



The North Shore HOME Consortium & the City of Peabody, Massachusetts

Five Year Consolidated Plan for PROGRAM YEARS 2015-2019

FOR THE
DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
CDBG AND HOME PROGRAMS

DEPARTMENT OF COMMUNITY DEVELOPMENT AND PLANNING
CITY OF PEABODY
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NORTH SHORE HOME CONSORTIUM AND CITY OF PEABODY CDBG

Executive Summary

ES-05 Executive Summary - 91.200(c), 91.220(b)

1. Introduction

The North Shore HOME Consortium [NSHC] is comprised of 30 communities on the North Shore of the Boston area in Massachusetts. The 30 communities are

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The Consortium receives approximately \$1,169,350 through the HOME program each year. An additional \$100,000 is estimated to be received each year in HOME Program Income as well. Four Communities within the Consortium Region, Gloucester, Haverhill, Peabody and Salem, are considered Federal Community Development Block Grant (CDBG) entitlement communities and therefore are direct recipients of CDBG Funds. These communities receive the following annually through the CDBG program: Haverhill: \$889,450; Gloucester: \$618,141; Salem: \$952,642; and the City of Peabody: \$371,411. Additional CDBG funds are made available to other consortium communities by the State through a competitive funding process. The NSHC is the convener of the region's Continuum of Care (CoC) process, and several agencies within the group receive CoC McKinney funds for programs assisting the homeless. The region for the CoC is defined as the same region covered by the NSHC, encompassing the homeless shelters and program with the thirty communities. The total of McKinney renewal funds received by agencies within the Consortium region is approximately \$1,930,208, and in some years HUD also provides for a possibility of up to \$150,000 from that source if a new permanent housing project is proposed and funded[1]. Several Consortium Communities have also adopted the Community Preservation Act (CPA) and utilize those funds to address housing needs within their communities. The sixteen communities within our region which have enacted the CPA are: Beverly, Boxford, Essex, Georgetown, Gloucester, Hamilton, Manchester, Middleton, Newburyport, North Andover, Peabody, Rockport, and Rowley, Salem, Wenham, and West Newbury.

Each year the NSHC staff works with a committee made up of five representatives from member communities. Together they evaluate the funding priorities set the previous year and evaluate the efficiency and effectiveness of the programs and activities that were funded under that system. The committee then creates and recommends priorities for new projects taking into account the economy, the amount of funding available, and the outcome of the previous programs. These priorities are then incorporated into the subsequent year's Action Plan and into the Request for Proposals for the Consortium's Competitive Funding Pool of Funds. The Consortium distributes the funding received from HUD as follows:

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- Each year, an initial amount of \$300,000 is set aside from the HOME allocation for projects to be funded through a Competitive Funding Process. The Allocations Committee releases an RFP, evaluates proposals received, and rates each submission based upon the established priorities as well as other considerations. This amount is typically increased by the addition of uncommitted funds from communities (see step 3 for more on this)
- 10% of each year's total annual allocation, or approximately \$132,669, is set aside for Planning and Administration of the HOME grant. Approximately 7% is utilized by the Consortium for oversight of the program and 3% is utilized by the communities and sub-recipients for their administration of the programs;
- The remaining amount (approximately \$905,812) is distributed among each of the 30 communities using a formula based on the number of low-mod households identified in each community (utilizing figures from the 2010 U.S. census). Communities have one year to commit funds to activities, and any uncommitted funds at the end of that period are reallocated to the Competitive Funding Pool (see #1, above)
- Program income is estimated to generate about \$100,000 per year. It has been the Consortium's policy to return program income to the community whose investments in housing generated it. If not committed within one year, those funds are also reallocated to the competitive funding pool.

The priorities that the NSHC has established for the Five Year (2015-20120) Consolidated Plan are: Priority #1: Assisting low, very-low, and extremely low income households in need of affordable housing by creating new truly affordable rental housing units; Priority #2: Addressing the immediate need of low income households who are homeless or on the verge of being homeless who need immediate assistance to become stably housed by providing short term tenant based rental assistance; Priority #3: Assisting low income households with disabilities to find affordable housing that is adapted to meet their physical needs by creating accessible affordable rental units; Priority #4: Maintaining the existing stock of affordable rental housing; Priority #5: Providing assistance to low income homeowners to either: a) rehabilitate their home; b) assist to acquire an affordable ownership unit; or c) assist in the creation of affordable homeownership units.

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The analysis of needs created for the Five Year Consolidated Plan established that the overriding housing needs are as follows:

The number of subsidized housing units which are at risk of losing their subsidy over the next five years is 2,364.[1] This prospective loss will demand preservation efforts. The key tool for preservation is providing technical assistance to the owners, which enables them to extend or to identify new sources of subsidies. A preservation program might be more cost effective than efforts to build new housing to

replace that which has been lost but given the magnitude of the expiring use challenge, HOME funds would only have a minor impact.

The specific number of vacant units that have severe physical housing problems is not known at this time. However, it would appear that given the age of the housing stock, numerous units are likely to contain lead paint, which in turn contributes to the elevated levels of lead and even lead poisoning in children. These vacant units cannot be re-occupied until the serious physical deficiencies have been corrected. There are a total of 1,078 households with incomes less than or equal to 80% of area median income and who live in housing units with severe physical deficiencies.

In addition, there are more than 994 households which are overcrowded, a problem that can be addressed in part by increasing the supply of adequately sized housing units.

There are over 27,359 households with incomes less than or equal to 80% of area median income paying more than 50% of their income for housing with another 20,004 paying between 30% and 50% of income. This is split of approximately 47% renters and 53% owners (for severe cost burden) and 62% renters and 38% owners for moderate cost burden. This housing cost burden can be partly addressed by rehab or new construction with other funds (such as CDBG, HOME, Low Income Housing Tax Credit and Project Based Vouchers) which will bring new multi-family owners into the program and require them to keep the rents affordable. It can also be addressed in part by making improvements that reduce utility costs and thus reduce the cost of the housing.

Finally, homelessness is at a crisis level in our region. An annual Point in Time Count on January 29, 2015 showed a total of 304 individuals, 74 of whom were unsheltered and living out of doors, and a total of 2,329 persons in families, including 1,069 people being sheltered in traditional shelter or transitional housing and another 1,260 being sheltered in motels, hotels or other temporary situations due to lack of all shelters are at capacity and have been at capacity for several years. There is an overwhelming need for affordable rental housing to address the needs of these households.

Peabody/CDBG Introduction

The Director of the Peabody Department of Community Development is the individual ultimately responsible for maintaining all reports and records related and pertaining to the administration of the City's annual Community Development Block Grant (CDBG) from the U.S. Department of Housing and Urban Development. In accordance with HUD rules and regulations, these reports and records are made available to the public for review. The Director initially receives the questions, comments and suggestions of any citizen concerning an Action Plan.

This Plan is both a Five-Year Consolidated Plan (2015-2020) and an Annual Action Plan (2015-2016). The Five-Year Plan focuses on general priorities and goals and is based on the prior years' experience and on the general principles that have guided the CDBG program successfully. The process used in the Five-Year Plan provides a general framework for the program and the allocation of resources. The Annual

Action Plan on the other hand, while implementing the general priorities of the Five-Year Plan, focuses on more specific activities which the City believes will achieve the goals of the City and meet the purpose of the CDBG program.

Peabody/CDBG Introduction (Continued)

The budget for the Department of Community Development is based on the HUD allocation made in February 2015 of \$371,411 of CDBG grant funds for the upcoming fiscal year (2015-2016). The proposed budget sets forth in a general way some of the activities that the Administration would like to address with CDBG funds and other funds leveraged by this grant.

Agencies and organizations in or serving populations within the City are invited to propose priorities and projects which are then reviewed by staff for consistency with the CDBG program, with prior experience, with current needs and for maximum probability for achieving the goals of the City.

2. Summary of the objectives and outcomes identified in the Plan

Table 1: HOME Objectives and Outcomes

Peabody / CDBG Objectives and Outcomes

3. Evaluation of past performance

Since the NSHC has only completed four years of the current 5-year plan it will give estimated numbers for the completion of the current plan. For FFY 2010, through May 12, 2015, the following is the status of the goals and accomplishments in each of the Consortium's program areas:

Housing Production-

One thing worth mentioning when assessing our outcomes over the course of the five years covered by our last Consolidated Plan is the fact that the annual HOME program funding was cut from \$2,361,083 per year predicted and received for Action Plan Year 1 for Program year 2009 to \$1,326,696 received for Action Plan Year 5 for Program Year 2014, a reduction of \$1,034,387 per year. This reduction in funding over the five years had a direct effect upon the level of assistance and number of units that could be assisted over the five year period.

Rental Housing- 281 completed units; **Original Goal-** 60 units/year for a total of 300 units were predicted in the Consolidated Plan, but the numbers were reduced down each year due to funding cuts so a total of 251 units were predicted to be assisted through the five annual Action Plans

TBRA - 377 households assisted; **Original Goal** – 60 units/year for a total of 300 households were predicted to be assisted in the Five Year Consolidated Plan, but the numbers were reduced due to funding cuts so a total of 238 units were predicted over the five years Action Plans. [1]

Ownership housing-19 units completed; **Original Goal** - 2 units/year for a total of 10.

Down Payment/Closing Cost Program-105 households assisted; **Original Goal** – 40 units/year for a total of 200 households were planned in the Consolidated Plan, but due to budget cuts this number was revised in subsequent annual action plans to a total of 104 households to be assisted.

Homeowner Housing Rehabilitation including Accessibility - 42 households assisted; **Original Goal**– 20 units/year for a total of 100 households were the goal of the Five Year Consolidated Plan, but due to budget cuts, in subsequent Annual Action Plans the number was reduced down to a total of 59 units to be assisted.

Peabody / CDBG Past Performance Evaluation

Since the City has only completed four years of the current 5-year plan it will give estimated numbers for the completion of the current plan. For FFY 2010, through May 12, 2015, the following is the status of the goals and accomplishments in each of the City's program areas:

Economic Development: 6 completed projects

Rental Housing- 20 completed projects: Rental units; **Original Goal**- 6 units/year for a total of 30.

Ownership housing- 59 completed projects; **Original Goal** - 10 units/year for a total of 50.

Infrastructure-2 completed projects; **Original Goal** - 0 units/year for a total of 0.

Facilities - 2 facilities developed and/or improved; **Original Goal** – 25 units/year for a total of 2.

Public Services – 1,770 households assisted; **Original Goal** – 350 units/year for a total of 1,750 households.

4. Summary of citizen participation process and consultation process

From its inception, the Consortium has placed a high premium on citizen participation. Specific steps were taken early on to ensure that the 30 Cities and Towns and the numerous housing/social service agencies that exist in the region were given the opportunity to participate in this process. In that respect, the most significant step was to create the Allocation Committee. This Committee plays a central role in the development of the Consortium's program, plans and policies.

The Allocation Committee provides ongoing input regarding program design and implementation, and makes decisions in the award of project funds through the Consortium's Competitive Funding Process[1].

The details of the CP process are in Section PR15

5. Summary of public comments

Groups active in areas which use or could use resources outlined in the Consolidated Plan, were notified of the development of the plan and were invited to submit suggestions, ideas and requests for support. NSHC and the City of Peabody held consultations with homeless advocacy groups, human services agencies, and other the local agencies and non-profits. They also received responses to emails and phone calls.

In terms of general priorities, the organizations stated that their highest priorities which should be considered by the Consortium are more affordable rental housing and assistance with rent.

As a result of the outreach efforts it was determined that homelessness was on the rise and there were issues regarding homelessness among immigrants, those losing transitional assistance, some veterans, maturing and "young" elderly citizens, unaccompanied youth, the newly poor and people with legal issues.

There were also a series of public hearings which were conducted for public input after official notices were advertised in local community newspapers. During the public hearings, prior to the Draft Consolidated Plan being issued, the NSHC and the City of Peabody received several comments which were incorporated into the Plan.

The draft Consolidated Plan was made available on April 13, 2015 through May 12, 2015. During the 30 day public comment period, one comment was received. The City of Gloucester responded that it feels that there exists a need for homeownership downpayment assistance, as they see it as a popular program that is supported by their

6. Summary of comments or views not accepted and the reasons for not accepting them

All input was considered in the development of the plan and priorities were established that would best serve the population as a whole based on overall needs and availability of funding to address identified needs.

7. Summary

Although we recognize the many housing issues within the Consortium, we are unable to adequately address them all with current funding levels. The Consortium, with HOME funds and the Entitlement Cities of Peabody, Haverhill, Gloucester and Salem, will continue to invest in housing rehabilitation, provide qualified first time home buyers assistance, work with Community Housing Development Organizations (CHDO's) to develop additional affordable housing units, provide services to special low income populations and invest in community and economic development.

