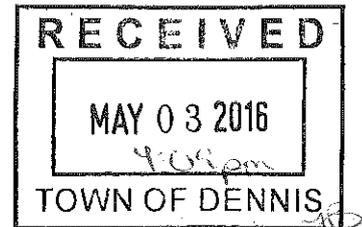


APPLICATION TO
DENNIS COMMUNITY
PRESERVATION COMMITTEE

CALENDAR YEAR 2016



RENTAL ASSISTANCE PROGRAM II

SUBMITTED BY

DENNIS MUNICIPAL AFFORDABLE HOUSING TRUST

May 6, 2016

SYNOPSIS

- 1. PROJECT TITLE:** Dennis Rental Assistance Program II
- 2. ORGANIZATION NAME:** Dennis Municipal Affordable Housing
Trust
- 3. AMOUNT REQUESTED:** \$500,000
- 4. PURPOSE:** Affordable Community Housing
- 5. PROJECT SITES:** Various sites throughout Dennis
- 6. SYNOPSIS OF PROJECT:**

A critical shortage of affordable rental housing continues to be a significant problem in Dennis. Many of our younger and older families are in desperate need of relief from the high cost of rentals which exceed 30% of family income. This housing crisis hits the poorest among us and people from all walks of life are foregoing daily necessities in order to pay rent. This reality is mirrored by the fact that over one half of the children in our elementary school district are from low income families and receives food assistance from the school system. We note that home rentals on Cape Cod are among the highest in the nation.

Four years ago the Trust was awarded funding in the amount of \$300,000 for an initial rental assistance program. The success of that program, coupled with an increasingly large number of poorer families in Town is compelling the Trust to seek a new round of funding to begin in April 2017 when the funding for the initial program is exhausted. A comprehensive evaluation of Year One of Program I is provided in the addendum. The terms require that a tenant qualify (60% of median income or less) and requires landlords to provide one year leases with a rental rate that when lowered by the subsidy is affordable to households earning at or less than 60% of median income.

APPLICANT INFORMATION

- 7. PROJECT TITLE:** Dennis Rental Assistance Program II
- 8. ORGANIZATION NAME:** Dennis Municipal Affordable Housing Trust (DMAHT)
- 9. ORGANIZATION ADDRESS:** Dennis Town Hall
685 Route 134
South Dennis, MA 02660
Phone: 508 - 394 - 8300
E-mail: town.dennis.ma.us
- 10. FEDERAL TAX I.D.:** Not applicable
- 11. CONTACT PERSON:** James Kyrimes Phone: 646 - 842 - 0504

APPLICANT BACKGROUND

12. BRIEF APPLICANT HISTORY

Since its founding in 2006, the Trust has engaged in a number of initiatives flowing from the powers granted under the Declaration of Trust that is the basis for its existence. These include advancing the goal of adding to and preserving affordable community housing in Dennis: the 2008 Housing Needs Survey of the Dennis Workforce Population, the professional expert evaluation of our housing situation issued in the Housing Needs Assessment completed in 2009 and the production of the MASS-DCHD required housing production plan issued in 2010. These studies are the primary drivers of our planning; however, real-time changes in the marketplace, such as the emergence of a real crisis in rental housing, demand that the Trust address the most urgent of these issues. Ten years ago the most urgent need appeared to be the

construction of so-called first-time home buyer/worker homes. Clearly rental housing is now most urgent.

13. NAMES OF TRUSTEES:

- **James Kyrimes, Chair** jkyrimes@comcast.net
- **Margaret (Peggy) McAloon, Vice Chair** PeggyMcAlo@comcast.net
- **Ralph Cox** phinnzee@comcast.net
- **George Holland** geholland@comcast.net
- **PJ Rainwater** rainey@capecod.net
- **(2 vacancies exist)**

14. SUMMARY OF COMPARABLE PROJECTS COMPLETED

DMAHT initiated the first Rental Assistance Program in 2013, using funding of \$300,000 obtained from a CPC grant. Through an RFP process, DMAHT selected Harwich Ecumenical Council for Housing (HECH) as its program administrator and WeCan, a Cape Cod social service agency, for individual case management. Funding for the program expired in April 2016.

WeCan counselors met with program participants 4 – 6 times yearly and were in contact with participants through telephone conferences, as needed. Working together they set up budgets and established individual goals, developed action plans and reviewed recent progress or lack thereof. The WeCan representative also furnished additional comprehensive support, including free financial guidance, career assistance and legal aid. Program participants played an active role in planning their future situations.

At the close of the final year of participation in Program I, twelve (12) low income Dennis families were receiving rental assistance through this program and there were fifteen (15) families on HECH waiting lists. The majority of the participating families had, at one time or another, experienced the stress of being unable to meet their rent and expressed deep appreciation for the

financial support they received and the sense of our town's really caring about them from the availability of the Rental Assistance Program.

As Program Administrator, HECH conducted the public lottery that identifies families desiring to participate and annually certifies the income of the participants to verify their continuing eligibility. HECH created and enforced contracts between landlord, tenant and monitored progress through frequent correspondence with case managers and participants. They provided support for the participants as they pursued their individual goals of becoming more self-sustaining to move forward in their life journey.

PROJECT INFORMATION

15. PROJECT CONCEPT

Rental Assistance Program II, in the same construct as Project I, will buy down un-affordable market rate rentals to make monthly rental rates affordable for low to moderate income families of every description and size. The program will require tenants to income qualify (80% or less of median income for Barnstable County) and require the landlord to provide year-round leases with a rental rate that, when lowered by the DMAHT subsidy, will be affordable to households earning 60% or less of median income. Payments will go directly to the landlord each month of participation. Tenants must remain in good standing and are required to participate in a case management program that provides education on family budgeting, etc.

Subsidy Amount: It is expected that a subsidy of up to \$350 per unit is needed to insure that rents are qualified affordable in accordance with HUD Fair Market Rental Rates. Actual subsidy rates will be determined on a case by case examination method of need, rental rate and tenant income level. Subsidies cannot exceed 33.5% of the total rental cost.

Tenant Selection DMAHT will go out to qualified local agencies through an RFP process to provide affirmative marketing and outreach and to serve as Program Administrator, as previously noted. The Program Administrator will initiate a process for conducting a lottery, including public notice. Lottery participants

must be income-qualified and those selected for consideration will be interviewed and their qualifications verified. Subsequently, a list of qualified tenants will be established.

Landlord Selection It is typical that tenants and landlords come to Rental Assistance Programs together, although tenants are always responsible for locating their own rentals. Landlords are welcomed to the program and their listings will be provided to applicants, if so desired.

Units for Rent Tenants must agree to a one year lease. There are no exceptions to this requirement. The rate for the rental unit, as reduced by the subsidy must be affordable, as defined by HUD regulations. A home visit will be conducted to provide a baseline assurance that the unit is habitable and that the rent rate is in a reasonable range for the particular type of accommodations. This is not a full inspection, since DMAHT makes no guarantees about the quality of the unit. Both the tenant and the landlord are required to sign non-collusion statements. The subsidy will not be available to units that are already deed-restricted or are already receiving some other type of rental assistance from another agency or organization. (See Section 8 DHCD RA grants)

Payments Payments are made on a monthly basis directly to the landlord by the Program Administrator. Subsidy payments are made predicated on the tenants being in good standing and actively participating in the very important case management program prescribed for their situation.

Case Management All tenants are required to participate in activities which will provide them with budget assistance, housing counseling, and longer term support systems. The specific goals of these activities are to insure that tenants remain current with their rental payments, study budgeting skills and accept recommendations in planning for and later transitioning to fully independent subsidy-free rental or home ownership within the thirty six month time frame.

16. PROJECT GOALS / OBJECTIVES

Goal: to create up to thirty (30) affordable rental units for low to moderate income Dennis families and put them on a path to secure housing futures.

Objective To enable up to thirty (30) Dennis families achieve the stability of an affordable home for up to three years, while helping them to manage their financial affairs so they will be better prepared to rent a market rate home or even be able to purchase a home of their own at the conclusion of their program participation.

