

**AFFORDABLE HOUSING MARKETING PLAN
FOR
TOWN OF BELMONT**

**Prepared by
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I. Introduction

In the early spring of 2000, the Town of Belmont, in coordination with its Fair Housing Committee, commissioned the preparation of an Affordable Housing Strategy to better understand the challenges and opportunities for developing affordable housing in Belmont and to obtain detailed action plans on how the town can promote the acquisition, development and preservation of affordable housing throughout the community. This Strategy was completed in June of 2001.

A major component of the Strategy was specific recommendations on public and private housing resources that might become available to help the town create affordable housing. The Town has been pursuing a number of these proposals including:

- Development of 1.34 acres of land for affordable housing in the McLean final plan.
- Designation of 30 units in the Continuing Care Retirement Community, also a part of the McLean final plan, as affordable to residents earning a range of incomes of up to 120% of median income.
- Participation in the HOME Program through the Newton-based Consortium involving the availability of almost \$100,000 annually towards meeting affordable housing needs.
- Access to the State's Soft Second Loan Program that offers a more affordable mortgage financing option to qualifying first-time homebuyers.
- Passage of an inclusionary zoning amendment that would require the set-aside of affordable units in a new residential development or a cash payment in lieu of the actual units to be deposited into a Housing Trust Fund and used to support another affordable housing activity.

In order to implement the above projects and programs in Belmont, as well as additional future initiatives, the Town needs to have a plan in place to insure fair access to new housing resources, including new housing units, based on clear community objectives, housing needs, and the requirements of funding programs. It is essential that access to limited housing resources be clearly articulated so that all potential applicants have a thorough understanding of program or project requirements to know if they are eligible, how to apply, what benefits are offered, and how individuals are selected. This process cannot be perceived as capricious, mysterious or discriminatory; but must be viewed as open, understandable, and applied fairly to all based on clear eligibility criteria and a standard selection process. Moreover, most housing subsidy

programs require written marketing plans as a part of any contract negotiations to insure that all recipients of funds, whether they be municipalities or organizations, are sufficiently prepared to undertake this important activity in compliance with government requirements.

II. Marketing Process

This Plan defines the marketing process as those activities that “get the word out” about the availability of housing resources, whether it be actual housing units or special funding to make housing more affordable. The process includes the preparation of program or project materials and the distribution of these materials. There is no substitute for clear information that is widely and affirmatively disseminated throughout the area.

A. Preparing Outreach Materials

There are different formats that support the marketing of a new housing program or project including:

- *Flyers* – Flyers are typically one page notices of the availability of a new opportunity that briefly summarize key program/project information or an event. Flyers are excellent vehicles for alerting key constituencies to special one-shot offerings or events. They can be easily distributed through the mail, inserted with other information, posted in businesses and leafleted at events or meetings. They can be produced relatively inexpensively and in bulk for wide dissemination.
- *Brochures* – Brochures involve printed information, typically folded to fit into envelopes or to be easily displayed. They tend to contain more information than a flyer and are usually of better quality – professionally designed and printed. Because of the greater investment in producing brochures, they are typically prepared for on-going programs that remain available over a prolonged period of time or large developments.
- *Advertisements* – Advertisements are excellent vehicles for informing a wide audience, as well as targeted audiences (publications directed to particular interest groups), about the availability of a particular resource. Information should be presented concisely as publications charge by the number of words or lines in the ad.
- *Press Releases* – Press releases are announcements that briefly describe the new housing resource for insertion in local or regional newspapers, newsletters, other publications, as well as local cable or radio stations. Press releases should present the most relevant information as succinctly as possible to lend themselves to inclusion in media publications or programming with limited space and time.
- *Feature Articles* – Feature articles offer a story or anecdotal information on the housing resource to be publicized. Such articles often involve a human-interest story, focusing on an individual or family who has benefited or is likely to benefit from the new opportunity or particular initiative. Articles in the local newspaper,

the Belmont Citizen Herald, can be a particularly compelling method of informing the community.

