incomes and income ceilings and limits as if such portion included Westchester and Rockland Counties. In determining areas that are designated as difficult development areas for the purposes of the low-income housing tax credit, the Secretary shall include Westchester and Rockland Counties, New York, in the New York City metropolitan area.

Section 16:

Sec. 16. (a) Income Eligibility for Public Housing

(2)(A) Targeting. - Except as provided in paragraph 4, of the public housing dwelling units of a public housing agency made available for occupancy in any fiscal year by eligible families, not less than 40 percent shall be occupied by *extremely low-income* families.

(4)(D) Fungibility Floor. - Notwithstanding any authority under subparagraph (A), of the public housing dwelling units of a public housing agency made available for occupancy in any fiscal year by eligible families, not less than 30 percent shall be occupied by families whose incomes at the time of commencement of occupancy do not exceed 30 percent of the area median income, as determined by the Secretary with adjustments for smaller and larger families; except that the Secretary may establish income ceilings higher or lower than 30 percent of the area median income on the basis of the Secretary's findings that such variations are necessary because of unusually high or low family incomes.

Sec. 16. (b) Income eligibility for Tenant-Based Section 8 Assistance

(1) IN GENERAL. - Of the families initially provided tenant-based assistance under section 8 by a public housing agency in any fiscal year, not less than 75 percent shall be *extremely low-income* families.

Sec. 16. (c) Income Eligibility for Project-Based Section 8 Assistance

(1) Pre-1981 Act Projects. - Not more than 25 percent of the dwelling units that were available for occupancy under section 8 housing assistance payments contracts under this Act before the effective date of the Housing and Community Development Amendments of 1981, and which will be leased on or after such effective date shall be available for leasing by lower income families other than very low-income families.

(2) Post-1981 Act Projects. - Not more than 15 per cent of the dwelling units which became available for occupancy under section 8 housing assistance payments contracts under this Act on or after the effective date of the Housing and Community Development Amendments of 1981 shall be available for leasing by lower income families other than very low-income families.

(3) Targeting. - For each project assisted under a contract for project-based assistance, of the dwelling units that become available for occupancy in any fiscal year that are assisted under the contract, not less than 40 percent shall be available for leasing only by *extremely low-income families*.

(5) Exception. - The limitations established in paragraphs (1), (2), and (3) shall not apply to dwelling units made available under project-based contracts under section 8 for the purpose of preventing displacement, or, ameliorating the effects of displacement.

Section 567 of the HCD Act of 1987 Amendment Affecting Section 3 of the 1937 Act:

"For purposes of calculating the median income for any area that is not within a metropolitan statistical area (as established by the Office of Management and Budget) for programs under title I of the Housing and Community Development Act of 1974, the United States Housing Act of 1937, the National Housing Act, or title V of the Housing Act of 1949, the Secretary of Housing and Urban Development or the Secretary of Agriculture (as appropriate) shall use whichever of the following is higher:

(1) the median income of the county in which the area is located; or,

(2) the median income of the entire non-metropolitan area of the State.

NEEDHAM AFFORDABLE HOUSING TRUST

* MINUTES *

June 23, 2020

Via Zoom Video Conference

5:02 p.m. A meeting of the Needham Affordable Housing Trust was convened by the Select Board Chair Moe Handel as a virtual “Zoom Cloud Meeting”. Present were Mr. Matthew Borrelli, Mr. John Bulian, Mr. Dan Matthews, Ms. Marianne Cooley, Town Manager Kate Fitzpatrick, Housing Trust Member Avery Newton, Assistant Town Manager Katie King, Director of Planning and Community Development Lee Newman, and Community Housing Coordinator Karen Sunnarborg.

Status of Fund – Ms. Sunnarborg reported that there was \$16,097 in the Fund with another \$6,879 projected for 2020 that includes the resale fee for 258 Linden Street and monitoring fees. Ms. Sunnarborg noted that the \$50,000 allocated by Town Meeting for the Small Repair Grant Program was a separate warrant article.

Small Repair Grant Program – Ms. Sunnarborg indicated that the Town is currently involved in the second funding round for the Small Repair Grant Program with a current deadline of June 30th. She suggested that the Housing Trust consider extending the deadline at least 30 days given COVID-19, and that quite a few residents have just recently requested applications. Ms. Sunnarborg also asked that the Housing Trust consider other program changes including potentially moving to accepting applications on a rolling basis. Another suggestion was that the Trust eliminate the requirement of adding 2% of the difference between the property’s assessed value and any liens to the income calculations. While this is a standard requirement in many other similar programs, those programs set income limits at area median income instead of 80% of area median income and hence some potential applicants indicated that the 2% requirement put them over income. Another consideration would be to raise the maximum grant amount in any funding round to \$5,000 given the amount of work that some current very low-income participants were planning.

Mr. Handel asked whether these last two suggestions were time sensitive. Ms. Sunnarborg responded that it was up to the Housing Trust to decide whether to adopt these changes sooner but suggested that it was likely better to hold-off until the next funding round. Ms. Fitzpatrick offered support for the 30-day extension. Ms. Cooley indicated that she would like to see a report on the status of the Housing Trust Fund as well as information on the current participants. She expressed concern about moving to a rolling basis but might consider quarterly funding rounds. Mr. Bulian also voiced his concern about accepting applications on a rolling basis given potential staff capacity issues but supported the other suggestions. Mr. Matthews also indicated that there might be administrative problems associated with moving to a rolling basis and would like to review text related to any program changes at the next meeting.