The Process

PR-05 Lead & Responsible Agencies - 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	PEABODY	Community Development Department
HOME Administrator	PEABODY	Community Development Department

Table 1 – Responsible Agencies

Narrative

The narrative is in the "Additional Content" Attachment to the Plan

Table 1A Delivery Organizations

Consolidated Plan Public Contact Information

People or organizations who wish to contact the Consortium concerning the Plan and/or any of its activities are invited to do one of the following:

Website: www.peabody-ma.gov/comm_dev.html

Email: kevin.hurley@peabody-ma.gov

Phone: 978-538-5774

Email: stacey.bernson@peabody-ma.gov

Phone: 978-538-5771

PR-10 Consultation - 91.100, 91.200(b), 91.215(I)

1. Introduction

NSHC and the City of Peabody consulted with numerous organizations in the development of the Five Year Consolidated Plan. The process included formal as well as informal meetings, surveys and discussions with state and local agencies, along with many advocacy groups in the region. The process of developing the Plan began in January 2015 when community organizations were notified of the Plan and asked to participate in the process. Meetings with advocates for the elderly and the homeless were held in January 2015 and then in April 2015 NSHC and Peabody heard views on housing and community needs from the public.

Through February 2015, NSHC and the City consulted with a number of agencies, groups and organizations. They were asked for data and for input on needs, priorities and other issues. Those groups and organizations included representatives of public and private agencies who serve elderly, people with disabilities, people living with HIV/AIDS, homeless and low income residents. In addition, multiple housing agencies, mental health service agencies and regional and state government agencies were consulted.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

NSHC and the City of Peabody, through its work as convenor of the Continuum of Care Alliance, work with numerous public and private organizations to facilitate greater awareness about community development and housing services. Every effort is made to make the Consortium's member communities aware of the level of coordination between entities includes serving on joint committees, on-going communication and long term strategic planning. These organizations include public institutions on the local, regional, state levels, local nonprofits, faith-based organizations and the private sector. Financial and technical support is provided to these agencies when and where possible, sometimes funded by a Technical Assistance Grant funded through HUD for that specific purpose.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The major homeless needs in the area are primarily serviced through the **Gloucester/Haverhill/Salem/Essex County CoC** which is referred to locally as the North Shore **Continuum of Care Alliance**, using McKinney-Vento funding. The lead agency for the CoC is also the City of Peabody, so there is close relationship between the work of NSHC and of the CoC, as well as a sharing

of staff. The key agencies currently responsible for administering programs under the McKinney-Vento program are the following:

- North Shore Community Action Programs, Inc.
- Turning Point, Inc
- Lifebridge.
- Lynn Shelter Association
- Haverhill Housing Authority
- Emmaus, Inc.
- Veterans Northeast Outreach Center
- Action, Inc.
- Citizens for Adequate Housing
- Gloucester Housing Authority
- Newburyport Housing Authority
- Amesbury Housing Authority
- River House
- Healing Abuse, Working for Change [HAWC]

The group convenes monthly to address the needs of the homeless in the region. The region for the CoC is defined as the same region covered by the NSHC, encompassing the homeless shelters and program with the thirty communities. Participants in the CoC process include representatives from municipalities, representatives from state agencies including the Mass Department of Developmental Services, the Mass Department of Mental Health, and the Mass Department of Housing and Community Development, representatives from the business world including realtors and bankers, representatives from local housing authorities and representatives from the agencies that provide direct services to the homeless population.

It should be noted that the North Shore HOME Consortium's Allocation Committee, in determining which programs to select for HOME competitive funding awards, has created a priority for programs that serve the homeless. This decision strengthens the relationship between McKinney-Vento and HOME in an effort to have a greater impact in addressing the housing needs of this population.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

The NSHC consults regularly with the members of the CoC regarding how to best serve those in need in the region. No community or agency in the region receives a direct award of ESG funds. However, Emmaus, Inc. in Haverhill, which uses funds CoC wide for rapid rehousing, River House in Beverly and

Action, Inc. in Gloucester have received ESG awards through DHCD, and have worked with the CoC to coordinate their programs regionally. The Staff of NSHC work with the CoC's Governance Committee and Coordinated Assessment Committee to develop standards and to evaluate outcomes of the McKinney Funded programs in the region, and to create a coordinated intake and system which will follow the "no wrong door" principal to insure that those in need are directed to the appropriate agencies to receive the services that they require. NSHC oversees the CoC's contract with a third-party to provide HMIS services, and NSHC staff provides day to day support to its HMIS users by providing user names, doing password resets and answering questions or directing callers to the technical assistance unit for more complex problems. The NSHC staff works with CoC members and committee regarding developing the HMIS budget, fundraising, and to establish the policies and procedures of the HMIS system . As part of its HMIS Contract with Social Solutions Global, NSHC has an assigned Social Solutions staff person to work with them to provide individualized reports and related information as requested.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

2	Agency/Group/Organization	NORTH SHORE COMMUNITY ACTION PROGRAM (NSCAP)
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Persons with HIV/AIDS Services-homeless Services-Education Services-Employment Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs HOPWA Strategy Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Phone, e-mail, meeting Also see PR10 in "Additional Content" Attachment
3	Agency/Group/Organization	Harborlight Community Partners
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Phone, e-mail, Also see PR10 in "Additional Content" Attachment

4	Agency/Group/Organization	Massachusetts Department of Mental Health
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with Disabilities Services-homeless Other government – State
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Phone, e-mail, meeting Also see PR10 in "Additional Content" Attachment
5	Agency/Group/Organization	NORTH SHORE ELDER SERVICES
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Health
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Phone, e-mail, also project ideas for the the City's one year action plan. Also see PR10 in "Additional Content" Attachment
6	Agency/Group/Organization	EMMAUS INC
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Phone, e-mail, meeting Also see PR10 in "Additional Content" Attachment
7	Agency/Group/Organization	HAVERHILL
	Agency/Group/Organization Type	Other government – Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Meeting Also see PR10 in "Additional Content" Attachment
8	Agency/Group/Organization	Turning Point
	Agency/Group/Organization Type	Housing Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Services – Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Phone, email, meeting Also see PR10 in "Additional Content" Attachment

9	Agency/Group/Organization	ACTION INC.
	Agency/Group/Organization Type	Housing Services – Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Non-Homeless Special Needs HOPWA Strategy Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Phone, email, meetingAlso see PR10 in "Additional Content" Attachment
10	Agency/Group/Organization	North Shore Community Development Coalition
	Agency/Group/Organization Type	Housing Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Phone, email, Also see PR10 in "Additional Content" Attachment
11	Agency/Group/Organization	HAWC
	Agency/Group/Organization Type	Housing Services - Housing Services-Victims of Domestic Violence Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Families with children Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Phone, email, meetingAlso see PR10 in "Additional Content" Attachment

12	Agency/Group/Organization	BRIDGEWELL
	Agency/Group/Organization Type	Housing Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Phone, email Also see PR10 in "Additional Content" Attachment
13	Agency/Group/Organization	Massachusetts Department of Developmental Services
	Agency/Group/Organization Type	Services-Persons with Disabilities Other government – State
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Phone, email Also see PR10 in "Additional Content" Attachment
14	Agency/Group/Organization	STRONGEST LINK
	Agency/Group/Organization Type	Services-Persons with HIV/AIDS
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Phone, email Also see PR10 in "Additional Content" Attachment
15	Agency/Group/Organization	GLOUCESTER HOUSING AUTHORITY
	Agency/Group/Organization Type	Housing PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Phone, email, Meeting Also see PR10 in "Additional Content" Attachment
16	Agency/Group/Organization	CITY OF GLOUCESTER
	Agency/Group/Organization Type	Other government – Local

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Phone, email, meeting Also see PR10 in "Additional Content" Attachment
17	Agency/Group/Organization	Senior Care Gloucester
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Phone, email Also see PR10 in "Additional Content" Attachment
18	Agency/Group/Organization	YWCA of Greater Newburyport
	Agency/Group/Organization Type	Housing Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Phone, email Also see PR10 in "Additional Content" Attachment
19	Agency/Group/Organization	Northeast Justice Center
	Agency/Group/Organization Type	Services - Victims legal aid
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Families with children Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Meeting, Phone calls Also see PR10 in "Additional Content" Attachment

20	Agency/Group/Organization	Veteran's Northeast Outreach Center
	Agency/Group/Organization Type	Housing Services-homeless Services-Health Services-Education Services-Employment Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homelessness Needs - Veterans Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Meeting, Phone calls Also see PR10 in "Additional Content" Attachment
21	Agency/Group/Organization	COMMUNITY ACTION INC.
	Agency/Group/Organization Type	Housing PHA Services - Housing Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Needs - Veterans Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Meeting, Phone calls Also see PR10 in "Additional Content" Attachment
22	Agency/Group/Organization	Essex County Sherriff's Department
	Agency/Group/Organization Type	Other government – County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Meeting Also see PR10 in "Additional Content" Attachment

23	Agency/Group/Organization	Transitions
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless Substance abuse
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	MeetingAlso see PR10 in "Additional Content" Attachment
24	Agency/Group/Organization	Elliot Community Human Services
	Agency/Group/Organization Type	Housing Services-homeless Services-Health
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	MeetingAlso see PR10 in "Additional Content" Attachment
25	Agency/Group/Organization	Lifebridge
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	MeetingAlso seePR10 "Additional Content" attachment
26	Agency/Group/Organization	First Parish of Bolton
	Agency/Group/Organization Type	Religious organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	MeetingAlso see PR10 in "Additional Content" Attachment
27	Agency/Group/Organization	HABITAT FOR HUMANITY, NORTH SHORE INC.
	Agency/Group/Organization Type	Housing Regional organization Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Phone callAlso see PR10 in "Additional Content" Attachment
28	Agency/Group/Organization	COALITION FOR A BETTER ACRE
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	phone callAlso see PR10 in "Additional Content" Attachment
29	Agency/Group/Organization	INDEPENDENT LIVING CENTER OF THE NORTH SHORE & CAPE ANN, INC.
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with Disabilities Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Janet Bergstrom attended the March 5th meeting and provided a great deal of input.Also see PR10 in "Additional Content" Attachment

30	Agency/Group/Organization	Peabody Council on Aging
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	phone, email Also see PR10 in "Additional Content" Attachment
31	Agency/Group/Organization	Peabody Parks and Recreation
	Agency/Group/Organization Type	Services-Education Other government – Local
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Director provided information regarding residents, clients, programs and issues. Also see PR10 in "Additional Content" Attachment

Identify any Agency Types not consulted and provide rationale for not consulting

Many agencies contacted responded by phone email or in person. There were some others which did not respond. To our knowledge every agency or organization which would have interest in and information for the Consolidated Plan was contacted.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	City of Peabody	Addressing needs of homeless population

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

The North Shore HOME Consortium staff cooperates and coordinates with other public entities whenever possible in implementing the Consolidated Plan.

Narrative

When projects are funded through multiple sources (e.g., Neighborhood Stabilization Program, Attorney General's Abandon Property Program, Dept. of Housing and Community Development, Mass Housing, Mass Housing Partnership, Mass Housing Investment Corporation) the Consortium works closely with these groups or agencies to coordinate efforts and compliance for individual programs, funding sources, regulations and laws/ordinances. The Consortium also shares responsibilities in areas such as environmental review and monitoring issues such as Davis/Bacon, Section 3 and other project compliance requirements. The Consortium has also utilized the format of Mass Docs agreements for its Loan documents when partnering with state agencies. Also, the Consortium has worked with the its entitlement communities and has generated data to assist in the creation of their Consolidated Plans.

PR-15 Citizen Participation - 91.401, 91.105, 91.200(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

The North Shore HOME Consortium's Citizen Participation Plan (CPP) was prepared as required for the Consolidated Plan in accordance with CFR Part 91, Section 105. The purpose of the CPP is to outline the procedures for citizen's participation in the development and implementation of the Consortium's Five-Year Consolidated Plans, Annual Plans, Consolidated Annual Performance Reports (CAPER), and substantial amendments to five-year or annual plans.

The development of the Consolidated Plan takes place under the supervision of the North Shore HOME Consortium staff of the City of Peabody Department of Community Development and Planning.

The Consortium's approach to citizen participation this year, where HUD requires both a 5 Year Consolidated Plan for 2015-2020 and an Annual Action Plan for 2015, has been to continue and where necessary, improve upon the process used in prior years and described above. Groups active in areas which use or could use resources were made aware of the process, by advertisements and public notices. In addition, every agency involved in serving low income, special needs or homeless households was invited to attend meetings and send in comments through direct mail and/or email.[1]

The planning and citizen participation activities for these plans generally begin in the preceding fiscal year, utilizing community outreach meetings. These meetings are conducted for the purpose of soliciting public comment and include information for project proposals relative to community needs and program priorities for the first annual plan.

The initial community meetings, held to solicit direction for the plans, and later Public Hearings to solicit feedback on the draft plans, were widely advertised throughout the Consortium by email and website announcements, were also advertised in the following media on February 19, and April 3, 2015: Salem News (serves most of the North Shore), The Eagle Tribune (covers Merrimack Valley), the Gloucester Times, The Newburyport News, and the Wilmington Town Crier (to cover Wilmington). Also ads were placed in the Bay State Banner and El Mundo, the two minority newspapers in the region.