- *Editorials* – The Fair Housing Commission has effectively used editorial comments to raise awareness on particular issues. The weekly editorials in the Belmont Citizen Herald during Fair Housing month are examples. News articles can offer a compelling argument in support of new housing initiatives, help provide legitimacy to an effort, and reach a wide audience.
- *Inserts in Church Bulletins or Other Organizational or Institutional Literature* – Inserts in church bulletins or other organizational or institutional literature represent opportunities to inform fairly large audiences on the new housing resource. For example, a notice in a bank newsletter or a Chamber of Commerce report may allow for significant exposure to key constituencies.
- *Posters* – In some cases posters can be made to hang in places where the community tends to congregate or in local businesses. While flyers can also serve this purpose, posters tend to be better designed and more visible, typically attracting greater notice.
- *The Application Package* – The application itself should include sufficient descriptive information to insure that all applicants are well acquainted with program/project benefits and requirements before they complete an application. In addition to detailing program terms and conditions, the application should also include a summary of the entire application screening, pre-qualification and participant selection process.
- *Community Presentations* – Presentations can be prepared either through the development of flip charts, overhead materials, or power point slides to explain the new housing opportunity, to be conducted through local organizational meetings or specially arranged forums.

There are several rules of thumb that should be considered when preparing these materials including:

- *Know your market* – Think specifically about to whom you want to market the initiative and develop materials accordingly to maximize interest from this specific group. For example, you will want to develop a different “pitch” for potential residents of assisted housing for senior citizens than for possible participants in a first-time homebuyer program – diverse groups respond best to materials specifically designed to address their particular needs and interests.
- *Keep the information clear, accurate, and to the point* – If you want people to read the materials make sure that they are as short and to the point as possible, without rambling and unnecessary information. It is wise to distribute the draft material to contacts within all of the sponsoring organizations, institutions and

agencies for review and comment prior to final printing. This review and comment period helps eliminate inaccuracies and makes sure that all parties remain “in the loop” about what will be distributed in the community.

- *Make sure to include a contact person with an address and phone number* – It is unnecessary to include every piece of relevant information on a new housing opportunity in every outreach material. Therefore, it is essential that a contact person be identified for those who want to obtain more information on the offering. This contact person must be available to respond to each inquiry, answering questions and forwarding more detailed information upon request. At a minimum, a dedicated phone line with an answering machine or an email address should be provided, with designated individual(s) charged with the follow-up of all inquiries.
- *Strive for good design* – Good design involves creating a piece that is well-organized, eye-catching, highlights the most important information, and looks professional. It is not necessary to hire a professional designer for the less expensive materials, such as flyers, but the more expensive per item materials, such as brochures or posters, require greater expertise in preparing. A professional designer will likely be an enormous help in laying out the material to best advantage and finding the most cost-effective options for printing.
- *When appropriate, include fair housing/equal opportunity references* – For government supported initiatives, printed outreach materials should include the fair housing/equal opportunity logo.
- *Make references to all sources of funding and the organizations and institutions that are sponsoring the program or project* – Materials that are developed for wide distribution should include references to all those who support the project financially. It is appropriate, however, to highlight the lead sponsor or developer acknowledging the entity with primary responsibility for the effort.

B. Conducting Outreach

While outreach materials are being developed, it is also important to prepare an outreach plan of action to guide the distribution of the materials and draw attention to the marketing effort. Individuals can make a significant impact in spreading the word, however, harnessing the media and working collaboratively with other local and regional public and private entities offers the best results.

Before discussing the specifics of the outreach effort there are several important concepts to keep in mind when developing the outreach plan. As alluded to above with respect to the preparation of materials, it is important to *know your market*. For example, you will want to work with different organizations in support of marketing assisted living opportunities to seniors versus potential first-time homebuyers. Also, it is important to *cast a wide net*. Look to maximizing opportunities for the marketing effort to affirmatively reach beyond the town of Belmont and to utilize available resources – both

locally and regionally – involving the media and key organizations, institutions, agencies, and employers. Funding sources will give higher consideration to programs with wider applicant pools when scoring applications for funding.

Major components of any outreach plan should include the following:

- Basic description and purpose of the program/project;
- Outreach goals including potential numbers of applicants;
- List of media contacts for advertising including projected costs, schedule and person responsible for coordinating;
- Linkages with other local and regional organizations, institutions, agencies and employers including who will make these contacts, what requests will be made in support of the outreach process and the projected schedule including any estimated costs;
- What materials to be used for what particular purposes;
- Plan for answering inquiries; and
- Plan for accepting applications.

The key components of any outreach plan are advertising, marketing of the new housing resource through linkages with other entities that have an interest in supporting the effort, and holding information sessions. These are discussed below.

