Town of Provincetown
Community Housing Council

Affordable Housing Preliminary Overview Instructions

STEP 1. The affordable housing developer submits a request to appear in front of the Provincetown Community Housing Council by completing CHC-FORM A, the Agenda Request Form.

STEP 2. The Permit Coordinator will contact the Community Housing Council to schedule the applicant to appear at the next available Community Housing Council meeting.

STEP 3. The applicant appears before the Community Housing Council on the scheduled date and presents an overview of the proposed project.

Town of Provincetown
Community Housing Council

Affordable Housing Permit Application Instructions

STEP 1. Applicant submits five packets of the information listed below to the Provincetown Housing Council, in the order listed and in sections separated by numbered tabs. One copy will be filed with the Town Clerk, one copy will be filed in the Provincetown Housing Office, and three copies will be forwarded to the Community Housing Council.

Each tab shall contain the following information:

Tab 1—General Project Information
Complete the CHC-FORM B Affordable Housing Permit Application Project Information, which will provide the following information: project name, contact person (address, telephone, fax, email), names and resumes of each member of the development team (owner, attorney, consultant, architect, contractor, and management firm in the case of rental units) and a narrative description including development concept and community and economic benefits estimated to be derived from the project.

Complete the CHC-Form C Project Information Summary, which summarizes details of the project including: location, number of units and unit mix with respect to ownership and/or rental, distribution of units by bedrooms, sale/rental prices, affordable/market sale or rental units.

Tab 2—Site Information
Written plan which includes preliminary site analysis showing topography, existing utilities, town water, wetlands, proposed density, total site area, total buildable site area, total building coverage of site, building setbacks, site coverage for walks, parking, roads and open space on site and completion.

Locus plan showing contiguous and nearby uses, water supplies, schools, public buildings, residences, and any known affordable housing.

Variances and/or permits needed or in hand.

Preliminary septic system design.

Tab 3—Architectural Plans
Preliminary building plans and elevation drawings.

Tab 4—Financing Information (pro forma information)
Housing subsidy or other government programs to be involved in the development.

Income expense analyses; sources and uses of funds.

Proposed construction and/or permanent financing; lender information.

Statement of financing capacity to complete the project including lender references and prior development experience on projects of comparable size.

Tab 5—Required Documentation
Signed developer's Agreement to Restrict – to be recorded within 15 days of awarding of affordable housing permit.

**Note: The DCD will not accept any building permit applications for the affordable housing projects without a recorded copy of the agreement.

Deed restrictions for rental or ownership

STEP 2. Applicant presents project information at scheduled Community Housing Council meeting (scheduled through the Permit Coordinator). Upon final approval and subsequent filling of agreement to restrict, building permit applications are submitted to the DCD for each structure. The normal regulatory approval process will follow.

STEP 3. Once all regulatory approvals are obtained and prior to building permits being issued, the applicant must present final overview to the CHC clearly indicating any changes to the original presentation.

CHC – FORM A

Town of Provincetown
Community Housing Council

Agenda Request Form

1. Personal Information:

_____
(name)

_____ _____
(mailing address) (city, state, zip code)

_____
(telephone number)

2. Brief summary of the project to be discussed with the Community Housing Council:

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_____ _____
signature date

CHC – FORM B

Town of Provincetown

Community Housing Council

Affordable Housing Permit Application Project Information

1. General Project Information

Project Location:_____

Project Name:_____

Contact Person:_____ _____
(name) (telephone number)

_____ _____
(legal mailing address with zip code) (email address and fax number)

2. Names and resumes of development team: *(please attach resumes to this application)*

Owner	
Attorney	
Consultant	
Architect	
Contractor	
Management Firm (for rentals)	

3. Narrative Project Description: *(please include the development concept as well as any community and economic benefits that are expected to be derived from the project)*

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_____

☐ Check here if an attachment is provided to supply additional information.