The Community Meetings and the public hearings, (Both sets of meetings were held at the same locations for consistency) were conducted in different geographic areas, to facilitate attendance of the NSHC participant communities. The advertised Community meetings for public input were conducted as follows:

1. Thursday, March 5th, 2015 at 5:00 p.m.at Peabody City Hall, CD Conference Room, 24 Lowell Street, Peabody;
2. Monday, March 9th 2015 at 11:00 a.m. at the Torigian Community Life Center, Classroom A, 79-R Central Street, Peabody;
3. Tuesday, March 10th, 2015 at 12:00 noon at the Sawyer Free Public Library, the Friend Room, 2 Dale Avenue, Gloucester;
4. Wednesday, March 11th, 2015 at12:00 noon at The Haverhill Public Library Milhender Room, 99 Main Street, Haverhill.

For remainder of the PR-15 process see "Additional Content" Attachment

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	Minorities Persons with disabilities Elderly	In attendance at Community Meeting #1, at Peabody City Hall: Janet Bergstrom representing the Independent Living Center of the North Shore and Cape Ann (ILCNCSA); Stacey Bernson, Lisa Greene, and Kevin Hurley from the City of Peabody.	Ms. Bergstrom stressed the need for affordable rental housing, and reminded that it must be "Affordable, Available, and Accessible". They are now advocating that units should also be "integrated". They feel that for people to thrive they must be integrated into larger groups, not isolated.	None	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Placed notice on City Website	Non-targeted/broad community	No response	some attendance at public Hearings, but not know if it was due to the online notice of e-mail outreach	None	http://www.peabody-ma.gov/
3	Placed notice on City Website	Non-targeted/broad community	received attendance at two hearings as a result of email outreach	no direct responses from e-mails, but received attendance at meetings (see public hearing notes)	None	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Public Meeting	Non-targeted/broad community	<p>In attendance at Community Meeting #2 at Peabody Council on Aging/Torrigan Community Life Center: Robert McHugh, Chief Operating Officer for North Shore Community Action Programs (NSCAP) in Peabody; John Feehan, Executive Director of the YWCA of Greater Newburyport; Stacey Bernson, Lisa Greene, and Kevin Hurley from the City of Peabody.</p>	<p>Robert McHugh stated that NSCAP believes that the largest issue that needs to be addressed is the lack of affordable housing for low income households. He went on to say that for the clients that his agency serves, affordable rental housing is the greatest need. He added that his agency also urges the Consortium to continue to support the Tenant Based Rental assistance program that is currently being run by NSCAP for households with a member who is suffering from HIV. He added that these programs are an</p>	None	32

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Public Meeting	Non-targeted/broad community	<p>In attendance at Community Meeting #3, at Sawyer Free Library in Gloucester: Deborah Laurie, City of Gloucester Department of Community Development; Andrew DeFranza, Executive Director of Harborlight Community Housing Corporation, a Non Profit Housing Developer; David Houlden, executive Director of the Gloucester Housing Authority; and Lisa Greene and Kevin Hurley from the City of Peabody.</p>	<p>David Houlden stated that there is a huge need for affordable rental housing, especially for seniors, for families and for the disabled. He added there is also a need for affordable supportive housing. He went on to clarify that the need is for truly affordable housing units, for those with incomes at or below 50 or even 30% of the Area Median Income (AMI). He went on to say that there continues to be a need for transitional housing as some households require a period of services before they are ready to</p>	None	33

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
6	Public Meeting	Non-targeted/broad community	<p>In attendance at Community Meeting #4 at Haverhill Public Library: Andrew Herlihy, Division Director, and Matt Hennigan, from the City of Haverhill Department of Community Development; Gretchen Arntz, Chief Development Officer for Emmaus, Inc., a Haverhill Non Profit Homeless Service Organization and Housing Developer; and Lisa Greene and Kevin Hurley from the City of Peabody.</p>	<p>Andrew Herlihy welcomed the Peabody staff to Haverhill and said that the HOME funding that has been allocated to the City of Haverhill has been enormously helpful and listed three affordable rental housing developments currently underway: Harbor Place, Welcome Home Veteran's project and Winter Street Housing. Gretchen Arntz expressed her gratitude to the North Shore HOME Consortium and to the City of Haverhill for its assistance to affordable housing projects developed by Emmaus in the</p>	<p>The data collected and feedback received in the creation of the NSHC's five year plan was clear, showing a huge need for additional affordable rental housing units in the region. Haverhill's own data shows that affordable rental housing is needed and is a high priority there. While home buyer assistance may be popular and politically favored in some communities, it is the responsibility of the Consortium to ensure the the funds it receives are used to for actual creation of affordable housing and to assist those most in need. The NSHC plans to continue the Home buyer Down payment assistance program for one additional</p>	34
Consolidated Plan		PEABODY				
OMB Control No: 2506-0117 (exp. 07/31/2015)						

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
7	Placed notice on City Website	Residents of Public and Assisted Housing	Only three out of 30 PHAs responded to the survey.	The 3 PHAs responded with data on their numbers of units and vacancies, etc.	None	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
10	Public Hearing	Non-targeted/broad community	In attendance at Public Hearing #1 at Haverhill Public Library: Kevin Hurley, Lisa Greene from the city of Peabody/NSHC. No one from the public attended.	no comments received	None	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
11	Public Hearing	Non-targeted/broad community	In attendance at Public Hearing #2 at Sawyer Free Library in Gloucester: Kevin Hurley and Lisa Greene from the City of Peabody, and Emily Freedman from the City of Gloucester.	Mr. Hurley told Ms. Freedman that the results of the Con Plan research show that there is a great need for affordable housing, and housing that is truly affordable to those with the lowest incomes, which is the reason that the Consortium has included in its draft Five Year Plan a shift from serving homeowners to serving those in need of rental housing. He pointed out that the Consortium has laid out a plan and a budget which will allow its communities that currently use HOME funds for	None	39

Consolidated Plan

PEABODY

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
12	Public Hearing	Non-targeted/broad community	In attendance at public Hearing #3 at Peabody Council on Aging/ Community Life Center:Lisa Greene, Stacey Bernson, and Kevin Hurley from the City of Peabody. No one from the public attended.	none received	None	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
14	Placed notice on City Website	Non-targeted/broad community	One e-mail received from Emily Freedman of the city of Gloucester.	Ms. Freedman wrote, in an e-mail, "I have been able to meet with Debbie and Tom to reiterate the discussion I had with you and Lisa at the Sawyer Library, and we have talked about the future of the Gloucester First-Time Homebuyer program. At this time, the opinion of our office is that the program is highly valued by the community and administration, and is a well-known resource in the City for new homebuyers. Our public engagement survey indicated that the program is valued by the community, and that affordable housing is a high priority there. While home buyer assistance may be popular and politically favored in some communities, it is the responsibility of the Consortium to ensure the the funds it receives are used to for actual creation of affordable housing and to assist those most in need. The NSHC plans to continue the Home buyer Down payment assistance program for one additional	The data collected and feedback received in the creation of the NSHC's five year plan was clear, showing a huge need for additional affordable rental housing units in the region. Gloucester's own data shows that affordable rental housing is a high priority there. While home buyer assistance may be popular and politically favored in some communities, it is the responsibility of the Consortium to ensure the the funds it receives are used to for actual creation of affordable housing and to assist those most in need. The NSHC plans to continue the Home buyer Down payment assistance program for one additional	41

Consolidated Plan

PEABODY

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
15	Placed notice on City Website	service providers to elderly and homeless	numerous providers were contacted to provide data on their programs and feedback on the needs in the region.	Providers responded with data on beds, numbers of households receiving services, and their opinions on what is needed, and the consensus was the need for affordable rental housing.	None	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Needs assessment was done by compiling information obtained from surveys, meetings, and with datasets furnished in IDIS and also obtained from the 2010 Census, ESRI/HUD Maps, HUD CHAS 2011 and recent ACS datasets (generally 2009-2013). Priority needs were determined from data analysis, from agency consultations and from other citizen and organizational input. All priorities were screened against regulatory requirements and limitations.

The results of this process appear in the following sections and in other sections of the Plan.

The following Table NA05-A: Community Housing Inventory, summarizes the affordable housing portfolio in the Consortium. There is more detail on the Public Housing and Voucher inventory in Table NA35-21 in Section NA35 below.

Table NA05-A: Community Housing Inventory

Community Name	Total Portfolio*	Units at Risk 2015 - 2020
Amesbury	347	11
Andover	412	-
Beverly	1,119	599
Boxford	423	-
Danvers	40	92
Essex	136	-
Georgetown	1,282	4
Gloucester	63	60
Hamilton	836	-
Haverhill	336	414
Ipswich	72	136
Lynnfield	84	-
Manchester	306	-
Marblehead	53	-
Merrimac	1,002	-
Methuen	66	20
Middleton	318	88
Newburyport	432	101
North Andover	66	4
North Reading	970	-
Peabody	257	528
Rockport	54	-
Rowley	1,794	-
Salem	138	254
Salisbury	127	-
Swampscott	60	-
Topsfield	86	48
Wenham	26	-
West Newbury	96	-
Wilmington	34	5
Totals for NSHC	4,140	2,364

Data Source: NSHC, OKM, CHAPA, CEDAC, DHCD, HUD

Note: There may be discrepancies due to data coming from different sources at different times.

Note:* Some developments have multiple sources of subsidies - thus the Total Portfolio number can be different from preceding columns.

Note:**This includes the Housing Authority inventories in Table NA35-21 below and the SHI list of the State in Table MA10-A.

NA05-A Community Housing Inventory

NA-10 Housing Needs Assessment - 24 CFR 91.405, 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

The overriding need is the problem of housing costs (27,359 households in the Consortium and 9,204 households in the City of Peabody below 80% of median) and coupled with that, the potential for loss of subsidized units (Consortium 2,364 units and the City of Peabody 528 units) due to Federal funding reductions and expiring use. These work together in that households are being priced out of the market for safe, decent and sanitary housing and yet at the same time the supply of subsidized housing is eroding.

Demographics	Base Year: 2000	Most Recent Year: 2013	% Change
Population	0	0	
Households	0	0	
Median Income	\$0.00	\$0.00	

Table 5 - Housing Needs Assessment Demographics

Alternate Data Source Name:

US Census ACS 2013

Data Source Comments:

Consortium and Peabody Demographics Alternate Data

Summary of Housing Needs - Consortium

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2009-2013 ACS (Most Recent Year), 2013 ASCS

Summary of Housing Needs - City of Peabody

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	28,090	22,505	23,625	20,360	125,225
Small Family Households *	6,505	6,060	7,985	8,550	72,625

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Large Family Households *	804	1,049	1,451	1,615	11,665
Household contains at least one person 62-74 years of age	6,033	5,020	5,319	4,369	21,240
Household contains at least one person age 75 or older	7,985	6,864	4,237	2,642	7,619
Households with one or more children 6 years old or younger *	2,552	2,634	2,760	3,145	14,342
* the highest income category for these family types is >80% HAMFI					

Table 6 - Total Households Table

Data Source: 2007-2011 CHAS

NA-10 Alternate Table 6 - Consortium

Number of Households Table - Peabody

	0-30% HAMFI	>30- 50% HAMFI	>50- 80% HAMFI	>80- 100% HAMFI	>100% HAMFI	Totals	0-80% HAMFI
Total Households *	3,330	2,370	2,140	1,315	5,585	14,740	7,840
Small Family Households *	1,155	815	1,030	560	3,400	6,960	3,000
Large Family Households *	270	155	260	105	335	1,125	685
Household contains at least one person 62-74 years of age	520	540	325	260	685	2,330	1,385
Household contains at least one person age 75 or older	455	555	350	150	165	1,675	1,360
Households with one or more children <=6 years old or younger *	775	300	430	170	710	2,385	1,505
* the highest income category for these family types is >80% HAMFI							

Table 1 - Total Households Table

Data: 2007-2011 CHAS
Source:

NA-10 Number of Households Peabody

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	584	140	180	20	924	75	64	35	95	269
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	180	35	35	10	260	25	65	25	14	129
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	200	160	130	55	545	15	30	94	69	208
Housing cost burden greater than 50% of income (and none of the above problems)	9,270	2,974	645	99	12,988	6,429	4,310	3,745	1,958	16,442
Housing cost burden greater than 30% of income (and none of the above problems)	2,845	4,620	3,659	1,288	12,412	1,600	3,650	3,639	5,144	14,033

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	760	0	0	0	760	620	0	0	0	620

Table 7 – Housing Problems Table

Data 2007-2011 CHAS

Source:

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	115	0	40	0	155	15	15	15	0	45
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	10	20	0	0	30	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	45	60	0	0	105	0	0	4	0	4
Housing cost burden greater than 50% of income (and none of the above problems)	990	525	200	35	1,750	470	245	275	150	1,140
Housing cost burden greater than 30% of income (and none of the above problems)	355	625	365	125	1,470	330	285	370	575	1,560
Zero/negative Income (and none of the above problems)	60	0	0	0	60	60	0	0	0	60

Table 1 – Housing Problems Table

Data: 2007-2011 CHAS
Source:

NA-10 Housing Problems 1 Peabody

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen

or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	10,230	3,314	990	184	14,718	6,549	4,475	3,895	2,123	17,042
Having none of four housing problems	7,735	7,375	8,669	5,804	29,583	2,175	7,370	10,040	12,254	31,839
Household has negative income, but none of the other housing problems	760	0	0	0	760	620	0	0	0	620