1. *Advertising*

Advertising in newspapers and other publications about the availability of a housing resource is not only an extremely effective way to reach a wide audience, but certain funding sources, such as state and federal housing subsidy programs, require it – particularly in the case of new housing production. In fact affirmative marketing, required by many such programs, specifies that outreach efforts should be designed to reach all segments of the eligible population within the housing region, and the funding agencies will want to see written marketing plans that include information on the variety of media that will be used to advertise the available housing including:

- The names of specific newspapers with circulation throughout the housing region. Therefore, beyond advertising in the Belmont Citizen Herald, advertisements should also be placed in The Boston Globe, at a minimum, and potentially the Boston Herald and/or other metropolitan newspapers.
- The names of other publications circulated within the housing region that are likely to be read by low and moderate income and minority households, such as neighborhood oriented weekly newspapers, religious publications and organizational newsletters. In addition to the Belmont Citizen Herald these publications should include the Bay State Banner, Boston Tab, etc.

As mentioned above, housing production programs typically have specific requirements for the marketing of new housing units, advertising in particular.

For example, documents regarding the HOME Program and Housing Stabilization Fund administered by the Massachusetts Department of Housing and Community Development (DHCD) specify, “The marketing process for available units shall begin at least four months prior to expected occupancy. In implementing the marketing program, there shall be at least one paid advertisement in a pre-approved newspaper of general circulation within the housing region during the first week of marketing. The developer/sponsor shall submit a copy of the proposed marketing material for approval before publishing. Such advertisement and/or brochure shall include, but not be limited to the following:

- Location of the units;
- Directions to the housing units;
- The size, as measured by the number of bedrooms in the units;
- Sales prices and/or rent levels;
- Maximum income permitted to qualify;
- The location and business hours for obtaining an application;
- Dates of the application process;
- Telephone number of the management or sales agent; and
- Fair housing logo.”

It may also be useful to add other important program or eligibility requirements, beyond income, to help maximize the numbers of applicants who will be qualified for the particular housing opportunity.

2. *Linkages with Other Organizations, Institutions, Agencies, and Employers*

No one individual or organization typically has the amount of time and energy to wage a marketing campaign alone. Instead, alliances with other public and private partners are useful to help spread the word to key constituencies. These alliances are not only time and cost effective, but funding sources typically require the involvement of other parties in a marketing effort, particularly in the case of new housing production. These requirements include:

- The names of specific community and regional organizations that will aid in soliciting low and moderate income applicants. Such organizations may include, but are not limited to, non-profit, religious, governmental, fraternal, civic, and others.
- The names of employers throughout the housing region that will be contacted to post advertisements and distribute flyers regarding available low and moderate income housing.
- The names of radio and TV stations (cable) that can be helpful in promoting the new housing opportunity through press releases, announcements, or broadcasting feature events/forum.

For most new housing opportunities the following entities should be contacted and drawn into the outreach process:

- Belmont Fair Housing Committee
- Belmont Housing Trust
- Belmont Metco Program
- Local Lenders
- Local Realtors
- Belmont League of Women Voters
- Belmont Clergy Association and/or local churches directly
- Belmont Housing Authority
- Belmont Against Racism
- Town Government (to reach municipal employees)
- Council on Aging for housing opportunities for seniors
- West Suburban Elder Services for housing opportunities for seniors
- Belmont Citizens Forum
- Business Associations (Belmont Center and Cushing Square)
- Boston National Black MBA Association
- Boston Fair Housing Commission

A list of contacts within each of these organizations is included in Attachment 1.

Contacts with these organizations can be made initially by phone or in writing, at a minimum asking the entity to make referrals to the effort. It is essential that written materials be made available to adequately inform these groups about the initiative. In some cases presentations might be arranged. For example, a presentation to the League of Women Voters, the Belmont Citizens Forum, Belmont Clergy Association or church-related committees, Committee Against Racism, and other town-based organizations, boards and committees can help present information and answer questions to specific audiences that are likely to have an interest in the new initiative or generate applicants. Special events or forums can also be planned and taped by the local cable network, providing an opportunity for the wider community to learn specifically about the new housing resource.

In regard to affirmative marketing, there should be a special effort to involve those organizations that have regular contact with minorities or whose mission is closely related to promoting diversity. Such groups include the Belmont Fair Housing Committee and the Belmont Committee Against Racism. Other organizations in close proximity to Belmont that might be helpful include the WATCH CDC in Waltham, Watertown Community Housing, Inc., Just a Start and Homeowner's Rehab in Cambridge.

3. Information Sessions

It is important to hold one or more information meetings to educate the public about any particular development projects and the application/selection process. These meetings should include local officials, the developer or contractor, and