_____ _____

Applicant's signature **Date**

CHC – FORM C

COMMUNITY HOUSING COUNCIL PROJECT INFORMATION SUMMARY

UNIT #	# OF BEDROOMS	# OF BATHROOMS	AFFORDABLE OR MARKET	OWNERSHIP OR RENTAL	OWNERSHIP PRICE OR RENTAL PRICE	COMMENTS
			☐ AFFORDABLE ☐ MARKET	☐ OWNERSHIP ☐ RENTAL	SALE PRICE _____ RENTAL PRICE _____	
			☐ AFFORDABLE ☐ MARKET	☐ OWNERSHIP ☐ RENTAL	SALE PRICE _____ RENTAL PRICE _____	
			☐ AFFORDABLE ☐ MARKET	☐ OWNERSHIP ☐ RENTAL	SALE PRICE _____ RENTAL PRICE _____	
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			☐ AFFORDABLE ☐ MARKET	☐ OWNERSHIP ☐ RENTAL	SALE PRICE _____ RENTAL PRICE _____	
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			☐ AFFORDABLE ☐ MARKET	☐ OWNERSHIP ☐ RENTAL	SALE PRICE _____ RENTAL PRICE _____	
			☐ AFFORDABLE ☐ MARKET	☐ OWNERSHIP ☐ RENTAL	SALE PRICE _____ RENTAL PRICE _____	

If more space is required, please use an additional CHC-FORM C

Town of Provincetown
Community Housing Council

The Provincetown Affordable Housing Development Process

1. FUNDING

The applicant generally begins by seeking funding for the proposed affordable housing project. Prior to seeking funding, the applicant must know how much the project is going to cost and the rates that can be charged for each of the units.

Determining Costs *[Article VIII, Section A, Definition Section, Affordable Housing definition of the Zoning By-laws]*: If the applicant is planning to build rental units, the units shall be available at a rate (including utility allowance), which does not exceed 30% of the annual income for a household that is at or below 50% of the Barnstable County median income adjusted for household size.

If the applicant plans to build ownership units, the units shall be sold at a cost (including mortgage, interest, principal, taxes, insurance and common charges, if any but excluding utilities) not exceeding 33% of the annual income for a household at 65% or below the Barnstable County median income adjusted for household size.

Funding the Project: The following organizations are potential sources of funding for affordable housing projects in Provincetown.

Massachusetts Housing Partnership Fund – MHP provides communities, local housing partnerships, and nonprofit and for-profit developers with technical assistance and below-market financing to develop and preserve affordable housing. They can be found online at www.mhpfund.com.

The Cape Cod Commission's HOME Consortium – The Cape Cod Commission led the effort that resulted in the creation of the Barnstable county HOME Consortium. The Consortium consists of the fifteen towns on Cape Cod, and Barnstable County, which serves at the lead entity. Since 1994, the federal government has allocated over $4.6 million of HOME Investment Partnership funds to the Consortium. Prior to becoming a consortium, the County had been awarded $615,628 in HOME funds from the state. During this time, County HOME funds awarded to local projects have leveraged over $2.2 in additional HOME funds from the state. The HOME Program has provided funding for acquisition and rehabilitation of rental housing, homeowner repairs, rental assistance, and first-time homeownership assistance.

In 1993, the County established the Barnstable County HOME Consortium Advisory Council to advise and assist the Commission in its administration of the HOME Program. The Council consists of a representative from each town, two at-large members, and the Commission's Affordable Housing Specialist as an ex-officio member. More information about this program, and associated available funds can be found online at http://www.capecodcommission.org/housing/HOMEconsortium.htm.

Department of Housing and Community Development – A variety of resources are available to stimulate the private production of affordable housing in the State of Massachusetts. These programs include the Low Income Housing Tax Credit Program, the State HOME program, the Local Initiative Program, the Housing Stabilization Fund, the Housing Development Support Fund, and the Affordable Housing Trust Fund. For more information on any of these programs, please contact DHCD's Division of Private Housing at 617-727-7824 or www.state.ma.us/dhcd.

Lower Cape Cod Community Development Corporation – The goals of the LCCCDC's Housing Program include expanding the Lower Cape's stock of rental housing through rehab and new construction, and expanding homeownership opportunities for low and moderate income residents. More information can be found by visiting www.lowercape.org.

Cape Cod Affordable Housing Loan Consortium – Formed by local banks and community representatives in an effort to increase the availability of affordable housing on Cape Cod, the Cape Cod Affordable Housing Loan Consortium offers construction and/or rehabilitation financing for the development of affordable housing. Information on the program can be found through the Lower Cape CDC or the Cape Cod Foundation at www.capecodfoundation.com.

Cape Home Ownership Center – Among other services, the CHOC provides technical assistance to developers of affordable home ownership units. Available programs include:

DPCCA – Receive up to $5,000 toward down payments and closing costs, a zero percent interest rate, and deferred payments.

Soft Second Mortgages – Mortgage payments are made lower through the use of a second mortgage that defers the principal and subsidizes the interest.

IDA – Individual Development Accounts are a savings incentive program that uses public funds to match savings deposits.

More details can be found on the web at http://www.haconcapecod.org/.