Table 8 – Housing Problems 2

Data Source: 2007-2011 CHAS

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	1,160	605	240	35	2,040	485	260	295	150	1,190
Having none of four housing problems	895	890	885	445	3,115	515	935	1,240	1,400	4,090
Household has negative income, but none of the other housing problems	60	0	0	0	60	60	0	0	0	60

Table 1 - Housing Problems 2

Data: 2007-2011 CHAS
Source:

NA-10 Housing Problems 2 Peabody

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	3,870	2,953	1,673	8,496	1,729	1,987	3,067	6,783
Large Related	470	358	90	918	243	505	912	1,660
Elderly	4,457	2,115	1,053	7,625	4,813	4,503	2,141	11,457
Other	4,125	2,383	1,708	8,216	1,302	1,095	1,349	3,746
Total need by income	12,922	7,809	4,524	25,255	8,087	8,090	7,469	23,646

Table 9 – Cost Burden > 30%

Data 2007-2011 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	255	460	175	890	90	155	380	625
Large Related	45	60	0	105	0	10	70	80
Elderly	840	430	270	1,540	660	335	150	1,145
Other	345	275	154	774	65	40	50	155
Total need by income	1,485	1,225	599	3,309	815	540	650	2,005

Table 1 - Cost Burden > 30%

Data 2007-2011 CHAS
Source:

NA-10 Housing Problems 3 Peabody

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	3,030	819	215	4,064	1,599	1,448	1,629	4,676
Large Related	300	99	0	399	239	320	519	1,078
Elderly	3,213	1,015	295	4,523	3,529	1,760	912	6,201
Other	3,400	1,108	219	4,727	1,113	870	709	2,692
Total need by income	9,943	3,041	729	13,713	6,480	4,398	3,769	14,647

Table 10 – Cost Burden > 50%

Data 2007-2011 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	185	100	25	310	90	120	160	370
Large Related	10	35	0	45	0	10	10	20
Elderly	640	335	205	1,180	375	80	65	520
Other	260	55	4	319	20	30	35	85
Total need by income	1,095	525	234	1,854	485	240	270	995

Table 10 – Cost Burden > 50%

Data: 2007-2011 CHAS
Source:

NA-10 Housing Problems 4 Peabody

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	355	90	140	65	650	40	95	94	73	302
Multiple, unrelated family households	25	90	25	0	140	0	0	25	10	35
Other, non-family households	10	20	0	0	30	0	0	0	0	0
Total need by income	390	200	165	65	820	40	95	119	83	337

Table 11 – Crowding Information - 1/2

Data 2007-2011 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	45	10	0	0	55	0	0	4	0	4
Multiple, unrelated family households	0	55	0	0	55	0	0	0	0	0
Other, non-family households	10	20	0	0	30	0	0	0	0	0
Total need by income	55	85	0	0	140	0	0	4	0	4

Table 11 - Crowding Information - 1/2

Data: 2007-2011 CHAS
Source:

NA-10 Housing Problems 5 Peabody

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source

Comments:

Data for Table 12 is not available.

Describe the number and type of single person households in need of housing assistance.

While the total number of single person households with a need for housing assistance cannot be determined from the 2010 Census nor from the ACS, *Table NA10-A1 Non-Family Households* above provides us with the overall number and percentage of single person households in our region.

The *Table NA10-A2 Single Person Non-Family Household Median Income* documents the median income of each NSHC community plus the median income of 1 person households in each community. As can be seen, the specific breakout of need by housing cost, or housing condition or by crowding is not available. However the table does show that the median income for these single person households is well below 80% of median income for each community.

An additional factor to consider is the number of homeless individuals in our region. According the 2015 Homeless Point in Time Count for the North Shore HOME Consortium region, a total of 74 individuals were homeless and unsheltered, 185 individuals were homeless and living in emergency shelter, and 39 individuals were homeless but living in transitional housing in the region, for a total of 304 homeless single persons in desperate need of housing assistance (also shown on chart NA40-B). This does not take into account the large numbers of people who are functionally homeless, that is, they are “couch surfing,” which is not counted in our annual point in time count research as those persons do not meet the HUD homeless criteria.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

On the night of January 29, 2015, there were 1,069 people from 382 families being sheltered in traditional emergency shelter and transitional housing settings in the regions, with an additional 1,260 people, 540 adults and 720 children, being temporarily sheltered in hotels or motels or other temporary situations throughout the Consortium. Of these 2,329 people, a percentage are either disabled or victims of domestic violence, and all are in desperate need of safe affordable housing. The disabled population has complex housing needs and is discussed fully in Section NA45. Although there is no census data available for those covered under VAWA, there are several programs within the NSHC

communities which address the housing and related service needs of this population. The two major domestic violence organizations are Healing Abuse Working for Change (HAWC) in Salem and Jeanne Geiger Crisis Center of Newburyport. Both report a great need for affordable housing for clients that they serve. Residents of Peabody are within the area that they serve.

What are the most common housing problems?

HUD Table 8 above lists the most serious issues facing households in the Consortium. Namely, the housing is seriously substandard or severely overcrowded or very costly as a percentage of the household income. If we only focus on sub-standard housing, severely over-crowded housing and households paying more than 50% of their income for housing, we can see that the paramount need is to address the need of households paying more than 50% of their income for housing.

Table NA10-A3 Severe Housing Problems

Data Source: US Census 2010, ASCS 2009-2012, HUD CHAS

Are any populations/household types more affected than others by these problems?

As noted above, even if we confine the discussion to the most serious problems of housing cost, there are very few options available to correct for this imbalance. One option is to create sufficient affordable housing. Another approach to address such an imbalance is to provide subsidies. However, there is a significant expense involved with both options. Unfortunately, these are not easily addressed by the HOME program as the resources required both to create new affordable housing and to lower housing costs are significant in this market.

The HUD Table 10 above shows that housing costs for extremely low income households is particularly troublesome as these households have almost no elasticity in their budgets to pay 50% or more for their housing and thus must sacrifice other household essentials such as education, food and health care. The number of households in this category totals over 16,423 or 57% of all low income households in the Consortium.

Unfortunately for the City of Peabody, this is not easily addressed by the CDBG program as the resources required to lower housing costs are significant in this market.

HUD Table 10 above shows that housing costs for extremely low income households is particularly troublesome as these households have almost no elasticity in their budgets to pay 50% or more for their housing and thus must sacrifice other household essentials such as education, food and health care. The number of households in this category totals over 2,300 or 41% of all low income households in the City.

Table 10 also shows that for the extremely low income, small household, elderly and non-family household renters and elderly owners are the two most affected groups by the cost of housing for both the Consortium and the City.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

To try to summarize the characteristics and needs of all of the low income households in our region in this limited space is next to impossible, so the conversation must be limited to some basic truths. First, low income and extremely low income households need access to affordable housing. Incomes are not sufficient to support rents that have skyrocketed over the past decade, and for those households who are able to make ends meet, the effect of a single event such as an illness, pregnancy, divorce, or job loss can mean the difference between being housed and becoming homeless. More units of truly affordable rental housing must be created to help these households to meet this most basic need. Second, incomes have not kept pace with inflation especially for those who are at the lowest end of the income spectrum. Steps must be taken to ensure that everyone receives a fair wage. It is imperative that a person who is working full time be able to support themselves without also needing public assistance. Third, the cost of obtaining a higher education has skyrocketed and is simply out of reach to most. If steps are taken to restructure that system to encourage more people to obtain higher education then doors will be opened toward independence for many. Fourth, families need childcare. In too many cases the birth of a child is the cause for financial failure as there is not sufficient safe, affordable childcare available to allow low income households to sustain a job while paying for daycare.

In some cases where households received rapid rehousing assistance they were able to remain stably housed, but in other instances the households require additional assistance. Just as with the general population, low income households are facing complex sets of issues that in some cases take more time to address than others.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

This jurisdiction does not propose an estimate of the at risk population numbers, but instead asks the reader to refer to the aforementioned charts showing the extremely high numbers of households with low and extremely low incomes who are paying more than 50% of their incomes for housing costs. This information was generated from US census/CHAS data.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

Again, there is no way to list all of the housing characteristics that can lead to homelessness. It is evident, based on the analysis of data, that households with very low incomes are required to pay disproportionate percentages of their income for housing because of high rents. These costs are likely to prevent them from affording decent, safe housing.

Discussion

The overall conclusion we reach is that the cost of housing is by far the greatest problem being faced by the Consortium and the City. When examining the households paying more than 50% of income for housing, the most expense stressed group are those below 30% of HAMFI which total over 15,690 for the Consortium and 1,460 for the City of Peabody!! The CDBG and other resources of the Consortium and the City are minimal in terms of housing production or lowering the cost of housing. It is a serious challenge for all.

NA-15 Disproportionately Greater Need: Housing Problems - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

HUD breaks down housing problems into three categories. One is the physical condition of the housing, another is overcrowding and another is the cost of housing.

In turn the physical conditions are split into two types:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,

The crowding conditions are more than one person per room but no more than 1.5 persons per room

The housing cost criteria is a cost burden greater than 30% but less than 50%

HUD also has several policies which look at whether there is a disproportionate need as it relates to race or ethnicity. These vary depending upon what the proposed action might be. For example, Site and Neighborhood Standards are used to determine the appropriateness of an investment in new housing in an area. These standards are more restrictive than those for disproportionate need.

For the analysis in this section we are using a variance of 10% in the racial or ethnic percentage in the region, to define a “disproportionate” share of a housing problem.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	20,345	5,284	1,385
White	17,410	4,664	1,130
Black / African American	339	30	10
Asian	193	40	65
American Indian, Alaska Native	34	35	0
Pacific Islander	0	0	0
Hispanic	2,209	495	175

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

NA-15 Alternate Table 13

NA-15 Alternate Table 13 for Peabody

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	14,815	6,669	0
White	12,945	6,319	0
Black / African American	235	15	0
Asian	259	39	0
American Indian, Alaska Native	25	10	0
Pacific Islander	0	0	0
Hispanic	1,225	224	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

NA-15 Alternate Table 14

NA-15 Alternate Table 14 for Peabody

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	13,104	12,294	0
White	11,919	11,219	0
Black / African American	260	195	0
Asian	164	110	0
American Indian, Alaska Native	15	33	0
Pacific Islander	0	0	0
Hispanic	705	675	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

NA-15 Alternate Table 15

NA-15 Alternate Table 15 for Peabody

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	8,655	12,212	0
White	8,130	11,267	0
Black / African American	24	65	0
Asian	230	279	0
American Indian, Alaska Native	0	50	0
Pacific Islander	0	15	0
Hispanic	240	440	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

NA-15 Alternate Table 16

NA-15 Alternate Table 16 for Peabody

Discussion

The Alternate Tables above have been modified from the IDIS supplied data to include data from the 2010 US Census and the ACS 2009-2013 and HUD CHAS Data. Looking at the tables, it can be seen that in general no specific racial or ethnic groups have a disproportionate share of the housing problems. However there is a disproportionate share for ELI Hispanics and LI African Americans for the Consortium. In addition there is a disproportionate share for VLI Hispanics and African Americans for the City of Peabody. (Disproportionate shares are underlined in yellow and **bolded** in the Alternate Tables).

NA-20 Disproportionately Greater Need: Severe Housing Problems - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

HUD breaks down severe housing problems into four categories.

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden greater than 50%

HUD also has several policies which look at whether there is a disproportionate need as it relates to race or ethnicity. These vary depending upon what the proposed action might be. For example, Site and Neighborhood Standards are used to determine the appropriateness of an investment in new housing in an area. These standards are more restrictive than those for disproportionate need.

For the analysis in this section we are using a variance of 10% in the racial or ethnic percentage

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	15,579	10,023	1,385
White	13,409	8,643	1,130
Black / African American	259	115	10
Asian	144	90	65
American Indian, Alaska Native	34	35	0
Pacific Islander	0	0	0
Hispanic	1,618	1,090	175

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

NA-20 Alternate Table 16

0%-30% of Area Median Income

NA-20 Alternate Table 16 for Peabody

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,504	13,995	0
White	6,624	12,645	0
Black / African American	170	80	0
Asian	185	108	0
American Indian, Alaska Native	25	10	0
Pacific Islander	0	0	0
Hispanic	475	979	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

NA-20 Alternate Table 17

NA-20 Alternate Table 17 for Peabody

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,165	20,239	0
White	4,615	18,529	0
Black / African American	125	330	0
Asian	89	189	0
American Indian, Alaska Native	0	48	0
Pacific Islander	0	0	0
Hispanic	309	1,075	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

NA-20 Alternate Table 18

NA-20 Alternate Table 18 for Peabody

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,113	18,737	0
White	2,033	17,342	0
Black / African American	0	89	0
Asian	35	480	0
American Indian, Alaska Native	0	50	0
Pacific Islander	0	15	0
Hispanic	35	645	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

NA-20 Alternate Table 19

NA-20 Alternate Table 19 for Peabody

Discussion

In reviewing the Alternate Tables above, it can be seen that there is no racial or ethnic group with a disproportionate share of the severe housing problems in the Consortium communities as a whole or in the City of Peabody. However in the Consortium ELI Hispanics have a higher proportion of severe problems and in the City of Peabody VLI African-Americans have a higher proportion of severe problems. Higher proportions are underlined in yellow and **bolded** in the Alternate Tables.