17. LEGAL ISSUES/RAMIFICATIONS/IMPEDIMENTS

None

18. ACCOMPLISHMENT OF GOALS/OBJECTIVES OF CPA CRITERIA

- Using existing buildings for housing
- Converting market rate housing units to affordable for limited periods
- Maintaining character of existing neighborhoods

19. RELEVANCY TO CURRENT AND FUTURE NEEDS OF DENNIS

A survey of local area housing groups and organizations there discloses that there is a critical shortage of affordable rental housing in Dennis. Social service organizations and churches report that the single most frequently mentioned problem experienced by their clients is insufficient money to cover high rent costs. Hundreds of our local families are paying such high rents that they are forced to cut back on other necessities, such as food, clothing, transportation etc. The rental housing shortage is forcing some residents to live with friends, in basements, in homeless shelters and motels. The shortage also reflects our town's failure to provide up to 10% of its housing stock for affordable, as required by State law. The federal government recently declared Dennis to be an area of economic distress, along with ten other Massachusetts towns. That designation stems, at least partially, from housing issues that impact the poor. The village of Dennis Port has a median income that is 31% lower than the national average and includes 12% of families living below the poverty line. In fact, 24% of all families in Barnstable County are now classified as "working poor" by HUD.

By providing additional affordable rentals, this program can actually have a significant effect in helping some of these families secure decent housing.

20. HOW THIS PROJECT RELATES TO THE DENNIS LOCAL COMPREHENSIVE PLAN

According to our Local Comprehensive Plan, we have a clear mandate to promote provision of fair, decent, safe, affordable community housing for rental or purchase that will meet the needs of present and future residents. **It states that the Town shall seek to raise its affordable community housing inventory to equal 10% of all year-round units as required by law.**

The DMAHT has further prioritized other specific housing projects including

- Purchase of existing homes for conversion to affordable rental units
- Acquisition of Town-owned land parcels for new affordable housing projects

PROJECT IMPLEMENTATION AND BUDGET

21. TOTAL CPA FUNDING REQUEST: \$500,000

22. LINE ITEM BUDGET

Monthly Assistance – Subsidy Funding	378,000
Program Administration	50,000
Case Management	50,000
Start Up Costs, Including Lottery	22,000
Total Costs	<u>500,000</u>

23. EVIDENCE OF INTEREST FROM POTENTIAL LENDERS

Not applicable

24. FUNDING SOURCE(S)

CPA funding will be the single funding source

25. SOURCES AND USES OF FUNDS

Sources: CPA, Town of Dennis	500,000
Uses: Monthly Rental Subsidies	
▪ (\$350 x 30 families x 36 months)	378,000
Program Administration	
▪ Working with landlords, leases,	
▪ Inspecting rentals	
▪ Monitoring rental payments	
▪ Processing rent subsidies	
▪ Issuing payments to landlords	
▪ Case Management coordination	50,000
Case Management	
▪ Working with tenants re budgeting	
▪ Monitoring tenants' payments	
▪ Educating tenants for transition to Subsidy free housing and ownership	50,000
Preliminary Costs	
▪ Issuing RFP's	
▪ Planning and executing a lottery	
▪ Developing affirmative Fair Housing Marketing Plan	22,000
Total Uses	500,000

SUPPORT DOCUMENTS

26. LETTERS OF SUPPORT

See Addenda

27. REFERENCES

Richard White, Town Administrator
Dennis Town Hall
685 Route 134
P.O. Box 2060
South Dennis, MA 02660
Phone: 508 – 394 – 8300

28. OTHER RELEVANT MATERIALS

- HUD Fair Market Rent Documentation System
- National Low Income Housing Coalition Data Sheets
- Comprehensive Evaluation of Year 1 of Program 1

29. COPY OF MOST RECENT FORM 990

Not Applicable

30. CERTIFICATE OF NON-COLLUSION

Addenda

CERTIFICATE OF NON-COLLUSION

The undersigned certifies under penalties of perjury that this proposal has been made and submitted in good faith and without collusion or fraud with any other person. As used in this certification, the word "person" shall mean any natural person, business, partnership, corporation, union, committee, club, or other organization, entity, or group of individuals.

James Kyrimas CHAIRMAN 28 April 2016
Signature Title Date

TENNIS MUNICIPAL AFFORDABLE HOUSING TRUST
(Name of organization or business)

JAMES KYRIMAS JAMES KYRIMAS
(Organization President, CEO, or legally authorized agent) Signature

28 APRIL 2016
(Date of Signature)



Dennis-Yarmouth Regional School District

Administration Center

296 Station Avenue

South Yarmouth, Massachusetts 02664-1898

Telephone (508) 398-7600

Fax (508) 398-7622

April 30, 2015

Dennis Municipal Affordable Housing Trust
Dennis Town Hall
P.O. Box 2060
South Dennis, MA 02660

To Whom It May Concern:

The Dennis-Yarmouth Regional School District recognizes the severity of the housing crisis in our towns. Housing concerns affect not only our ability to recruit and retain qualified teachers and staff, but housing also affects our students. When home life is challenging due to unstable or unaffordable housing, this has the possibility of adversely affecting school life as well.

We applaud the Dennis Municipal Affordable Housing Trust efforts. An increase in community housing opportunities serves the entire community.

Sincerely,

Carol A. Woodbury
Superintendent of Schools

CAW:mb

Society of Saint Vincent DePaul

Holy Trinity Conference

P O Box 682

West Harwich, MA 02671

May 1, 2015

Dennis Municipal Affordable Housing Trust
Dennis Town Hall
P.O. Box 2060
South Dennis, MA 02660

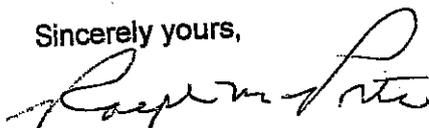
Dear Members of the Trust:

The mission of the Society of St. Vincent de Paul at Holy Trinity Catholic Church in West Harwich is to seek and find the forgotten, the suffering, or the deprived so that we may bring them the love of Jesus Christ. Our members respond every day of the year to requests for help by making home visits to the needy of Harwich, Dennisport and South Dennis.

Over the years, rental assistance has become the number one request we receive and we have noticed little softening in rental prices compared to the persistent reduction in the cost of purchasing and leasing rental property. Nonetheless, for the needy among us, the cost of purchasing a home, even an affordable unit, is not as manageable as seeking a reasonably priced rental. In fact, renting is emerging as a desirable alternative at all levels of our society for its easy entry and flexibility.

We support your efforts to promote more affordable rentals in the Town of Dennis to not only serve its citizens but to achieve a 10% inventory of affordable housing units. Lacking sufficient federal and state funding to meet the need for subsidized rentals, the use of Community Preservation funds is an appropriate and greatly needed support for those struggling for economic viability on the Cape.

Sincerely yours,



Ralph M. Porter

President

HANDS OF HOPE OUTREACH CENTER
49 RT 28 PO BOX 387 WEST HARWICH, MA 02671
508-432-1312 churcheshoh@comcast.net

May 5, 2014

Ralph Cox
Dennis Affordable Housing Trust
PO 1206
South Dennis, MA 02260

Hands of Hope Outreach Center of the Cape Cod Council of Churches has helped Dennis residents with financial assistance to prevent eviction and foreclosure for years. Many of our Dennis applicants are long time residents who work in lower paying jobs or seasonally. It can be very difficult for these residents to sustain market value rents, and or save the funds needed for down payments for new leases and security deposits.

Hands of Hope recognizes the efforts of the Dennis Affordable Housing Trust and the opportunities for rental subsidy assistance and affordable housing they strive to provide to low income Dennis residents. We find their proposals to the Town commendable and we look forward to working alongside them in the future.

Sincerely,


Catherine Driscoll, Director

Dennis Housing Authority

~~167 Center Street~~
~~South Dennis, MA 02660~~

Tel: (508) 394-312 Fax: (508) 760-2352
TID: (800) 439-2370

May 8, 2013

Community Preservation Committee
Town of Dennis
P.O. Box 2060
485 Main Street
South Dennis, MA 02660

To Whom It May Concern,

The Dennis Housing Authority fully supports the Dennis Municipal Affordable Trust initiatives and the expansion of affordable housing.

We recognize there is a need to expand the supply of affordable housing stock in the Town of Dennis; therefore we give our full support to this program.

The Dennis Housing Authority is available to help out in any of the programs.

Sincerely,



Nancy Friend
Executive Director
Dennis Housing Authority

Massachusetts; Mashpee town (Barnstable County), Massachusetts; Orleans town (Barnstable County), Massachusetts; Provincetown town (Barnstable County), Massachusetts; Sandwich town (Barnstable County), Massachusetts; Truro town (Barnstable County), Massachusetts; Wellfleet town (Barnstable County), Massachusetts; and Yarmouth town (Barnstable County), Massachusetts. All information here applies to the entirety of Barnstable Town, MA MSA.