2. PERMIT APPROVAL

Once the applicant has worked out the details of project funding, they can proceed with the local permit approval process. This process involves a number of steps, which are outlined below.

Required Document	Description/Purpose
Affordable Housing Preliminary Overview Instructions	This set of instructions is based on the recommendation in Section 8A of the *Adopted Affordable Housing Permit Procedures*.
Agenda Request Form (CHC – FORM A)	This form is the mechanism used by the applicant to request an appearance in front of the Community Housing Council for a preliminary discussion of for any review.
Affordable Housing Permit Application Instructions	This set of instructions is based on section 8C of the *Adopted Affordable Housing Permit Procedures* and summarizes the requirements for filing an application with the Community Housing Council.
Affordable Housing Permit Project Information – (CHC – FORM B)	This document provides a mechanism for the applicant to report the information requested in Tab 1[The Adopted Affordable Housing Permit Procedures, Section 8C, Tab 1, (1) and (5)] regarding general project information.
Project Information Summary – (CHC – FORM C)	This document provides the format for the applicant to report the information requested in Tab1[The Adopted Affordable

	Housing Permit Procedures, Section 8C, Tab 1, (2) and (3)] regarding general project information.
Community Housing Council Partnership Decision Form	This document provides a format for the Community Housing Council to report its decision and list any condition that may have been stipulated.

Building Permit: Once Affordable Housing Permits have been officially awarded, the applicant must submit a building permit and proof of a Deed Restriction for rental units, or an Agreement to Restrict for units to be sold. The Department of Regulatory Management will identify the required board approvals and assist the applicant through the necessary dealing with those boards. During the boards' approval processes, if any changes have occurred to the plan originally submitted to the PCHC, the applicant must appear in front of the PCHC to summarize the final project. Once all of the board approvals are met, the PCHC is satisfied regarding any changes, and the deed restriction is executed, the applicant will be placed in the Growth Management Category I queue based upon the percentage of affordable units they will be providing.

3. CONSTRUCTION

Once the building permit has been issued, construction of the project may begin. The PCHC will request periodic status update meetings throughout the project.

4. TENANT OR BUYER SELECTION

Marketing the Units: The affordable housing unit owner is subject to an Affirmative Fair Marketing Plan and must advertise the availability of the affordable units for sale or for rent in local newspapers, or the unit owner may obtain a list of potential tenants/buyers from the Provincetown Housing Authority.

Applications: Applications must be filled out by potential renters/buyers. The applications should request the following type of information:

For Rentals:
The application process may include a credit check, previous landlord inquiries, home visits (looking for cleanliness and upkeep of premises), references, CORI checks, and income verification forms.

For Ownership:
The application process may include a credit check, references, previous landlord information, and income verification forms.

Tenant/Buyer Selection: The affordable housing unit owner must take into consideration the criteria that establishes what they are able to charge for the rental or sale of the unit (described in Component 1 paragraph 2 above), and who can qualify for the rental or ownership as indicated below [from Article VIII, Section A, Definition Section, Affordable Housing definition of the Zoning By-Laws]:

To Qualify for Rentals:
Eligibility for initial occupancy in rental dwelling units is limited to households at or below 65% of the Barnstable County median income as adjusted for household size.

To Qualify for Ownership:
Eligibility for initial occupancy in owned dwelling units is limited to households at or below 80% of the Barnstable County median income as adjusted for household size.

Income verification: The affordable housing developer is responsible for the process of income verification for each of their tenants. Income verification processes are laid out by the project's funding sources.

For Rental Units: The property manager must verify tenants' income every year, according to the project funder's guidelines. Copies of income verification forms should be submitted to the town within sixty days of submission to the project funder.

For Ownership Units: The affordable housing developer is responsible for verifying the income of incoming tenants during the approval process, at the time of move in, and never again. Copies of income verification forms should be submitted to the town within sixty days of submission to the project funder.

5. CONTINUING OVERSIGHT

Oversight of Rental Units: The oversight of rental units is the responsibility of the property manager and should be done in accordance with Federal Fair Housing regulations and the guidelines established by the project's funding entity. Oversight measures include, but are not limited to, income verification, verification of family size, and verification of compliance to restrictive deeds and covenants.

Oversight of Ownership Units: The oversight of ownership units is the responsibility of the Town of Provincetown and will be done in accordance with Federal Fair Housing regulations. Oversight measures include, but are not limited to, verification of family size, verification of tenant identity, and verification of compliance to restrictive deeds and covenants.