It was noted above in Section NA-10, that there are some other groups which have greater need such as the elderly, but neither HUD nor the Census further break the needs down into racial/ethnic classifications.

NA-25 Disproportionately Greater Need: Housing Cost Burdens - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

HUD breaks down housing cost problems into three types:

1. Housing cost meets industry standards being less than or equal to 30% of gross income,
2. Housing cost is greater than 30% but less than 50% of household income,
3. Housing cost is greater than 50% and is considered by any standard to be excessive

HUD also has several policies which look at whether there is a disproportionate need as it relates to race or ethnicity. These vary depending upon what the proposed action might be. For example, Site and Neighborhood Standards are used to determine the appropriateness of an investment in new housing in an area. For the analysis in this section we are using a variance of 10% to define a “disproportionate” share of a housing problem.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	132,704	43,301	31,860	1,430
White	123,499	39,295	28,185	1,160
Black / African American	1,335	415	550	10
Asian	2,989	692	569	75
American Indian, Alaska Native	192	15	60	0
Pacific Islander	30	0	0	0
Hispanic	3,840	2,545	2,354	175

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2007-2011 CHAS

Table NA-25: Modified HUD Table 21 - Housing Cost Burden Consortium

	A1	A2	B1	B2	C1	C2	D1	D2
Housing Cost Burden	<=30%	% of HHs with No Housing Cost Burden	30-50%	% of HHs with Moderate Housing Cost Burden	>50%	% of HHs with Severe Housing Cost Burden	Race and Ethnicity %s in the NSHC	No / negative income (not computed)
Jurisdiction as a whole	132,704		43,301		31,860			1,430
White	123,499	93.06%	39,295	90.75%	28,185	88.47%	91.6%	1,160
Black / African American	1,335	1.01%	415	0.96%	550	1.73%	2.5%	10
Asian	2,989	2.25%	692	1.60%	569	1.79%	3.4%	75
American Indian, Alaska Native	192	0.14%	15	0.03%	60	0.19%	0.4%	0
Pacific Islander	30	0.02%	0	0.00%	0	0.00%	0.1%	0
Hispanic	3,840	2.89%	2,545	5.88%	2,354	7.39%	6.9%	175

Table 1 - Greater Need: Housing Cost Burdens AMI

Data Source: 2007-2011 CHAS

NA-25 Alternate Table Consortium Housing Cost

Table NA-25: Modified HUD Table 21 - Housing Cost Burden

	A1	A2	B1	B2	C1	C2	D1	D2
Housing Cost Burden	<=30%	% of HHs with No Housing Cost Burden	30-50%	% of HHs with Moderate Housing Cost Burden	>50%	% of HHs with Severe Housing Cost Burden	Race and Ethnicity %s in Peabody	No / negative income (not computed)
Jurisdiction as a whole	13,761		4,659		4,545			130
White	11,745	85.35%	4,315	92.62%	2,995	65.90%	91.6%	95
Black / African American	125	0.91%	75	1.61%	45	0.99%	2.5%	0
Asian	190	1.38%	95	2.04%	0	0.00%	3.4%	20
American Indian, Alaska Native	0	0.00%	0	0.00%	0	0.00%	0.4%	0
Pacific Islander	0	0.00%	0	0.00%	0	0.00%	0.1%	0
Hispanic	470	3.42%	305	6.55%	115	2.53%	6.9%	15

Table 1 - Greater Need: Housing Cost Burdens AMI

Data Source: 2007-2011 CHAS

Note: The numbers for the jurisdiction as a whole provided by HUD through IDIS do not make sense. We have used the numbers in the HUD CHAS 2011 and in HUD CPD Maps.

NA-25 Alternate Table Peabody Housing Cost

Discussion

For the Consortium:

Alternate Table 21 above shows the percentage shares of each of the racial/ethnic groups of the households with different cost burdens.

Column A2 of Table 21 shows the percentage of households paying between 30% and 50% of their income for housing when compared with all households with that housing cost burden. When compared with the racial/ethnic distribution throughout the Consortium, there is no disproportion.

Column B2 of Table 21 shows the percentage of households paying over 50% of their income for housing when compared with all households with that housing cost burden. When compared with the racial/ethnic distribution throughout the Consortium, there is no disproportion.

Column C2 of Table 21 shows the percentage of households paying over 50% of their income for housing when compared with all households in the Consortium. When compared with the racial/ethnic distribution throughout the Consortium, there is some disproportion for Hispanic households (underlined in yellow and **bolded** and shown in the Alternate Tables).

For the City of Peabody

Column A2 of Table 21 shows the percentage of households paying between 30% and 50% of their income for housing when compared with all households with that housing cost burden. When compared with the racial/ethnic distribution throughout the City, there is no disproportion.

Column B2 of Table 21 shows the percentage of households paying over 50% of their income for housing when compared with all households with that housing cost burden. When compared with the racial/ethnic distribution throughout the City, there is no disproportion.

Column C2 of Table 21 shows the percentage of households paying over 50% of their income for housing when compared with all households in the City. When compared with the racial/ethnic distribution throughout the City, there is no disproportion.

However, as noted in prior sections and in NA-10 there are cost burden problems for elderly owners and renters, but these are not broken down into racial/ethnic groups.

However, as noted in prior sections and in NA-10 there are cost burden problems for elderly owners and renters, but these are not broken down into racial/ethnic groups.

NA-30 Disproportionately Greater Need: Discussion - 91.205 (b)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Based on the analysis above and in Tables in Section NA-10, we have developed the following table:

Table NA30-A: Severe Housing Problems by Income Cohort for the Consortium and The City of Peabody (**Bold** and Red)

Source: Chas 2006-2011, US census 2010

This table indicates that more than half of the households with severe problems are Extremely Low Income. For this group the vast majority of the problems are with the cost of housing. If we examine the analyses in NA-10, NA-15, NA-20 and NA-25, we can conclude that there is no glaring disproportionate share of problems in the various income categories based on race and/or ethnicity. However there are some groups (African-American and Hispanic) which the Consortium will need to pay attention to, in that their share of the problems might change negatively in the future.

We want to note that income elasticity is less the lower one's household income. Hence paying 50% or more for housing when your income is less than 30% of median (Extremely Low Income) is particularly burdensome as the basic resources needed for food, health and education are severely impacted.

If they have needs not identified above, what are those needs?

We have not uncovered any other issues.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

Consortium:

The Chart NA30-A: Minority Percentages by NSHC Communities, in the "Additional Content" Attachment illustrate the distribution of race and ethnicity in the Consortium. The minority and ethnic proportions of the total population are small, the largest racial minority is concentrated in Methuen, Middleton and Salem and the largest Hispanic ethnicity is concentrated in Haverhill, Methuen and Salem.

City of Peabody

The Chart NA30-A Peabody Minority Percentages shows that the largest racial minority is Asian.

The Chart NA30-B Peabody Minority and Ethnic Percentages by Census Tract shows that Tracts 2106 and 2107 have the largest minority/ethnic percentages.

NA-35 Public Housing - 91.405, 91.205 (b)

Introduction

Note: The tables below from HUD do **NOT** include developments and vouchers funded by the State of Massachusetts. These are attached as an Alternate Source.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	74	6,744	5,191	81	6,191	344	0	107

Table 22 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Alternate Data Source Name:
Public Housing and Voucher Inventory
Data Source Comments:

Table NA35-21A: Housing Authorities' Inventory

PHA Name/Address	Federal Public Housing Units	Federal HCV Vouchers	Federal Project Based Vouchers	Federal VASH Vouchers	Total Federal Portfolio	State Public Housing Units	State MRVP & AHVP Vouchers	Total State Portfolio	Total Development Based Units (Federal Plus State)	Total Tenant Based Vouchers (Federal Plus State)	Total PHA Portfolios *
Amesbury	-	84			84	263	-	263	263	84	347
Andover	-	127			127	282	3	285	282	130	412
Beverly	168	420			588	471	60	531	639	480	1,119
Danvers	76	145			221	202	-	202	278	145	423
Essex					-	40	-	40	40	-	40
Georgetown					-	136	-	136	136	-	136
Gloucester	89	633			722	530	30	560	619	663	1,282
Hamilton					-	63	-	63	63	-	63
Haverhill	-	349			349	440	47	487	440	396	836
Ipswich	-	55			55	250	31	281	250	86	336
Lynnfield					-	72	-	72	72	-	72
Manchester					-	84	-	84	84	-	84
Marblehead					-	306	-	306	306	-	306
Merrimac					-	53	-	53	53	-	53
Methuen	42	558			600	391	11	402	433	569	1,002
Middleton					-	66	-	66	66	-	66
Newburyport	50	102			152	164	2	166	214	104	318
North Andover	105	133			238	192	2	194	297	135	432
North Reading	-	22			22	44	-	44	44	22	66

NA-35 Table 35-1 Alternate Table 21

PHA Name/Address	Federal Public Housing Units	Federal HCV Vouchers	Federal Project Based Vouchers	Federal VASH Vouchers	Total Federal Portfolio	State Public Housing Units	State MRVP & AHVP Vouchers	Total State Portfolio	Total Development Based Units (Federal Plus State)	Total Tenant Based Vouchers (Federal Plus State)	Total PHA Portfolios *
Peabody	-	337			337	507	126	633	507	463	970
Rockport	-	153			153	104	-	104	104	153	257
Rowley					-	54	-	54	54	-	54
Salem	39	1,088			1,127	667	-	667	706	1,088	1,794
Salisbury	-	58			58	80	-	80	80	58	138
Swampscott					-	122	5	127	122	5	127
Topsfield					-	60	-	60	60	-	60
Wenham					-	86	-	86	86	-	86
West Newbury					-	26	-	26	26	-	26
Wilmington	-	11			11	85	-	85	85	11	96
DHCD through CTI		599	335		934		0		335	599	934
NSHC	569	4,874	335	0	5,778	5,840	317	6,157	6,744	5,191	11,935

Data Source: NSHC, OKM, CHAPA, DHCD, HUD, CTI

Note: There may be discrepancies due to data coming from different sources at different times.

Also note* that DHCD is considered a PHA for the purposes of HUD's HCV program.

NA-35 Table 35-2 Alternate Table 21

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
# Homeless at admission	0	2	0	13	2	11	0	0
# of Elderly Program Participants (>62)	0	4	281	836	33	786	0	0
# of Disabled Families	0	31	114	1,509	41	1,374	0	0
# of Families requesting accessibility features	0	74	567	3,930	81	3,733	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

NA-35 Peabody Characteristics of Residents

Because MTCS does not collect data on State public housing and State vouchers, the following table only shows data for the Federal Vouchers the Peabody Housing Authority has.

table { }td { padding-top: 1px; padding-right: 1px; padding-left: 1px; color: black; font-size: 12pt; font-weight: 400; font-style: normal; text-decoration: none; font-family: Calibri,sans-serif; vertical-align: bottom; border: medium none; white-space: nowrap; }.xl63 { color: black; font-size: 11pt; font-family: Calibri; vertical-align: middle; border-width: medium 1pt 1pt; border-style: none solid solid; border-color: -moz-use-text-color windowtext windowtext; white-space: normal; }.xl64 { color: black; font-size: 11pt; font-family: Calibri; text-align: right; vertical-align: middle; border-width: medium 1pt 1pt medium; border-style: none solid solid none; border-color: -moz-use-text-color windowtext windowtext -

moz-use-text-color; white-space: normal; }.xl65 { color: black; font-size: 11pt; font-family: Calibri; text-align: right; vertical-align: middle; border-width: medium 1pt 1pt medium; border-style: none solid solid none; border-color: -moz-use-text-color windowtext windowtext -moz-use-text-color; white-space: normal; }.xl66 { color: black; font-size: 11pt; font-weight: 700; font-family: Calibri; text-align: center; vertical-align: middle; border: 1pt solid windowtext; white-space: normal; }.xl67 { color: black; font-size: 11pt; font-weight: 700; font-family: Calibri; text-align: center; vertical-align: middle; border: 1pt solid windowtext; white-space: normal; }

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	69	537	3,668	81	3,476	0	0	103
Black/African American	0	1	21	221	0	219	0	0	1
Asian	0	4	8	35	0	32	0	0	3
American Indian/Alaska Native	0	0	0	4	0	4	0	0	0
Pacific Islander	0	0	1	2	0	2	0	0	0
Other	0	0	0	0	0	0	0	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

NA-35 Peabody Race of Residents

Because MTCS does not collect data on State public housing and State vouchers, the following table only shows data for the Federal Vouchers the Peabody Housing Authority has.