Fair Market Rent Calculation Methodology

Show/Hide Methodology Narrative

Fair Market Rents for metropolitan areas and non-metropolitan FMR areas are developed as follows:

1. 2008-2012 5-year American Community Survey (ACS) estimates of 2-bedroom adjusted standard quality gross rents calculated for each FMR area are used as the new basis for FY2015.

In areas where the 2008-2012 5-year ACS 2-bedroom adjusted standard quality gross rent estimate is less than its respective margin of error, the state non-metro estimate of 2-bedroom adjusted standard quality gross rent is used.

2. HUD calculates a recent mover adjustment factor by comparing a 2012 1-year 40th percentile recent mover 2-bedroom rent to the 2008-2012 5-year 40th percentile adjusted standard quality gross rent. If either the recent mover and non-recent mover rent estimates has a margin of error that includes zero, HUD uses the recent mover adjustment for a larger geography. For metropolitan areas, the order of geographies examined is: FMR Area, Entire Metropolitan Area (for Metropolitan Sub-Areas), State Metropolitan Portion, Entire State, and Entire US; for non-metropolitan areas, the order of geographies examined is: FMR Area, State Non-Metropolitan Portion, Entire State, and Entire US. The recent mover adjustment factor is floored at one.

3. HUD calculates the appropriate recent mover adjustment factor between the 5-year data and the 1-year data and applies this to the 5-year base rent estimate.

4. Rents are calculated as of December 2013 using the relevant (regional or local) change in CPI from annual 2012 to annual 2013 as well as the change in national CPI from annual 2013 to December 2013.

5. All estimates are then trended from December 2013 to April 2015 (15 months) with a trending factor of 2.2999% per year.

6. The FY2015 FMR is then calculated by multiplying the base rent, the recent mover adjustment factor, the CPI adjustment, and the trend factor.
7. FY2015 FMRs are then compared to a state minimum rent, and any area whose preliminary FMR falls below this value is raised to the level of the state minimum.

The results of the Fair Market Rent Step-by-Step Process

1. The following are the 2012 American Community Survey 5-year 2-Bedroom Adjusted Standard Quality Gross Rent estimate and margin of error for Barnstable Town, MA MSA. The following calculations are based on data for the entirety of the OMB-defined metropolitan area of Barnstable Town, MA MSA.

Area	ACS ₂₀₁₂ 5-Year 2-Bedroom Adjusted Standard Quality Gross Rent	ACS ₂₀₁₂ 5-Year 2-Bedroom Adjusted Standard Quality Gross Rent Margin of Error	Ratio	Result
Barnstable Town, MA MSA	\$1,133	\$34	\$34 / \$1,133=0.03	0.03 < 1 Use ACS ₂₀₁₂ 5-Year Barnstable Town, MA MSA 2-Bedroom Adjusted Standard Quality Gross Rent

Since the ACS₂₀₁₂ Margin of Error Ratio is less than 1, the ACS₂₀₁₂ Barnstable Town, MA MSA value is used for the estimate of 2-Bedroom Adjusted Standard Quality Gross Rent:

Area	ACS ₂₀₁₂ Rent
Barnstable Town, MA MSA	\$1,133

2. A recent mover adjustment factor is applied based on the smallest area of geography which contains

Area	Ratio	Recent-Mover Adjustment Factor
Barnstable Town, MA MSA	$\frac{\$1,168}{\$1,133} = 1.0309$	1.0309 > 1.0 Use calculated Recent-Mover Adjustment Factor of 1.0309

4. The calculation of the relevant CPI Update Factors for Barnstable Town, MA MSA is as follows: HUD updates the 2012 intermediate rent with the ratio of the annual 2013 local or regional CPI to the annual 2012 local or regional CPI to establish rents as of 2013. HUD then updates this 2013 annual CPI with the ratio of the December 2013 national CPI to the annual 2012 national CPI to establish rents as of December 2013.

Update Factor	Type
CPI Update Factor 1.0268	Regional CPI

5. The calculation of the Trend Factor is as follows: HUD applies an additional 15 months of trending to update rents to April, 2015, the mid-point of FY 2015. This trend factor is determined by taking the average annual growth rate in the national 1-Year Median Gross Rent between the 2007 and 2012 American Community Surveys.

ACS2007 U.S. 1-Year Median Gross Rent	ACS2012 U.S. 1-Year Median Gross Rent	Average Annual Change in U.S. 1-Year Median Gross Rent	Trend Factor 2.2999% for 1.25 years
\$789	\$884	$\frac{(\$884 - \$789)}{5} = 1.92$	$1.92^{1.25} = 1.022999$

6. The FY 2015 2-Bedroom Fair Market Rent for Barnstable Town, MA MSA is calculated as follows:

Area	ACS2012	Recent-Mover	Annual 2012 to Trending	FY 2015
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<u>5-Year Estimate</u>	<u>Adjustment Factor</u>	<u>December 2013 CPI Adjustment</u>	<u>2.2999% for 1.25 years</u>	<u>2-Bedroom FMR</u>
Barnstable Town, MA MSA \$1,133	1.0309	1.0268	1.0288	\$1,133 * 1.0309 * 1.0268 * 1.0288 = \$1,234

7. In keeping with HUD policy, the preliminary FY 2015 FMR is checked to ensure that is does not fall below the state minimum for Massachusetts:

<u>Area</u>	<u>Preliminary FY 20152-Bedroom FMR</u>	<u>FY 2015 Massachusetts State Minimum</u>	<u>Final FY 20152-Bedroom FMR</u>
Barnstable Town, MA MSA	\$1,234	\$643	\$1,234 ≥ \$643 Use Barnstable Town, MA MSA FMR of \$1,234

Final FY 2015 Rents for All Bedroom Sizes for Barnstable Town, MA MSA

The following table shows the Final FY 2015 FMRs by bedroom sizes. The FMRs for units with different numbers of bedrooms are computed from the ratio of the 40th percentile adjusted standard quality gross rent for the different unit sizes to the 40th percentile adjusted standard quality 2-Bedroom gross rent from the 2006-2010 5-year ACS. These Rent Ratios are applied to the Final FY 2015 2-Bedroom FMR to determine the Final FY 2015 FMRs for the different size units.

Click on the links in the table to see how the bedroom rents were derived.

<u>Final FY 2015 FMRs By Unit Bedrooms</u>			
<u>Efficiency</u>	<u>One-Bedroom</u>	<u>Two-Bedroom</u>	<u>Three-Bedroom Four-Bedroom</u>
Final FY 2015 FMR	\$825	\$920	\$1,234
			\$1,614
			\$1,695

The FMRs for unit sizes larger than four bedrooms are calculated by adding 15 percent to the four bedroom FMR, for each extra bedroom. For example, the FMR for a five bedroom unit is 1.15 times the four bedroom FMR, and the FMR for a six bedroom unit is 1.30 times the four bedroom FMR. FMRs for single-room occupancy units are 0.75 times the zero bedroom (efficiency) FMR.

Select a different area

Press below to select a different county within the same state (same primary state for metropolitan areas):

- Abington town (Barnstable County), MA
 - Acton town (Barnstable County), MA
 - Acushnet town (Barnstable County), MA
 - Adams town (Barnstable County), MA
 - Agawam Town city (Barnstable County), MA
- Select a new county

Press below to select a different state:

Select a new state

Select a Final FY 2015 Metropolitan FMR Area:

- Barnstable Town, MA MSA
- Select Metropolitan FMR Area

Press below for a permanent link to this page

Click here for permanent link

[Click Here for FY2014 FMRs](#)

**NATIONAL LOW INCOME HOUSING COALITION- OUT OF REACH 2014-
BARNSTABLE COUNTY**

In Barnstable County, the Fair Market Rent (FMR) for a two bedroom apartment is \$1,176. In order to afford this level of rent and utilities, without paying more than 30% of income on housing, a household must earn \$3,920 monthly or \$47,040 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into the following Housing Wage:

\$22.62

In Barnstable County, a minimum wage worker earns an hourly wage of \$8.00. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 113 hours per week, 52 weeks per year. Or, a household must include 2.8 minimum wage earners working 40 hours per week year-round in order to make the two bedroom FMR affordable.