Ms. Fitzpatrick suggested that the Housing Trust consider extending the application deadline 30 days and allow late-filed applications for another 30 days if funding remained available.

Motion: Mr. Matthews moved that the Trust approve the 30-day application extension and the additional 30-day allowance for late-filed applications given available funding. The motion was seconded by Ms. Fitzpatrick. Unanimous: 7-0.

Monitoring – Ms. Sunnarborg explained that the annual monitoring of affordable units for the older 40B homeownership projects and Needham Place has been completed for quite some time. Given changes in staffing in tandem with COVID-19, it has become more challenging to obtain responses from some property managers. Despite a formal letter going back to January and repeated requests for required documentation, we received documentation from Wingate via email just before this meeting with indications that some information is still missing. Mr. Handel asked if the Housing Trust has any enforcement capacity. Lee Newman offered that if informational gaps persist, the Planning Board might consider calling property representatives to a meeting to discuss the Special Permit conditions related to the affordability requirements.

Ms. Sunnarborg added that the Town has received the monitoring compliance report from the monitoring agent for Greendale Village but is still awaiting the formal copy of the report for Webster Street Green from Housing Solutions, Inc. despite repeated requests.

The monitoring for Charles River Landing is due to be completed by Community Opportunities Group, Inc. before Labor Day, and the state is responsible for the monitoring of The Kendrick and Modera Needham. Ms. Sunnarborg indicated that the Town is also responsible for the monitoring of the affordable unit at Hamilton Highlands. She helped coordinate the turnover of the unit a year ago and has requested updated documentation from the current project representative.

HOME Program Issues – Ms. Sunnarborg stated that the Town is responsible for the annual monitoring of the group home at 1285 South Street sponsored by the Charles River Center. While the Town was able to arrange an inspection of the property as required, it has yet to obtain the required lease and income documentation for the five residents despite the formal request made in January and frequent follow-up requests. Ms. Sunnarborg suggested that a change in staff in addition to COVID-19 were causes for this lack of response. She has submitted documentation to the HOME Consortium regarding the Town's due diligence in its attempts to secure the needed documentation. Additionally, given the health crisis, the Consortium has been able to obtain waivers on a few HUD requirements including the timeframe for completing project monitoring.

Ms. Sunnarborg also explained that during the past few months the West Metro HOME Consortium has been updating its Five-Year Consolidated Plan for 2021-2025. Major elements of this Plan included a Housing Market Analysis, Housing Needs Assessment, and Strategic Housing Plan including priority goals and actions. The plan highlighted key local initiatives that involve greater housing affordability and diversity including 1180 Great Plain Avenue, the Accessory Dwelling Unit bylaw, the Mixed-Use Overlay District bylaw, and the Small Repair Grant Program for example. Priority actions included working in support of future Needham Housing Authority's redevelopment efforts that will hopefully involve a handful of HOME-funded units.

2020 HUD Income Limits – Ms. Sunnarborg stated that HUD income limits increased by 10% between 2018 and 2019 and by another 8% this last year. Because affordable rents are indexed to these limits, some if not many living in affordable units are likely struggling to continue to afford them. She stated that the Town sent letters to the property managers of the three large 40B developments asking them to defer any rent increases until at least the end of the health crisis. Mr. Handel asked if we know the effect of our request. Ms. Sunnarborg has not received any responses from the letter. Mr. Matthew asked her to follow-up on the letters. He also asked about the basis for the annual income limit increases which Ms. Sunnarborg indicated were based on a HUD formula. Ms. Fitzpatrick agreed to provide more information on the HUD formula. Ms. Newton asked whether the increase was for the state or some other area, and Ms. Sunnarborg responded that it was for the Boston metropolitan statistical area. Ms. Cooley added that she found the increases shocking and it would be better to base rent increases on the cost of living which Mr. Handel agreed would be more appropriate.

Housing Guidelines – Ms. Sunnarborg inquired about the status of any work that might be underway to update the Needham Chapter 40B Guidelines that were prepared in 2012. She offered to provide support as needed, also noting that the ZBA Specialist, Daphne Collins, is also interested in the project. Mr. Matthew identified the update as a work in progress which has been delayed due to COVID-19. He stressed the importance of the project noting that because the Town has surpassed the state 10% affordability threshold, it makes sense to revisit and update these Guidelines. Mr. Matthews stated that he was redlining the document and focusing on two main elements including the articulation of current Town standards for proposed projects with affordable units. He acknowledged that the Town has more leverage with developers now that developers are unable to appeal local decisions to the state's Housing Appeals Committee. He added that a good number of the Town's affordable units are in effect market priced, and there is still an unmet need for means-tested units that are affordable. Mr. Borelli added that it would be helpful to consider how much more affordable housing is needed. He added that the Town should promote affordable homeownership units in addition to rentals without neglecting the needs of those 55 years of age or older. Mr. Handel agreed.

Other Housing Issues – Given that the Select Board meeting was scheduled to begin at 5:45 p.m., Ms. Fitzpatrick suggested that the Housing Trust delay any discussion of other housing issues until another meeting can be scheduled in August. This meeting would also provide an opportunity to respond to the requests for more information and questions raised during the meeting.

Approval of Minutes –

Motion: Mr. Borelli moved that the Minutes from the August 20, 2019 meeting be approved. The motion was seconded by Mr. Bulian. Mr. Handel polled the Board. Unanimous: 7-0.

5:41 p.m. **Motion: Ms. Newton moved that the meeting be adjourned. The motion was seconded by Mr. Bulian. Mr. Handel polled the Board. Unanimous: 7-0**