table { }td { padding-top: 1px; padding-right: 1px; padding-left: 1px; color: black; font-size: 12pt; font-weight: 400; font-style: normal; text-decoration: none; font-family: Calibri,sans-serif; vertical-align: bottom; border: medium none; white-space: nowrap; }.xl63 { color: black; font-size: 11pt; font-family: Calibri; vertical-align: middle; border-width: medium 1pt 1pt; border-style: none solid solid; border-color: -moz-use-text-color windowtext windowtext; white-space: normal; }.xl64 { color: black; font-size: 11pt; font-family: Calibri; text-align: right; vertical-align: middle; border-width: medium 1pt 1pt; border-style: none solid solid; border-color: -moz-use-text-color windowtext windowtext; white-space: normal; }.xl65 { color: black; font-size: 11pt; font-family: Calibri; text-align: right; vertical-align: middle; border-width: medium 1pt 1pt medium; border-style: none solid solid none; border-color: -moz-use-text-color windowtext windowtext -moz-use-text-color; white-space: normal; }.xl66 { color: black; font-size: 11pt; font-weight: 700; font-family: Calibri; text-align: center; vertical-align: middle; border: 1pt solid windowtext; white-space: normal; }.xl67 { color: black; font-size: 11pt; font-weight: 700; font-family: Calibri; text-align: center; vertical-align: middle; border: 1pt solid windowtext; white-space: normal; }.xl68 { color: black; font-size: 11pt; font-family: Calibri; text-align: right; vertical-align: middle; border: 1pt solid windowtext; white-space: normal; }.xl69 { color: black; font-size: 11pt; font-family: Calibri; text-align: right; vertical-align: middle; border-width: 1pt 1pt 1pt medium; border-style: solid solid solid none; border-color: windowtext windowtext windowtext -moz-use-text-color; white-space: normal; }.xl70 { color: black; font-size: 11pt; font-family: Calibri; vertical-align: middle; border: 1pt solid windowtext; white-space: normal; }

Ethnicity of Residents

Ethnicity	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	2	59	1,349	3	1,327	0	0	19
Not Hispanic	0	72	508	2,581	78	2,406	0	0	88