In Barnstable County, the estimated mean (average) wage for a renter is \$10.67 an hour. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 85 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 2.8 worker(s) earning the mean renter wage in order to make the two bedroom FMR affordable.

Monthly Supplemental Security Income (SSI) payments for an individual are \$721 in Barnstable County. If SSI represents an individual's sole source of income, \$216 in monthly rent is affordable, while the FMR for a one-bedroom is \$877.

A unit is considered affordable if it costs no more than 30% of the renter's income.

Number of Households (2008-2012)	Barnstable County
Total	95,520
Total Renter	19,213
% Renter	20%

2012 Annual Median Income (AMI) (1)	Barnstable County
Annual	\$74,900
Monthly	\$6,242
30% of AMI (2)	\$22,470

Maximum Affordable (3) Monthly Housing Cost by % of Family AMI	Barnstable County
30%	\$562
50%	\$936
80%	\$1,498
100%	\$1,873

**NATIONAL LOW INCOME HOUSING COALITION- OUT OF REACH 2014-
BARNSTABLE COUNTY**

2014 Fair Market Rent (FMR) (4)	Barnstable County
Zero-Bedroom	\$787
One-Bedroom	\$877
Two-Bedroom	\$1,176
Three-Bedroom	\$1,538
Four-Bedroom	\$1,615

Annual Income Needed to Afford FMR	Barnstable County
Zero-Bedroom	\$31,480
One-Bedroom	\$35,080
Two-Bedroom	\$47,040
Three-Bedroom	\$61,520
Four-Bedroom	\$64,600

2014 Renter Household Income	Barnstable County
Estimated Median Renter Household Income (5)	\$34,130
Percent Median Renter Income Needed to Afford 2 BR FMR	138%
Rent affordable at Median Renter Income	\$853
Percent Renters Unable to Afford 2 BR FMR (6)	61%

2014 Renter Wage	Barnstable County
Estimated Mean Renter Wage (7)	\$10.67
Rent Affordable at Mean Wage	\$555

2014 Minimum Wage	Barnstable County
Minimum Wage	\$8.00
Rent Affordable at Minimum Wage	\$416

2014 Supplemental Security Income (SSI)	Barnstable County
Monthly SSI Payment	\$721
Rent Affordable at SSI	\$216

**NATIONAL LOW INCOME HOUSING COALITION- OUT OF REACH 2014-
BARNSTABLE COUNTY**

Housing Wage	Barnstable County
Zero-Bedroom	\$15.13
One-Bedroom	\$16.87
Two-Bedroom	\$22.62
Three-Bedroom	\$29.58
Four-Bedroom	\$31.06

Work Hours/Week at Minimum Wage Needed to Afford FMR	Barnstable County
Zero-Bedroom	76
One-Bedroom	84
Two-Bedroom	113
Three-Bedroom	148
Four-Bedroom	155

Work Hours/Week at Mean Renter Wage Needed to Afford FMR	Barnstable County
Zero-Bedroom	57
One-Bedroom	63
Two-Bedroom	85
Three-Bedroom	111
Four-Bedroom	116

Full-time Jobs at Minimum Wage Needed to Afford FMR	Barnstable County
Zero-Bedroom	1.9
One-Bedroom	2.1
Two-Bedroom	2.8
Three-Bedroom	3.7
Four-Bedroom	3.9

Full-time Jobs at Mean Renter Wage Needed to Afford FMR	Barnstable County
Zero-Bedroom	1.4
One-Bedroom	1.6
Two-Bedroom	2.1
Three-Bedroom	2.8
Four-Bedroom	2.9

**NATIONAL LOW INCOME HOUSING COALITION- OUT OF REACH 2014-
BARNSTABLE COUNTY**

FOOTNOTES:

- (1) Fiscal Year 2014 Area Median Income (HUD, 2013).
- (2) Annual income of 30% of AMI or less is the federal standard for Extremely Low Income Households. Does not include HUD-specific adjustments.
- (3) "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs- rent and utilities.
- (4) Fiscal Year 2014 Fair Market Rent (HUD, final as of October 1, 2013).
- (5) American Community Survey (ACS) 5 year 2008-2012 median renter household income, projected to 2013 using HUD's income adjustment factor and through 2014 based upon AMIs.
- (6) Estimated by comparing the percent of renter median household income required to afford the two-bedroom FMR to the percent distribution of renter household income as a percent of the median within the state, as measured using 2012 American Community Survey Public Use Microdata Sample housing file.
- (7) Based on 2012 Bureau of Labor Statistics data, adjusted using the ratio of renter to total household income reported in ACS, and projected to April 1, 2014.

Dennis Municipal Affordable Housing Trust (DMAHT) Rental Assistance Program
First Year Evaluation

The DMAHT Rental Assistance Program, begun in April 2013 with a \$300,000 grant from the Dennis Community Preservation Commission, provides rental assistance and case management (mentoring) to the fifteen lottery-selected participants. The three-year program's goal is to offset approximately one third of the tenant's contract rent, and, through monthly meetings with each participating household, jointly establish techniques to reach self-sufficiency. We Can provides the mentoring services and works in collaboration with the Harwich Ecumenical Council for Housing (HECH), which provides program administration. Both are local 501 C-3 organizations. Each participant selects the unit to lease, and negotiates the contract rent. HECH then pays the landlord the approximately 33%-of-rent portion of rental assistance. Of the \$300,000 grant given DMAHT, \$226,000 is used directly for rent subsidies and security deposit assistance, with the remaining \$74,000 applied to program administration and case management, as detailed below.

CPC Funding for three years:	\$300,000
Uses	
Monthly Rent Assistance	\$189,000
Emergency assistance for client's first month rent, and/or security deposit	\$ 37,000
Program administration: HECH	\$ 27,000
Case Management	\$27,000
Mobilization/ Initial Startup costs (1 st Year expense)	\$ 20,000

The non-quantitative evaluation part of this hybrid program is We Can's assessment of participant's progress towards the goal of self- sufficiency. As an example, and as shown on the attached spreadsheet *1st Year Program Data*, one of the fifteen program participants, a four-person household with two children, is in the process of purchasing a home. Eleven more participants, as shown in the second paragraph of each one's case notes, are progressing towards pre-agreed upon benchmarks. Participants, all Dennis residents, must have incomes at or below the area's 60% median, with year 2014 levels at or less than:

1 Person Household \$36,120	2 Person Household \$41,280	3 Person Household \$46,440
4 Person Household \$51,500	5 Person Household \$55,680	6 Person Household \$59,280

The lottery selection is a random draw process with no preference given to specific demographics that include age, household size, and/or physical challenges. Demographic profiles for each of the fifteen participants are also shown on the comprehensive *1st Year Program Data* attachment. Details of the program demographics are shown below:

# households in program since inception (includes "graduates" + replacements)	Number	As % of persons in Dennis program
Persons in program	29	
Children in program	11	37.9%
Household with children	5	17.2%
Seniors in program	8	27.6%
Childless Households	8	27.6%
Household on wait list (ck with HECH) as of May 2014	17	58.6%
Persons removed from wait list by choice or determined as ineligible	3	10.3%

Together with rental assistance and mentoring, the program provides rental income to local landlords, eight of whom are Dennis residents. Of the \$53,400 in matching rent, 51% was paid directly to Dennis-resident landlords, helping to pay property taxes and ensure occupancy of units with responsible tenants. Additionally, and given the income-based constraints of automobile travel, program participants are more likely to shop locally thereby supporting close-to-home retailers. Additionally, and as shown in the case management notes, many are employed, providing a much needed labour base for local employers unable to pay premium wages. Without rental assistance, the combination of fewer well-paying job opportunities and escalating living expenses would force the program's participants to leave the Cape.

To date, Eastham, which also has HECH as program administrator, Yarmouth, Harwich and Barnstable are the other Cape towns with comparable assistance programs. The Town funded program provides an alternative to HUD voucher programs, recently diluted by sequestration. As shown on the attached *Housing Voucher Program*, 91 of the 120 agencies in Massachusetts authorized to administer housing vouchers were compelled to reduce the number of households served.

Although participants may not jointly use HUD vouchers in conjunction with Dennis assistance, they are permitted to use fuel and S.N.A.P. ("food stamp") assistance.

1st Year Program Data

Appl/rent	Landlord City	Month Program Begins	Contract Rent	Assistance Amount	Tenant Portion	Case Management/Notes	Total Household size	Children in the home	Senior household	one-yr change in stat(\$)
1	Harwich Port	Apr-13	\$ 900.00	\$ 350.00	\$ 550.00	2013 - Intake and goal setting. Obtain subsidized housing, establish budget, utilize community resources to reduce expenses, work on smoking less with goal of eventual quitting to improve over all health and save money.	1		1	
		Apr-14	\$ 900.00	\$ 350.00	\$ 550.00	2014 - Has quit smoking and set up an auto savings plan. She is on the list for subsidized housing in Dennis. Has had a year of tremendous hardship: in need of knee replacement surgery, treated for colon cancer, had major blockages and heart surgery, her mother died.				
2	South Dennis	Apr-13	\$ 750.00	\$ 350.00	\$ 400.00	2013 - Intake and goal setting. Increase income by changing jobs; establish budget to manage seasonal income to last through winter; explore returning to school and apply for scholarships.	1			
		Apr-14	\$ 750.00	\$ 350.00	\$ 400.00	2014 - Successful in increasing her income by working well into the winter plus in increase in pay. Recently started putting a small amount into savings each week. Plans to attend a WE CAN financial workshop. Continues to look for ways to save on expenses.				
3	Dennis	Apr-13	\$ 892.00	\$ 300.00	\$ 592.00	2013 - Intake and goal setting. Obtain subsidized housing; apply for fuel assistance and explore options to reduce insurance costs in order to reduce expenses; obtain part-time employment to boost income.	1		1	
		Apr-14	\$ 890.00	\$ 300.00	\$ 590.00	2014 - Mary is close to the top of a housing list and is hopeful that she will be called for a place before her subsidy ends. She is open to employment but has been unable to find work. She plans to check into the mature worker's program for an opportunity.				
4	West Harwich	Apr-13	\$ 998.00	\$ 350.00	\$ 648.00	2013 - Intake and goal setting. Has applied for Habitat house.	6	4		
		Apr-14	\$ 915.00	\$ 350.00	\$ 565.00	2013 - Intake and goal setting. Obtain subsidized housing; reduce expense by replacing vehicle to one with better gas mileage.				
5	Dennis	Apr-13	\$ 805.00	\$ 150.00	\$ 655.00	2013 - Intake and goal setting. Obtain subsidized housing; reduce expense by replacing vehicle to one with better gas mileage.	1		1	
		Apr-14	\$ 831.00	\$ 125.00	\$ 706.00	2013 - Intake and goal setting. Open own business, has business plan needs guidance				
6	Westborough	May-13	\$ 1,100.00	\$ 300.00	\$ 800.00	2014 - Has opened a savings account and deposits regularly. She has increased her income by developing an online presence to sell her bath products and also selling them at the salon where she is employed. She is considering becoming a partner in the salon where she works with the goal of the business opening a second shop.	4	2		(25.00)
		May-14	\$ 1,100.00	\$ 325.00	\$ 775.00	2013 - Intake and goal setting. Review finances, explore WE CAN Programs ie from Surviving to Thriving and PathMakers, utilize Community Resources to help with expenses, look into Community yoga and eating more vegetables so she has more energy for work				
7	South Dennis	Apr-13	\$ 1,100.00	\$ 200.00	\$ 900.00	2014 - Attended WE CAN financial empowerment session. Has worked on setting boundaries and self-care issues including improved nutrition and cooking at home so spending less on convenience foods. She is participating in WE CAN's PathMaker Program.	1		1	
		Apr-14	\$ 1,100.00	\$ 150.00	\$ 950.00	2014 - Attended WE CAN financial empowerment session. Has worked on setting boundaries and self-care issues including improved nutrition and cooking at home so spending less on convenience foods. She is participating in WE CAN's PathMaker Program.				

Applicant	Landlord City	Month Program Begins	Contract Rent	Assistance Amount	Tenant Portion	Case Management Notes	Total Household size	#children in home	Senior household	one-yr change in assist(\$)
8	Dennis	Apr-13	\$ 845.00	\$ 350.00	\$ 495.00	2013 - Intake and goal setting. Explore benefits she may be eligible for. Fuel assistance, Nstar Discount rate, etc. Explore Pathmakers Program, review finances, get on list for subsidized housing.	1			
		Apr-14	\$ 845.00	\$ 350.00	\$ 495.00	2014 - Sylviane has the goal/is in the process of applying for subsidized housing at one property in Dennis. She is considering her options for reducing her monthly expenses. She obtained the Nstar Discount rate and additionally has taken care of some legal matters.	4	2		
9	Barning	Apr-13	\$ 1,100.00	\$ 350.00	\$ 750.00	2013 - Intake and goal setting. Would like to eventually own home, review finances and establish budget to manage seasonal income to last through winter, research first-time homebuyer program and opportunities, become more organized with filing system, and utilize community resources, ie applying for fuel assistance.	1			
		Apr-14	\$ 1,100.00	\$ 350.00	\$ 750.00	2014 - burden and especially Ashley have attended several 1:1 sessions with our financial empowerment volunteer. Ashley is working on establishing payment plans with bills. Ashley is working on preparing more meals from scratch to save money and improve the health of her family.	1			(225.00)
10	Brewster	Apr-13	\$ 750.00	\$ 350.00	\$ 400.00	2013 - Intake and goal setting. Obtain Life and Health Certification which will result in pay raise; establish budget.	2	1		
		Apr-14	\$ 750.00	\$ 350.00	\$ 400.00	2014 - Jack receives disability and is limited in how much income he is allowed to earn. He contacted MassRehab to get clarification on his circumstances for earning. When he is clear on the limits, he plans to pursue doing part-time yard work. He plans to go to AC's and explore education options.	1			
11	Cheltenham	Apr-13	\$ 800.00	\$ 350.00	\$ 450.00	2013 - Intake and goal setting. Obtain Life and Health Certification which will result in pay raise; establish budget.	1			
		Apr-14	\$ 800.00	\$ 350.00	\$ 450.00	2014 - Eileen attended a financial empowerment session. She has been working on goals involving setting boundaries with others, self-care, and improved health. She is a participant of WFC CAN'S Pathmaker Program. She has received materials for life and health certification. She is studying and plans on taking the exam in the future.	1			
12	Dennis	Apr-13	\$ 830.00	\$ 350.00	\$ 480.00	2013 - Intake and goal setting. Obtain subsidized housing; reduce expenses by applying for fuel assistance, possibly cancelling landline phone and lowering monthly cable bill by reducing plan.	4	2		
		Apr-14	\$ 830.00	\$ 350.00	\$ 480.00	2014 - Jeff's goal is to obtain affordable housing. She is on housing lists and regularly checks her status. She supplements her income by tutoring but is mindful of income limits to retain her health insurance.	1			
13	Dennisport	May-13	\$ 1,250.00	\$ 350.00	\$ 900.00	2013 - Generate income by working as hair stylist. Apply for affordable housing. Look into Habitat housing.	1			
		May-14	\$ 1,250.00	\$ 350.00	\$ 900.00	2014 - Vera is confident about closing the gap by the end of the three-year subsidy. She works as much as possible to supplement her husband's full-time income. Her goal is to complete her cosmetology courses and become licensed. She has applied for childcare vouchers for both of her children to increase her ability to work.	1			
14	Dennisport	May-13	\$ 975.00	\$ 250.00	\$ 725.00	2013 - Obtain affordable housing (name is on list). To increase savings and reduce spending. Generate income by working 2 jobs.	29	11		
		May-14	\$ 975.00	\$ 250.00	\$ 725.00	2014 - Pam has been working two jobs and increasing her hours to pay off debt and begin savings. Her name is on housing lists and she checks her status regularly. She continues to be mindful on spending.	5			25.00
15	West Yarmouth, MA	Jan-14	\$ 700.00	\$ 350.00	\$ 350.00		10			

total assistance from	2013	2014
	\$ 4,625.00	\$ 4,450.00

NOTES:
 *Applicant # 13 buying a home- no longer in program
 *# 15 in the process of income cert. applicant from Yarmouth effective for June

Dennis Rental Assistance Program

Be sure to read the directions for completing the application very carefully! Do not leave blanks. If not applicable, write "n/a" or "0".

Incomplete applications or those that do not include all necessary documentation will not be processed.

This program is funded by the Town of Dennis and is available to applicants who live in the Town of Dennis, or are currently employed in the Town of Dennis, or have children currently enrolled in the Dennis school system.