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

NA-35 Peabody Ethnicity of Residents

Because MTCS does not collect data on State public housing and State vouchers, the following table only shows data for the Federal Vouchers the Peabody Housing Authority has.

```
table { }td { padding-top: 1px; padding-right: 1px; padding-left: 1px; color: black; font-size: 12pt; font-weight: 400; font-style: normal; text-decoration: none; font-family: Calibri,sans-serif; vertical-align: bottom; border: medium none; white-space: nowrap; }.xl63 { color: black; font-size: 11pt; font-family: Calibri; vertical-align: middle; border-width: medium 1pt 1pt; border-style: none solid solid; border-color: -moz-use-text-color windowtext windowtext; white-space: normal; }.xl64 { color: black; font-size: 11pt; font-family: Calibri; text-align: right; vertical-align: middle; border-width: medium 1pt 1pt; border-style: none solid solid; border-color: -moz-use-text-color windowtext windowtext; white-space: normal; }.xl65 { color: black; font-size: 11pt; font-family: Calibri; text-align: right; vertical-align: middle; border-width: medium 1pt 1pt medium; border-style: none solid solid none; border-color: -moz-use-text-color windowtext windowtext -moz-use-text-color; white-space: normal; }.xl66 { color: black; font-size: 11pt; font-weight: 700; font-family: Calibri; text-align: center; vertical-align: middle; border: 1pt solid windowtext; white-space: normal; }.xl67 { color: black; font-size: 11pt; font-weight: 700; font-family: Calibri; text-align: center; vertical-align: middle; border: 1pt solid windowtext; white-space: normal; }.xl68 { color: black; font-size: 11pt; font-family: Calibri; text-align: right; vertical-align: middle; border: 1pt solid windowtext; white-space: normal; }.xl69 { color: black; font-size: 11pt; font-family: Calibri; text-align: right; vertical-align: middle; border-width: 1pt 1pt 1pt medium; border-style: solid solid solid none; border-color: windowtext windowtext windowtext -moz-use-text-color; white-space: normal; }.xl70 { color: black; font-size: 11pt; font-family: Calibri; vertical-align: middle; border: 1pt solid windowtext; white-space: normal; }
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Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

It can be said that the needs of the residents of public housing and those on waitlist for public housing are similar to those of the population at large, in that people need food assistance and health care, supportive services, employment training and higher education, and living wage jobs to be able to meet their basic needs without seeking public assistance, and for those on the waitlist, of course the overriding need for stable, safe, affordable housing. Those on the waiting list for accessible units have an even larger hurdle in that there are fewer accessible units available. ILCNSCA, an agency that advocates for the needs of people with special needs, reports that they have a long list of people who are inappropriately housed, for example, disable persons who are living in nursing homes since no other option is currently available, and states that they will fill any accessible units that we can produce. Shelter providers also report that it is difficult to meet the needs of persons with special needs in the shelter system, especially programs where residents are expected to vacate during the day and return in the evening, and state that those with health or accessibility issues face an even greater burden than the general homeless population due to physical limitations.

The Peabody Housing Authority has no Federal Public Housing which is subject to Section 504. It may have developments with ADA problems. The Peabody Housing Authority has handicapped access to multi-unit building, transportation and a policy which gives approval for larger rents due to handicapped equipment costs.

What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?

The wait lists for public housing assistance are extremely long within this jurisdiction. For example, there are waits of over four years for family housing units in Haverhill (this is applicable for Haverhill residents, and for non Haverhill residents it is almost impossible to get to the top of the list), the wait for a family section 8 voucher is eight years, and with an extremely limited number of MRVP vouchers and very little attrition, the Haverhill HA has closed the wait list for these vouchers completely. The Peabody Housing Authority reports that wait time for its family public housing is over five years with 523 families currently on the waiting list, and for Section 8 and MRVP vouchers the wait is over 10 years.

The Salem housing Authority has a waitlist of

The Gloucester Housing Authority has a waitlist of

How do these needs compare to the housing needs of the population at large

As noted above, existing recipients of housing subsidies, whether in public housing, or in the voucher programs or in other subsidized housing such as HOME, LIHTC and other programs, are well taken care of in comparison with those who are in need of affordable housing.

According to the Peabody Housing Authority, the local needs match the needs of the population at large in the City.

It can be said that the needs of the residents of public housing are similar to those of the population at large, in that people need food assistance and health care, supportive services, employment training and higher education, and living wage jobs to be able to meet their basic needs without seeking public assistance.

Discussion

The public housing authorities in our region do an excellent job of providing safe affordable housing for its residents. Unfortunately, the number of units and vouchers available are not sufficient to meet the needs of the great number of households who are in need of truly affordable housing. Housing authorities all report that they struggle to maintain their current, aging units with what little assistance receive to do so, and very few have taken steps to increase their units due to resources being already stretched to capacity.

It can be said that the needs of the residents of public housing are similar to those of the population at large, in that people need food assistance and health care, supportive services, employment training and higher education, and living wage jobs to be able to meet their basic needs without seeking public assistance.

NA-40 Homeless Needs Assessment - 91.405, 91.205 (c)

Introduction:

The **Gloucester/Haverhill/Salem/Essex County Continuum of Care** [Continuum of Care] has established the **Continuum of Care Alliance** as the primary decision making group. The lead organization which has managed the overall planning and submissions to HUD is the Peabody Department of Community Development (CD). The communities served by the CoC are the same as those included in the North Shore Home Consortium as listed on page 1.

The problems of homelessness are complex, but the state's Department of Transitional Assistance (DTA), the Division of Housing Stabilization (DHS) within the Department of Housing and Community Development (DHCD) , and the division of the Executive Office of Health and Human Services (EOHHS) which fund services for many homeless families and individuals, categorize the root causes as:

- the division of the Executive Office of Health and Human Services (EOHHS) which fund services for many homeless families and individuals, categorizes the root causes as:
- *structural issues* such as high housing costs or low household income
- *personal issues* such as mental illness, substance abuse or other physical and mental disabilities, and/or
- *social policies* such as the availability and effectiveness of assisted housing, mental health programs, substance abuse treatments, and other service interventions.

For virtually all homeless individuals and families, decent, safe, affordable housing is a critical step in ending homelessness. In some cases, this is their only need. However, often, in addition to affordable housing, homeless families and individuals also need supportive services to make the transition to independent living or to deal with other problems, including substance abuse or mental illness. Finally, in order to maintain themselves, these individuals and families may require assistance with childcare, transportation, life skills, job training and other basic life skills.

On January 29, 2014, The Gloucester/Haverhill/Salem/Essex County Continuum of Care, in accord with its Continuum of Care planning process, conducted its annual point-in-time survey of its homeless population, which included all the North Shore HOME Consortium Communities (as of the writing of this document the data for 2015 was not available).

These numbers do not include the number of homeless persons currently being sheltered in motel or hotel rooms due to lack of available shelter space. As of January 29, 2015, 1,260 people, 540 adults and 720 children were also being sheltered in motel or hotel rooms in the Consortium region.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	394	0	0	0	0
Persons in Households with Only Children	0	1,178	0	0	0	0
Persons in Households with Only Adults	74	235	0	0	0	0
Chronically Homeless Individuals	23	171	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	0	34	0	0	0	0
Unaccompanied Child	0	2	0	0	0	0
Persons with HIV	0	3	0	0	0	0

Table 26 - Homeless Needs Assessment

Data Source Comments:

NA-40 Introduction Part 2

In addition, the continuing loss of affordable housing in conjunction with low paying jobs has exacerbated the problem of at-risk homeless individuals and families. In situations reported by service providers, the lowest income households frequently are living in overcrowded and substandard conditions that are likely to be providing short-term housing solutions. There is an increasing problem, especially for young adults, with documentation of increased significance of “couch-surfing”. This young population has no permanent residence. However, they do not

show up as homeless in Point-in-Time Counts because they are neither on the streets or in shelters; rather they are moving from couch to couch in the homes of friends or relatives. A significant number of elderly residents are on fixed income, residing in homes that are no longer appropriate as the owners become frail and/or may own homes that they cannot afford to maintain in a safe, habitable condition. The State, through ICHH, in partnership with EOEI has examined the growing problem of homelessness in the elderly population and has developed a work plan to address this expanding problem.

Finally, expiring use properties continue to increase the risk of homelessness for existing tenants as well as remove a source of future affordable units from the market. In addition to those properties in the Consortium communities that have already been removed through expiring uses, an additional 2,364 expiring use properties will come into play over the next five years. From a financial standpoint, the households most susceptible to becoming homeless are households who are at less than 30% median income and are severely cost-burdened (paying more than 50% of their income for rent). Other populations disproportionately at risk of becoming homeless are victims of domestic violence, substance abuse, those with severe mental health problems and people leaving prison.

In order to address this at-risk population, there is a need for long-term permanent affordable housing and supportive transitional and permanent housing for the sub-populations that are over-represented among the at-risk and homeless. Counseling, health-care, life-skills training and sustainable employment at an adequate wage are all critical to reducing homelessness within the Consortium.

NA-40 Homeless Needs Assessment Narrative 1

Chronically Homeless: Over 50% of all homeless individuals in the NSHC communities are considered to be chronically homeless. Many of these individuals have multiple diagnoses and virtually all require supportive services, both short and long term. Supportive services are provided through a variety of funding sources, including McKinney-Vento, Department of Veteran Services and Department of Mental Health as well as others.

Seriously Mentally Ill: The Department of Mental Health provides multiple housing options for its clients. Within the area served by NSHC, there are a variety of housing options available to those who are mentally ill. There are currently 1,651 individuals within these communities, who receive housing assistance through DMH. This assistance include housing units provided under 689 and 811, units assisted through the CoC and a rental housing vouchers provided through a variety of state and federal programs. As DMH continues to emphasize independent living wherever possible, the availability of vouchers grows in importance. The January 2015 count shows 104 individuals with serious mental illness living in Emergency shelters.

Chronic Substance Abuse: The following statistics are based on admissions, not individuals. Alcohol and heroin addictions are the most common problems in the NSHC Communities as is the case Statewide. Other opiate use ranges as high as 17% as the basis for admission in some communities, but most often hovers around 10%. In the two communities that are characterized as Cities – Haverhill and Salem, there is additional information available. In Haverhill, 12% of admissions were homeless and in Salem, 13%. 75% were unemployed in both communities. In Salem, 47% had prior established mental health issues and in Haverhill, the % was 53%. Among the thirty communities, there were approximately 7,000 admissions in FY12 including numbers of 1-50 and under 100 in some of the smaller communities. Of this total, Salem, Haverhill and Peabody accounted for 40% of admissions.

NA-40 Homeless Needs Assessment Narrative 2

Veterans: The last fifteen years has seen an increasing number of veterans in need of shelter, transitional and permanent supported housing. With the current numbers of returning veterans, it is expected that this need will increase further. In addition, for the first time there is a growing number of women veterans, both individuals and those with families, who need assistance. Northeast Veterans Outreach Center is the primary service provider for Veterans in the NSHC communities, working in conjunction with multiple offices of Veteran’s services. The organization has served approximately 3000 Veterans in the past year, providing referrals, counseling, emergency shelter, transitional and permanent housing. Typically, these individuals are either already homeless or at risk of imminent homelessness. It is estimated that 60-70% of this group is chronically homeless. Many suffer from PTSD, mental illness and/or substance abuse. At the end of 2014 there were 71 VASH Vouchers in the area serving 50 individuals and 55 persons in 21 families. Administering agencies include CTI and the Chelmsford Housing Authority. The Merrimack Amesbury Housing Authority has a 3-unit property which is leased to NVOC, which in turn rents the units to Veterans. In terms of its housing activities, NVOC reports that 73% of the population it deals with is homeless and 27% are households at risk of homelessness. NVOC is continuing to be actively involved in the provision of permanent supported housing. There is 27 unit development under construction in Haverhill. It will provide 27 units of permanent supportive housing. It includes 6 1 bedrooms, 2 3 bedrooms and 1 2 bedroom, all of which may be used to house families. NVOC has partnered with Coalition for a Better Acre, a CDC based in Lowell. The development has project-based vouchers for all units. NSHC has HOME funds in this development, both through its competitive funding and through funding that was provided to the City of Haverhill. NVOC is in the planning stages of developing another 20 unit development of permanent supports unit for individuals and families. A concern expressed by NVOC was the limitations of SSVF (Supportive Services for Veteran Families). Although anyone can utilize the counseling portion of this program, the household must be at less than 50% AMI to receive housing assistance and there are households who range between 50-60% of AMI who need assistance, but are not income eligible.

NA-40 Homeless Needs Assessment Narrative 3

HIV/AIDS:

A previous study of HIV/AIDS by North Shore Community Action Programs (NSCAP) found that the primary need of persons with AIDS is access to affordable housing. Frequently those with HIV/AIDS find themselves unemployed and dependent on disability income. Staff at NSCAP working with persons with AIDS have found that once an individual has adequate housing, he/she is much more likely to successfully use other services and maintain a healthy lifestyle with proper nutrition. The need for housing ranges from independent living to a supportive environment for those who are sickest.

There is limited affordable housing available for persons with HIV/AIDS. NSCAP is actively engaged in working with clients with HIV/AIDS in the North Shore Communities. They continue to receive HOPWA funds and estimate that with its most recent allocation, NSCAP will be able to provide housing subsidies for 4-6 individuals. NSCAP estimates that it currently works with 78 individuals per year. NSCAP also works with a program operated through JRI. This program provides rental subsidies to 22 families with HIV. Because there is no guarantee that this subsidy is permanent, the program has historically been considered transitional, but it has in effect been permanent. The subsidies are administered through CTI. As is the case with HOPWA, the program under JRI also includes intensive case management.

In Gloucester, Action, Inc., servicing Gloucester, Rockport, Essex, Ipswich and Manchester, operates the Quest program receives sufficient funds through HOPWA to provide 29 vouchers throughout Essex County. When the program originally began, it primarily addressed men who had been incarcerated. The eligible population has changed considerably over the years and currently houses men, women and families. There are currently 76 people on the waitlist for these rental subsidies. Intense case management, funded from other sources, is provided along with these subsidies

Serenity Supportive Housing in Topsfield provides permanent housing for fifteen men and women. Applicants must be homeless or at risk of homelessness. They must also have been clean and sober for ninety days. Supportive services are included in the program. Victory Programs, a Boston based non-profit has recently taken over the 20 year old supportive housing development.

Between 2002 and 2011, the number of persons living with HIV/AIDS in Massachusetts, increased by 24% to 18,166. A similar increase can be assumed in the communities served by NSHC. As indicated above, affordable housing along with case management services is a high priority for this largely low-income population.

NA-40 Homeless Needs Assessment Narrative 4

Victims of Domestic Violence: The 2014 PIT[1] identifies 44 homeless (sheltered) Victims of Domestic Violence. When a person leaves an abusive relationship, she/he often has nowhere to go. This is most commonly the case for people with few resources. Lack of affordable housing and long waiting lists for assisted housing mean few choices for these families. Approximately 63% of homeless women have experienced domestic violence in their adult lives (National Coalition for the Homeless, 2009). Ultimately, these victims and their families need safe, sanitary affordable and permanent housing. Only with this option can these domestic violence victims leave the shelter system and minimize the likelihood of their returning to their abuser.

There are two major domestic violence organizations within the NSHC communities: Healing Abuse Working for Change (HAWC) in Salem and Jeanne Geiger Crisis Center of Newburyport. In 2014 the Jeanne Geiger Crisis Center served a total of 1261 victims of domestic violence. There were 5434 hotline calls. Direct services include support groups, legal advocacy, and case. There were 3862 direct services provided. Nine communities were served, all of which except one were within the NSHC area.

HAWC provides direct services in 23 communities throughout the North Shore. Three of their offices are in the NSHC communities Salem, Gloucester and Ipswich with a fourth in the immediately adjacent community, Lynn. HAWC also stations advocates at a satellite location in Beverly. Although this location is not currently funded, the advocacy work is continuing. For the year ending June, 2014, HAWC advocates contacted 1033 people and a total of 301 individuals received support through their hotline. Short-term advocacy was provided to 584 individuals and support groups serviced 100 people. Legal advocacy was provided to 1385 individuals. Emergency shelter is provided to 7 households and there is a maximum stay of six months. Affordable permanent housing continues as the primary need and primary obstacle. Although HAWC has some funds available for rental down payment through DCF and from Salem CDBG funds (although the household must reside in Salem), the rents are typically too high for the family to sustain over time.

Turning Point operates two programs, providing assistance to victims of Domestic Violence. Safe Recovery, in effect a group living environment is located in Amesbury, but services families from all geographies. Women must be referred by DCF. It accommodates 10 families, funded through the Family Violence Prevention Act and deals with women who are addressing addiction issues. Mainstream Housing is a transitional program, funded under McKinney Vento (SHP) and utilizes 8 scattered site apartments for victims of domestic violence. The Newburyport Housing Authority sets aside 3 permanent units for those exiting the program in exchange for Turning Point providing services to eight of its families. The apartments are located in Amesbury and Newburyport, but service families from all over.

NA-40 Homeless Needs Assessment Narrative 5

Unaccompanied Youth: According to the 2014 PIT[1], there were 2 unaccompanied youth. The State has prepared a report, entitled *Massachusetts Youth Count 2014*, which was released in September. The report shows that there were 795 Massachusetts residents under the age of 25 who met the state’s definition of “unaccompanied homelessness”. In addition, another 276 youths were categorized as at risk of homelessness. There is reporting of youth “couch surfing” and staying at homes of friends. The Massachusetts Special Commission on Unaccompanied Homeless Youth, ordered the homeless count and will use it to develop programs and policies to assist young people. These individuals frequently do not show up in point in time counts. Based on the surveying conducted for this analysis, there were 13 youth identified as alone and homeless (this does not necessarily mirror those who meet the definition of youth homelessness according to HUD).

Disabled: The Independent Living Center(ILC) has identified accessibility, affordability, and availability of housing as the three problems facing people with disabilities in the NSHC Communities. As the independent living center serving these communities ILC emphasizes the need for accessible and affordable independent living options. Housing issues, such as discrimination and the need for modifications or adaptations are also common problems facing consumers with disabilities that ILC serves annually.

ILC interfaces with DDS (Department of Developmental Services) regarding those with Developmental Disabilities. There are group homes in the NSHC Communities, each with 4-6 individuals and 24/7 staffing. In addition, individuals live in family provider homes. The only priority is given to those who are at immediate risk for safety and health in their present living situations. Although there is not hard data, there are instances of families banding together to privately provide supervised housing for their dependents who have reached adulthood. Often the case for a Developmentally Disabled adult is that the loss of a parent leads to the loss of the only home he/she has known so that the individual faces two major life crises as once. The eligible population far outstrips appropriate residential options.

Indicate if the homeless population is: Has No Rural Homeless