Please check the Income Table to be sure that your household income is within the guidelines. Household income includes earned and unearned income received by all members of your household who are 18 and older.

Maximum Incomes set at 60% of area median income:

1 Person Household \$34,440	2 Person Household \$39,360	3 Person Household \$44,280
4 Person Household \$49,140	5 Person Household \$53,100	6 Person Household \$57,060

other requirements may apply, please be sure and read through the lottery description

Applications Due: February 12, 2013 (postmark must be this date or before)
Lottery will be held February 21, 2013

For information or questions call 508-432-0015 or email pam@HECH.org
Please Return Applications to HECH, PO Box 638, Harwich, MA 02671

Discrimination on the basis of race, creed, color, sex, age, disability, marital status, familial status, veteran's status, sexual orientation, national origin and/or public assistance recipiency, or any other basis prohibited by law is specifically prohibited in the selection of applicants for this housing opportunity. Disabled persons are entitled to request a reasonable accommodation of rules, policies, practices, or services, or to request a reasonable modification to the application when such accommodations or modifications are necessary to afford the disabled person equal opportunity to apply for rental assistance.



Harwich Ecumenical Council for the Homeless, Inc.
PO Box 638
West Harwich, MA 02671

Applications must include the following documents:

- A completed application with all signatures and required documents
- Last two Tax returns including ALL schedules (2010 and 2011/ or 2011 and 2012)
- Verification of all Income (see application sections for more detail)
- Verification you live in, are employed in, or have children in the Dennis school system
- Landlord/ Owner Intent to Participant signed document



Office use only:
 Date application was received: _____
 Received by: _____

Dennis Rental Assistance Application
Application: Page 1

(Faxed or e-mailed applications cannot be accepted)
 Return completed signed original form to:
 Harwich Ecumenical Council for the Homeless
 PO Box 638, Harwich, MA 02671
 For Information: Telephone 508-432-0015/ e-mail: pam@HECH.org



Applicants are selected without regard to race, sex, national origin, color, creed, military status, marital status, familial status, sexual orientation, disability or handicap, genetic information, ancestry, children or public assistance reciprocity.

Applicant/Co-applicant Information

Today's Date _____

This application is to be filled out jointly by ALL Adult Members of Household, 18 years old and over. If there are more than two adult members of household who are not full-time students, please request an additional application.

Applicant #1 _____ SS# _____
 Address of Current Residence: _____ Unit #: _____
 City/ Town: _____ State: _____ Zip Code: _____
 Mailing Address (if different): _____
 Best phone number: _____ E-mail address: _____

What is your current monthly rent amount? _____

Please check utilities INCLUDED in this rent? Heat Hot Water Electric

Applicant #2 _____ SS# _____
 Address of Current Residence: _____ Unit #: _____
 City/ Town: _____ State: _____ Zip Code: _____
 Mailing Address (if different): _____
 Best phone number: _____ E-mail address: _____

How many people in your household (include everybody; all adults, all children)? _____

List all other people who reside in the unit, please add additional sheet if needed:

Name	Social Security #	Age	Relationship to Head of Household	Full Time Student y/n



Application: Page 2

Former Household Residences:

Please list all home addresses with Landlord names for the past five (5) years. Be sure to include all adult household members' former residences.

<u>Household Member</u>	<u>Former Address</u>	<u>Town</u>	<u>Former Landlord Name</u>	<u>Landlord Phone</u>	<u>Dates Occupied (beg to end)</u>

Local Preference Category Information:

Applicants are required to provide information relative to the following for inclusion in the Local Preference pool (currently reside in The Town of Dennis). Please note applicants in the Local Preference lottery are also included in Open Pool of applicants (currently work in the Town of Dennis or have children currently enrolled in the Dennis School system)

- YES NO Current residents of the Town of Dennis: Please provide documentation of residency, such as rent receipts, utility bills, driver's license or voter registration listing.
- YES NO Current Employees of the Town of Dennis or Local Businesses: Employees of businesses located in the Town of Dennis. Please provide documentation of employment (pay stubs, employment contract, etc).
- YES NO Households with children attending public schools in the Town of Dennis. Please provide documentation of enrollment.

Non-local applicants planning to move to Dennis may identify a future unit located in Dennis.

Affirmative Marketing:

Please complete the following section to assist us in fulfilling affirmative marketing requirements. (Responding to this question is optional).

- Household Race:
- Caucasian African American/Black Hispanic/Latino
 Asian Native American / Alaskan Native



Income Qualifications:

(Directions on page 3, worksheets must be completed on page 4 and 5)

ANNUAL INCOME TOTALS: What is your entire household's anticipated gross yearly income, from all sources? This is the income you expect for the next 12 months.

(Include all employment, benefits, pensions, public assistance, unemployment compensation, rental income, child support, etc., for everyone over the age of 18 in the household.)

INSTRUCTIONS FOR COMPLETEING THE FOLLOWING INCOME TABLE:

- List **ALL** sources of income as requested below for **ALL** household members over 18 years old that you expect for the next 12 months.
- The gross income must include income for the next 12 months
- For self-employed applicants – please put net-income in the gross annual income column (please include a current business income/ expense report)
- For periodic payments (like Social Security and child support) please include the amount received per week or per month (*ex: \$100/month*) in the space provided under “Source / type of Income”. Then provide under “Gross Annual Income” provide the annual amount (*ex: \$1200*)
- Please attach verification for each source of income, including copies of two consecutive months pay stubs, or the most recent two months of paystubs for seasonal workers. If you are self-employed, provide a current year-to-date Income and Expense report signed by the preparer. Statements and documents that indicate the payment amounts from all other sources of income for all members listed on the application, such as alimony and/or child support, Social Security benefits, all types of pensions, employment, Unemployment Compensation, Workman's Compensation, alimony, disability or death benefits, and any other form of income must be on organization letterhead
- Copy of 2010 and 2011 (unless 2012 has been filed) Federal and State tax returns, as filed, for every current or future person living in the household over the age of 18
- Copy of the two most recent bank or assets statements for all assets

NOTICE: If there are other adults in the household currently employed or receiving cash benefits, include them in chart below. Please list Head of Household first.



Application: Page 4

ANNUAL INCOME – please enter annual numbers not monthly

Source	Renter	Co-Renter	Other Household Member 18 or older	Total
Gross Salary (Employment) Include overtime pay, tips, commissions and bonuses				
Self-Employment (net amount)				
Cash Public Assistance/ TANF				
Unemployment Benefits				
Social Security, Pension, Retirement Funds, etc.				
Child Support/ Alimony				
Workers Compensation, etc.				
Net Rental Income				
Other (describe)				
TOTALS	\$	\$	\$	\$

****ADD ALL INCOME AND ENTER TOTAL HOUSEHOLD INCOME:**
\$ _____

If you expect a dramatic change in your annual income in the coming 12 months, please explain:

**** ATTACHMENTS REQUIRED **:**

Please include the following documents as applicable with your application:

- Most recent consecutive pay stubs totaling 8 weeks
- Social Security Awards letter (the letter must reflect the current year)
- Unemployment Verification
- Court Order for Child Support or Alimony
- Proof of Retirement funds or benefits letter
- IF SELF-EMPLOYED, please include the last two tax returns with ALL schedules



Application: Page 5

ASSETS INCOME SECTION – Please enter Annual income from your bank accounts, these are all checking accounts, savings accounts, money markets, IRA's, etc., for every member of your household

INSTRUCTIONS FOR COMPLETEING THE FOLLOWING ASSEST TABLE:

- "Annual Income from assets" refers to any amount that you receive from any asset including amounts that you may be drawing down from a retirement account or 401K
- Total the value of all assets and enter into "total value of all assets" for all household members
- Proof of all assets including, but not limited to, checking, savings, IRA's, stocks, bonds and all other assets (ie. copies of bank statements for checking, savings and certificates of deposits, IRA or other retirement account statements – on organization letterhead). All statements must reflect current balances. *Checking accounts REQUIRE the two most recent months of statements.

Type	Cash Value	Annual Income from Assets	Name of Financial Institution	Account Number
Checking Account(s)				
Savings Accounts(s)				
CD's				
IRA's				
Stocks				
Life Insurance				
Other (describe)				
Additional Real Estate*				
Estimated Value				
Mortgage Balance				
Total only the Annual Income from your assets	Do not enter into this line	\$	Do not enter into this line	Do not enter into this line

Do you earn over \$100.00 in interest from your total assets annually?
 Yes No

**** ATTACHMENTS REQUIRED **:**

Applications missing bank statements will be deemed "INCOMPLETE"



Application: Page 6

TOTAL INCOME FROM ALL HOUSEHOLD APPLICANTS – Please fill in total for each box from the worksheet above. Include all household income.

TOTAL HOUSEHOLD ANNUAL INCOME	
TOTAL INCOME from ALL ASSETS	
TOTAL HOUSEHOLD INCOME	\$

TO BE SIGNED BY ALL HOUSEHOLD MEMBERS OVER 18 YEARS OLD

ACKNOWLEDGEMENTS

Initials (Applicant/Co-Applicant)

____/____ I/We hereby affirm that my/our answers to the questions on the application are true and correct, and that I/we have not knowingly withheld any fact or circumstance, which would, if disclosed, affect my/our application unfavorably.

____/____ I/We acknowledge that occupancy of the housing is limited to the individuals named in this application

____/____ I/We certify that we will participate with WE CAN and our assigned Case Manager

____/____ I/We hereby authorize the program facilitator, Harwich Ecumenical Council for the Homeless, Inc, Monitoring Agent and the Municipality to inquire of credit agencies, employer and banking institutions to allow and assist them to determine my/our determination of eligibility as Participants.

____/____ I/We agree to be bound by whatever program changes that may be imposed at any time throughout the process. If any program conflicts arise, I/we agree that any determination made by the project-monitoring agent, is final.

Your signature(s) below gives consent to the lottery agent or its designee to verify information

Applicant Name (please print): _____

Applicant Signature: _____ Date: _____

Co-Applicant Name (please print): _____

Co-Applicant Signature: _____ Date: _____

PLEASE BE SURE ALL SIX (6) PAGES OF THE COMPLETED APPLICATION AND REQUIRED ATTACHMENTS ARE RETURNED VIA MAIL WITH A POSTMARK NO LATER THAN February 12, 2013

Applicants intending to access Rental Assistance funds for a home they currently reside in are required to obtain a Landlord Intent to Participate. Applicants searching for new units will be granted a 30 day period to secure an approved Lease. If local preference guidelines are not met the applicant must secure a home within the Town of Dennis.



Dennis Rental Assistance Program

Landlord/ Owner Intent to Participate

Applicants intending to reside in current residence must include this form with a completed application.

Applicant Name: _____

Unit Address: _____ Town: _____

Current Landlord/ Owner Name: _____

Mailing Address: _____ Unit #: _____

City/ Town: _____ State: _____ Zip Code: _____

Best phone number: _____ E-mail address: _____

Landlord provisions:

The Landlord/Owner shall enter into a lease for each contract unit for which rental assistance is paid. All leases shall be for the term of one year. Leases will be signed only by the Landlord/Owner and the Tenant of the unit. The Lease shall not disclaim or modify any of the Landlord/Owner's legal obligations or provide for indemnification by the Tenant on account of breach of the Landlord/Owner's legal obligation(s). In addition, the lease shall incorporate as terms the following three Landlord/Owner obligations which shall be enforceable by the Tenant under the lease as a third party beneficiary of this Contract:

1. The Landlord/Owner shall not terminate the tenancy except for: violation of Federal, State or Local law which imposes obligations on the Tenant in connection with the occupancy of the contract unit and surrounding premises; or other good cause.
2. The Landlord/Owner shall maintain the contract unit in compliance with Article II of the State Sanitary Code, State Building Code and any other applicable law.
3. The Landlord/Owner shall not discriminate against any tenant or applicant for tenancy on the grounds of age, race, color, creed, religion, sex, sexual orientation, handicap, national origin, marital or family status, or welfare reciprocity.

Landlord/ Owner further understands all payments will be made directly to the Landlord/ Owner as it is the intention of this program to stabilize year-round income eligible households. Landlord/ Owner agrees if applicant is processed, a signed contract will be required.

The Intent to Participant does not create a contract or obligation to participate in the Dennis Rental Assistance Program but confirms the applicant has notified the Landlord/ Owner of their intent to submit an application.

Landlord/ Owner Signature: _____ Date: _____



**PLEASE BE SURE ALL DOCUMENTS LISTED BELOW ARE INCLUDED
WITH YOUR APPLICATION**

(please do not return the following two pages with your application)

APPLICATION ATTACHMENT CHECKLIST

Thank you for requesting an application for the Dennis Rental Assistance Program opportunity presented by Harwich Ecumenical Council for the Homeless, Inc. Your application will be handled with confidentiality and in conformance with all Fair Housing Laws. Applications are not returned; please keep a copy for your files.

APPLICATION CHECKLIST

Please read carefully to make sure that you submit a complete application with all the required attachments.

Missing a step may disqualify your application.

- ✓ You have completely filled out the application, paying careful attention to all instructions. You and all applicants over the age of 18 have signed the last page of the application.
- ✓ You have attached one of the following documents to verify local preference status: a current driver's license, a current paystub, verification of school enrollment, or a utility bill with the applicant's name
- ✓ Copy of 2010 and 2011 (or 2012 and 2011) Federal and State tax returns, as filed, with schedules, for every current or future person living in the household over the age of 18
- ✓ Copy of two consecutive months pay stubs, for all employed household members over 18, the last two months of paystubs for seasonal workers. If you are self-employed, you have provided a current year-to-date Income and Expense report signed by the preparer
- ✓ Current statements and documents that indicate the payment amounts from all other sources of income of all members listed on the application, such as alimony and/or child support, Social Security benefits, all types of pensions, employment, Unemployment Compensation, Workman's Compensation, alimony, disability or death benefits and any other form of income – on organization letterhead
- ✓ You have provided proof of all assets including but not limited to checking, savings, IRA's, stocks, bonds and all other assets (i.e. copies of bank statements for checking, savings and certificates of deposits, IRA or other retirement account statements – on organization letterhead). All statements must reflect current balances.
- ✓ Landlord/ Owner Intent to Participant signed document

Mail the completed application and the required attachments to:
HECH, PO Box 638, West Harwich, MA 02671

THE APPLICATION POSTMARK MUST BE NO LATER THAN February 12, 2013.

(Please note, you are responsible for ensuring the correct postmark is on the envelope. We therefore suggest that you walk your application to the postal window to ensure that it is correctly stamped.)



LOTTERY DESCRIPTION: Please keep this page for your own files

- An application will be available on-line and/or mailed to anyone interested in the lottery. Notice of the lottery will be advertised and communicated widely through local, regional and state channels.
- Applications received will be date stamped and then checked for completion of all required components. An application will be considered complete when all required items on the checklist have been provided.
- The applicant's income will be verified and compared to the income and asset limits. The applicant household is required to be at or less than the 60% Area Median Income limits for the Barnstable County Area as published by HUD. This includes all income prior to any deductions from all adult household members. Income and assets are determined using the method as in the HUD Section 8 program, defined at 24 CFR 5.609. The 2013 household income limits used for this development include:

Maximum Incomes set at 60% of area median income:

1 Person Household \$34,440	2 Person Household \$39,360	3 Person Household \$44,280
4 Person Household \$49,140	5 Person Household \$53,100	6 Person Household \$57,060

- Persons who have not submitted all the necessary information by the deadline will waive their rights to proceed. No faxed applications will be accepted. Late applications (applications mailed and/or received after the due date) and applications that are incomplete will not be accepted.
- All applicants will be screened for eligibility. Applicants who have been deemed ineligible will be notified in writing of the decision.
- Once the Lottery Agent has verified the information contained in the application and confirmed eligibility, a lottery number or numbers and lottery form will be issued, and the applicant will move forward to the lottery.
- A letter will be mailed to each applicant indicating the following information: You have been deemed (eligible/ineligible) based upon the information provided. Enclosed is your lottery number. You must contact the lottery agent in writing if you disagree with the determination you have qualified for. Failure to contact the lottery agent in writing will result in the waiving of your rights for further review. Disagreements received after the postmark deadline for the lottery will result in applicant the possibility of being added to the waitlist only.
- The lottery numbers will be pulled by an independent third party and witnessed by representatives of the Town of Dennis in a public setting. All lottery numbers from the general pool will be assigned a number in the sequence in which they are drawn and recorded in the order of selection on the Lottery Drawing List. The list of numbers drawn will be posted and letters will be mailed within three business days to the winners.
- The lottery coordinator shall maintain the Lottery Drawing List. In the event that any of the applicants are unable to obtain Landlord contract participation, withdraw for any other reason, or do not comply with guidelines, the next qualified applicant will be offered that particular slot.
- Applicants will be further processed in the order picked in the lottery. Applicants are required to contact WE CAN to be assigned a Case Manger within seven (7) days of the lottery. Applicants that have not contacted WE CAN within the seven days will forfeit their place to participate and deemed ineligible.



I

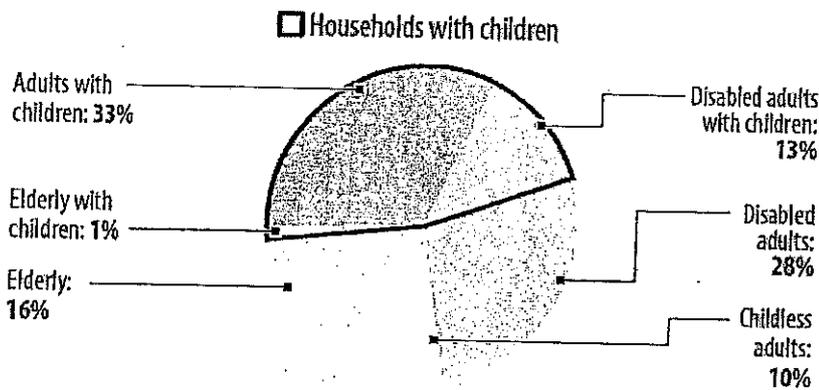
RENTAL ASSISTANCE

Massachusetts
Fact Sheet: The Housing Choice Voucher Program

The Housing Choice Voucher (HCV) Program is the nation's largest rental assistance program. More than 5 million people in 2.1 million low-income households use vouchers.

Who Do Housing Choice Vouchers Help?

Nearly All Households Using Housing Choice Vouchers in Massachusetts Include Children or People Who Are Elderly or Disabled



Note: Childless adults are households headed by a person under 62 without disabilities, and without children in the home. Disabled adults are younger than 62.
Source: CBPP tabulation of 2010 and 2011 HUD administrative data.

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76,524 low-income households used Housing Choice Vouchers

In Massachusetts to afford decent, privately owned housing in safer neighborhoods in December 2012.

Housing vouchers help low-wage working families to make ends meet: in 2010, 71.1 percent of the non-elderly, non-disabled households using vouchers in Massachusetts were working or had worked recently.

Sequestration Sharply Cut Housing Choice Voucher Assistance in 2013

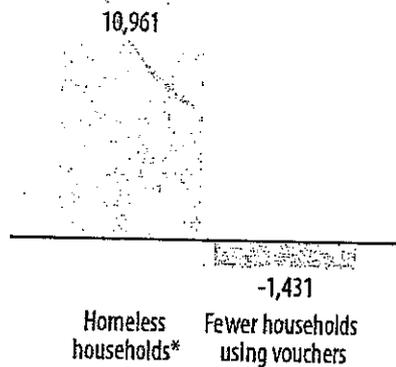
1,431 fewer households were using Housing Choice Vouchers at the end of 2013

In Massachusetts, compared to a year earlier, due to the sequestration cuts implemented in March. 70,000 fewer households nationally were using vouchers.

91 of the 120 agencies administering housing vouchers in Massachusetts reduced the number of households they served as a result of sequestration.

Congress increased HCV funding in 2014, but agencies will be able only to restore less than half of the housing vouchers lost due to sequestration.

Housing Choice Voucher Cuts Undermined Efforts to Address Homelessness in 2013



*Point in time count in January 2013
Source: Department of Housing and Urban Development
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Housing Costs Strain Family Budgets

134,304 poor renter households in Massachusetts pay more than half their monthly income for housing costs.

This is an increase of 24,346 households, or 22.1 percent, since 2007, the beginning of the Great Recession.

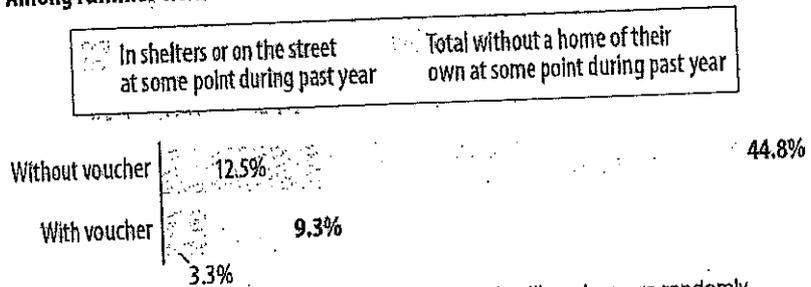
In Massachusetts, many households struggle to make ends meet.

- 7% of the labor force was unemployed in 2013.
- 11.9% of the population lives below the poverty line.
- 15.4% of children live below the poverty line.
- 11.4% of households struggle to afford a nutritionally adequate diet.

Housing Choice Vouchers Sharply Reduce Homelessness and Housing Instability Among Families with Children

On a single night in Massachusetts in 2013, 19,029 people were homeless, including 7,259 children and 1,253 veterans.

Rigorous studies show that Housing Choice Vouchers are very effective at making housing affordable and reducing homelessness and instability.



Note: Chart compares housing status of low-income families who were randomly selected to receive a voucher and used a voucher during the year when families were surveyed about housing status to families in a control group who did not use vouchers. Source: Michelle Wood, Jennifer Turnham, and Gregory Mills, "Housing Affordability and Family Well-Being: Results from the Housing Voucher Evaluation," Housing Policy Debate, 2008.

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Housing Choice Vouchers Benefit the Community

Private owners in Massachusetts received \$785,835,767 in HCV assistance payments in 2013. This helped owners to pay property taxes and prevent blight by maintaining their properties in good condition, in addition to helping low-income families to afford housing.

In addition to improving the lives of vulnerable low-income people, vouchers can produce savings in healthcare, child welfare, corrections, and other program areas that offset part (in some circumstances all) of the cost of the rental assistance.

For more information on the Housing Choice Voucher program, including Massachusetts-specific information, please see:

Sources and methods: <http://www.cbpp.org/files/3-6-14hous-sources.pdf>
 Policy Basics on Housing Choice Vouchers: <http://www.cbpp.org/cms/?fa=view&id=279>
 Paper on Benefits of Housing Vouchers: <http://www.cbpp.org/cms/index.cfm?fa=view&id=4098>
 Local Data on Housing Choice Voucher Cuts Due to Sequestration:
<http://www.houserscorner.org/content/uploads/2014/03/3-6-14hous-localdata.pdf>

U.S. Department of HUD 01/22/2014
 State: MASSACHUSETTS

2014 Adjusted HOME Income Limits
 Effective May 1, 2014

Barnstable Town, MA MSA	HOME Program	1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person
2014 Area MFI - \$74,900	30% Limits	\$18,050	\$20,600	\$23,200	\$25,750	\$27,850	\$29,900	\$31,950	\$34,000
	Very Low Income- 50%	\$30,100	\$34,400	\$38,700	\$42,950	\$46,400	\$49,850	\$53,300	\$56,700
	60% Limits	\$36,120	\$41,280	\$46,440	\$51,540	\$55,680	\$59,820	\$63,960	\$68,040
	Low Income- 80%	\$44,750	\$51,150	\$57,550	\$63,900	\$69,050	\$74,150	\$79,250	\$84,350

U.S. Dept. of HUD 4/2014
 State: MASSACHUSETTS

2014 HOME Rent Limits
 Effective May 1, 2014

Barnstable Town, MA MSA	HOME Program	Efficiency	1 BR	2 BR	3 BR	4 BR	5 BR	6 BR	
	Low HOME rent limit	\$755	\$808	\$970	\$1,120	\$1,250	\$1,379	\$1,508	
	High HOME rent limit	\$787	\$877	\$1,176	\$1,422	\$1,568	\$1,711	\$1,854	
For Information only:									
	Fair Market Rent (FMR)	\$787	\$877	\$1,176	\$1,538	\$1,615	\$1,857	\$2,100	
	50% rent limit	\$755	\$808	\$970	\$1,120	\$1,250	\$1,379	\$1,508	
	65% rent limit	\$960	\$1,030	\$1,238	\$1,422	\$1,568	\$1,711	\$1,854	