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Unfortunately, the data on numbers of persons exiting homelessness and number of days experiencing homelessness is not available due to a problem with the synch capacities that were promised in our region's HMIS system that made us unable to access this type of data for agencies participating the the State's HMIS system. While the specific data on numbers exiting and number of days experiencing homelessness are not available, providers report without exception that shelters are at capacity, and as soon as a residential unit is emptied another household is there to fill it. There were 72 sheltered families in the region who fit the definition of chronically homeless, and 112 sheltered individuals were also classified as chronically homeless. As stated earlier, family shelters do not have sufficient space for the number of homeless families, so the state places families in hotel rooms. veterans are fortunate in one aspect as VASH vouchers are available and administered in our region so that there is a quicker turnaround of homeless veterans and veteran families as they can utilize the voucher to make housing affordable. Unaccompanied youth is a category not clearly defined in our region as the population is not as visible as other homeless. School officials and service providers report that large numbers of unaccompanied youth are living in our region under the radar.

Additional narrative for this question is in "Additional Content" Attachment

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	320	0
Black or African American	87	0
Asian	3	0
American Indian or Alaska Native	9	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	160	0
Not Hispanic	267	0

Data Source

Comments:

Annual sheltered and un-sheltered homeless point in time count, January 29, 2014

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

Homelessness is at a crisis level in our region. An annual Point in Time Count on January 29, 2014 showed a total of 2,329 persons in families, including 1,069 people being sheltered in traditional shelter or transitional housing and another 1,260 being sheltered in motels, hotels or other temporary situations due to lack of all shelters are at capacity and have been at capacity for several years. There is an overwhelming need for affordable rental housing to address the needs of these households.

Estimating the number of families in need of housing assistance for families with children is hampered as some families are “doubling up” with friends and families. There is also the issue of “couch surfing”, a growing phenomenon where individuals have no permanent residence and sleep on the couches of family members or friends. As a result, these individuals do not show up in the PIT counts. They are reported to be disproportionately young adults, who may include teenagers under the age of 18.

Data regarding the families of veterans is not available. No veteran families are showing up on our shelter data of street count, and this may be because our regional veteran’s agency, Veteran’s Northeast Outreach Center, does an outstanding job of helping veterans in the region. As discussed earlier, 21 veteran’s with families have been permanently housed with VASH vouchers in our region. Housing specifically designed for veterans has historically served only individuals. The twenty-seven units currently under construction include apartments for both families and individuals.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

According to point in time count data, the overwhelmingly largest percentage of households in shelter in the region were reported to be white and non-Hispanic. This seems to be a representation of the population on the whole in this region which is also predominantly white and non-Hispanic.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Massachusetts is the only "right to shelter" state in the country, and under the state law income eligible homeless families will be placed either in shelter or, since family shelters are full to capacity, will be placed in a hotel or motel unit paid for by the state. It is most likely for this reason that we rarely see unsheltered families when we conduct our annual point in time count. We believe that, at the time of our most recent count, no families were living out of doors or in places not meant for human habitation. Individuals in our region, as well as across the state, also have options for finding shelter, and four individual emergency shelter programs are located within the NSHC region. Each is filled and over capacity all year, and during times of extreme weather the numbers can triple the established bed count. Also, many shelters are "dry", that is, they require that residents remain sober while staying there, and this can be a problem for many people with long standing addiction issues. Because of the overcrowding, lack of available beds, and requirements for sobriety, many individuals will choose to "rough it" and live outdoors or in a place not meant for human habitation. At of the 2014 Point in time count, 74 unsheltered homeless individuals were identified.

Discussion:

Homelessness is a problem of great proportions within the NSHC region. While families are being sheltered, lack of adequate space at shelters results in families being housed in hotel rooms with little resources to support them. Individual shelters are over capacity much of the year, with a large number, 74, unsheltered individuals living out of doors. The PIT count shows that 23 of the unsheltered homeless individuals who are considered chronically homeless individuals. There were no chronically homeless families identified as unsheltered.

Of the twenty-three unsheltered homeless individuals who were chronically homeless, thirteen were severely mentally ill and almost two-thirds suffered from chronic substance abuse. It is clear that those who are members of the subpopulations are more likely to be unsheltered although the available programs are working hard to provide shelter to these individuals.[1]

There were 72 sheltered families in the region who fit the definition of chronically homeless, and 112 sheltered individuals were also classified as chronically homeless. Based on the numbers in the PIT count, it is also clear that of those unsheltered the vast majority fit into multiple categories of the subpopulations and therefore need significant support in order to emerge from homelessness.

The total of sheltered adults, meeting the criteria for at least one category of the subpopulation, total 427, which represents approximately one-third of all homeless.

Unsheltered and Sheltered Homeless

Homelessness is at a crisis level in our region. An annual Point in Time Count on January 29, 2015 showed a total of 304 individuals, 74 of whom were unsheltered and living out of doors, and a total of 2,329 persons in families, including 1,069 people being sheltered in traditional shelter or transitional housing and another 1,260 being sheltered in motels, hotels or other temporary situations due to of the fact that all shelters have been at capacity for several years. There is an overwhelming need for affordable rental housing to address the needs of these households.

Over 90% of family households are sheltered in emergency shelters and none are unsheltered. Sixty percent of individuals are in emergency shelters, 16% are in transitional housing and the remaining are unsheltered.

As mentioned above, the subpopulations are disproportionately represented among the homeless, specifically among those unsheltered.

NA-45 Non-Homeless Special Needs Assessment - 91.405, 91.205 (b,d)

Introduction

Throughout the Consortium, there are households in various subpopulations who are not homeless but have specific housing needs and may also require special attention due to their current or prospective service requirements. These subpopulations include: elderly, frail elderly, persons with severe mental illness, developmentally disabled, physically disabled, substance abusers and persons with HIV/AIDS.

The Consortium is aware of the needs of special populations and is committed to supporting initiatives which target these populations. One of the most effective strategies is the use of Project Based Section 8 (PBA), which is made available through PHAs and through the State's Housing Choice Vouchers (HCV) allocation. If HOME funds can assist any developments proposed, the NSHC will seriously consider them. Going forward, HOME funds may also be used for Tenant Based Rental Assistance [TBRA] to meet regional needs. TBRA provides short term [24 months] housing assistance, which can be conditioned on any number of factors the agency considers to be effective. The NSHC allows for a 12-month TBRA subsidy, granting extensions for cause.

Describe the characteristics of special needs populations in your community:

The various sub-populations of Special Needs are discussed below.

Elderly and Frail Elderly: The elderly designation varies in terms of how agencies classify people and households. HUD uses age 62, while the Census generally classifies the elderly as persons who are 65 or older, the census data is for persons 60 years or older.

Tables NA-45A and NA-45B and accompanying narrative provide detailed information about the elderly and frail elderly in the Consortium by community and can be found in the "Additional Content" Attachment.

Physically Disabled: Table NA-45C and accompanying narrative provides detailed information about the Physically Disabled and can be found in the "Additional Content" Attachment.

Mentally Ill: Table NA-45D and accompanying narrative provides detailed information about the Mentally Ill and can be found in the "Additional Content" Attachment.

Developmentally Disabled: Tables NA-45E and NA-45-F and accompanying narrative provide detailed information about the Developmentally Disabled and can be found in the "Additional Content" Attachment.

Substance Abuse: Additional narrative about the Substance Abused population can be found in the "Additional Content" Attachment.

What are the housing and supportive service needs of these populations and how are these needs determined?

The Tables provided (see additional content section) show some of the estimated service and housing needs of these populations. Some data was developed from surveys, some from the census and some from conversations with housing and service providers in the NSHC area and some from the Commonwealth of Massachusetts Departmental databases.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

The Boston Eligible Metropolitan Statistical Area (EMSA), receives funding to provide HIV related services for people living in the EMSA. The region includes seven counties in Massachusetts and three counties in New Hampshire. The entire Consortium is located within this EMA. The Consortium is not seeking funding on behalf of an eligible Metropolitan Statistical Area and does not need or have this information. However, we have reported the incidence of HIV/AIDS (in additional content section). At this time the Consortium is not seeking HOPWA funding.

Discussion:

Clearly there are substantial non-homeless populations described above who have supportive services needs and affordable housing needs. These specialized needs generally cannot be met by the HOME program alone, but the HOME program is always open to support affordable housing developments which are brought forth to meet the needs of these populations. When HOME funds are joined with other funding sources they can be very helpful. In addition HOME can be used for short term and targeted housing assistance through the TBRA program.

The City of Peabody is aware of the needs of special populations and is committed to supporting initiatives, which target these populations by providing assistance to transitional housing programs and related services offered through NSCAP and local non-profit organizations. These housing programs provide shelter and support services to low income households, who also have either health issues, substance abuse and/or mental health concerns, are victims of domestic violence or are physically or developmentally disabled. While these specialized needs generally cannot be met by the HOME program, we have will utilize CDBG funds to support these services whenever feasible.

NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

Entitlement City: Peabody

Peabody has a number of major Public Facility needs anticipated during the planning period. Most notably among those are: The reconfiguration of Peabody Square, street and lot lighting improvements in the downtown, clean-up and improvements along the North River, alleviating flooding in the downtown, increasing transportation opportunities. Other major public facility needs anticipated during the period include:

- The installation of trash and recycling receptacles in the downtown
- Creating and improving community centers
- Infrastructure improvements
- Investigating the ability to establish rail service from downtown Peabody to Salem Train Station

Entitlement City: Gloucester

These are in Gloucester's IDIS document.

Entitlement City: Haverhill

These are in Haverhill's IDIS document.

Entitlement City: Salem

These are in Salem's IDIS document.

How were these needs determined?

Entitlement City: Peabody

The majority of the projects focus on the City's Main Street corridor or downtown. Primarily it is an area with highest concentration low-mod households (census tracts 2107, 2108, and 2109) and some of the best economic development potential. In addition to making the area more attractive and safer for those living in the downtown, we hope to increase housing and economic development opportunities.

Entitlement City: Gloucester

These are in Gloucester's IDIS document.

Entitlement City: Haverhill

These are in Haverhill's IDIS document.

Entitlement City: Salem

These are in Salem's IDIS document.

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Describe the jurisdiction's need for Public Improvements:

Entitlement City: Peabody

Peabody has a number of major Public Improvement needs anticipated during the planning period. Most notably among those are the reconfiguration of Peabody Square, implementation of the Riverwalk Project, providing additional public transportation access, providing compensatory flood storage.

Other major public improvement needs anticipated during the period include:

- Implementation of the Downtown Economic Development Plan
- Increasing/improving lighting in the downtown
- Improving sidewalks and access to the downtown.....

Entitlement City: Gloucester

These are in Gloucester's IDIS document.

Entitlement City: Haverhill

These are in Haverhill's IDIS document.

Entitlement City: Salem

These are in Salem's IDIS document.

How were these needs determined?

Entitlement City: Peabody

The City's downtown has the highest concentration of low-mod households in the city (census tracts 2107, 2108, and 2109) . That being said, it is also an area with great opportunity for revitalization. In 2012, the City of Peabody commissioned a study of the downtown in order to identify development barriers and opportunities, plan for revitalization and inspire investment. The plan provided a number of steps that the City of Peabody could take to help revitalize the downtown area. We picked several CDBG eligible items and focused our attention and funds to complete those tasks. Each year we anticipate investing additional funds from a variety of resources, both public and private to help aid in the revitalization of what was once an active downtown. The downtown has the potential to provide several types of housing and job opportunities.

Entitlement City: Gloucester

These are in Gloucester's IDIS document.

Entitlement City: Haverhill

These are in Haverhill's IDIS document.

Entitlement City: Salem

These are in Salem's IDIS document.

Describe the jurisdiction's need for Public Services:

Entitlement City: Peabody

Peabody has a number of major Public Service needs anticipated during the planning period. Most notably among those are

Other major public service needs anticipated during the period include:

1. Improving/increasing services for the elderly
2. Providing services for disabled adults
3. Assisting households to help prevent homelessness
4. Increasing the range of housing options and related services for low and moderate income households
5. Expanding services for those with special needs
6. Improving services for women and children fleeing domestic violence
7. Improving/increasing services to low and moderate income households

8. Providing housing and supportive services for persons with HIV/AIDS and their families
9. Providing resources to assist residents at risk of foreclosure

Entitlement City: Gloucester

These are in Gloucester's IDIS document.

Entitlement City: Haverhill

These are in Haverhill's IDIS document.

Entitlement City: Salem

These are in Salem's IDIS document.

How were these needs determined?

Entitlement City: Peabody

The needs were determined by the City of Peabody reviewing the City's demographics and talking with social service providers to find out what they see as needs in the community.

Entitlement City: Gloucester

These are in Gloucester's IDIS document.

Entitlement City: Haverhill

These are in Haverhill's IDIS document.

Entitlement City: Salem

These are in Salem's IDIS document.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

"Need" is difficult to define. The market forces of supply and demand have been the engines that have created disparities from time to time. For example, Massachusetts encountered an economic recession in 1990-1993 which resulted in a decline in housing production and an actual decline in market rents and housing prices. The opposite was true in the period 1998-2006. Now we are just emerging from a period of economic recession which started in 2007 and which is similar to the downturn in 1990-1993, both of which had serious impacts on the housing market. The Consortium saw a decline in residential construction, as the financial lending market declined, unemployment rose and housing foreclosures increased. At this time, the area is on the road to recovery although it has been slow and gradual. It is expected that over the five year period this plan covers, we will see some sort of equilibrium in the housing market.

When one examines more closely who were damaged by the recent housing 'bust' and who is continuing to be impacted by it, many households continue to be priced out of the market and are faced with an increasing proportion of income they have to set aside for housing. Moreover, because of the tighter underwriting standards, the reticence of lenders to lend, the decline in resources available to subsidize rents and homeownership costs and the challenges low income households face in retaining their jobs and maintaining their income, all of these contribute to a period of difficulty for low income households to secure affordable housing.

For those households above median income, although the value of their housing dropped dramatically and now as the cost of housing is rising again, they still have sufficient income for other basic needs. In housing economics, we refer to this phenomenon as *income elasticity*. Low income families have less elasticity than higher income families. Thus, for the lower income households spending 50% of income on housing results in neglect of other more basic needs. This is discussed in more detail below.

The importance of these numbers is that they obviously exclude those households who reside in subsidized housing or who have subsidy vouchers. Consequently these unsubsidized households are dependent on the private market for housing, which has continued to see growth in costs of ownership and rents.

Coupled with these general measures are the specific circumstances some special needs populations have that further constrain their financial ability to purchase shelter. For example, frail elderly, people with HIV/AIDS, people with severe mental illness, people with substance addiction, etc., must bear the cost of needed additional services, some of which are unreimbursed.

Another measure of need is what is happening to the availability of housing and housing subsidies that serve the most cost burdened households. There are many subsidized units of housing which serve households below 80% of median. In addition there are other household housing subsidies such as HCV (Section 8) and the state MRVP which enable a family to purchase (for HCV only) or rent housing while only paying 30% of their income. The formally subsidized housing units include those operated by Housing Authorities and HOME funded agencies. They also include programs such as Low Income Housing Tax Credits, Section 202 for the elderly and Section 811 for the disabled or special needs housing developed by the public and private sector, both non-profit and for profit.

The remainder of the narrative is in "Additional Content" Attachment.

MA05 Introduction Cont.

There is also informal lower cost housing in each of the communities. In some cases, owners of multiple unit properties, especially 2-5 unit properties, will often rent out units below the average for the community and at rates affordable to lower income households. Similarly, some homes sell at a value affordable to a few households below 80% of median income. This informal housing market serves a significant number of households and its housing costs rise and fall with the general economy. In the US and in the Consortium area, there are a significant number of households below 80% of median income not receiving a subsidy to defray housing costs, yet occupying units whose rental or ownership costs amount to less than 30% of their annual income. Naturally, people who are paying less than 30% of their income for housing and who are above 80% of median income, have surplus purchasing power which they are able to use for other critical family needs.

This informal part of the market, which had been serving households with incomes less than 80% of median income, has been shrinking over the last decade due to a variety of marketplace reasons. It continues to be vulnerable to market forces and deserves to be preserved by whatever means one can utilize.

One key concern of the Consortium will be how many of the governmentally subsidized households are at risk. The two main groups at risk are the subsidized properties (such as those built under Section 236, Section 221(d), Low Income Tax Credit projects and other Federal programs 20 or more years ago), which had limited terms of affordability (20 – 40 years). In many cases, these terms expire within the next few years. The housing units relying upon Housing Choice Vouchers (Section 8) are also at risk. This is discussed in more detail below.

The possible 2,364 'expiring use' units vulnerable through 2020 can be preserved through various programs which extend use restrictions on a voluntary basis.

The issue with vouchers is more complex, but recent changes in how housing authority HCV budgets are set, coupled with the rising rental subsidies due to a growing lower income population being admitted to PHA programs (which consume more of the HCV subsidy), coupled with a growing "porting out" of

vouchers to lower cost housing areas, means that it is probable that the Consortium will see a net loss of 5-10% of its vouchers or anywhere from 300-500 vouchers in the coming five years. There are some actions which PHAs can take to reduce this loss, but they are somewhat limited by the nature of the housing market in the area and HUD regulations (75% of federal vouchers and 40% of federal public housing units must serve households at less than 30% of median income).

In addition to the private, but subsidized and thus affordable units listed above, there are units which are generally affordable forever such as public housing.

The task of developing and keeping enough assisted housing to meet the state's affordable housing appeals statute threshold of 10% of all housing units in the community will be a challenge.

MA05 Introduction Cont. 2

As noted above, up to 2,364 of the affordable housing units in the Consortium including 528 units in the City of Peabody, may also be lost over the next 5 years due to affordability use requirements expiring by 2020. This will exacerbate the situation. Actions can be taken by community leaders to keep these units affordable, by creating and utilizing different "expiring use" strategies.

Offsetting this problem, is the action of some communities take to amend their zoning codes, requiring any new development, to include a percentage of affordable units [Inclusionary Zoning] and to develop other zoning provisions which assist the development of affordable housing. The effect of these actions will depend upon the encouragement of developers by cities and towns, to use these provisions in the future.

As nearly all the Consortium communities have a changing housing economy, typical of what is happening in Massachusetts as a whole, the likelihood is that the percentage of households being priced out of the market will continue. Already we know that for many members of the Consortium, household income when adjusted for inflation, has actually declined or held at about the same. Meanwhile, over the last several years, housing prices and rents have increased, albeit with some leveling off and even decline in the last year. This means that households in these communities have not increased their purchasing power to keep pace with housing prices and other goods and services (medical care for example) which have outpaced the rate of inflation. If this continues, there will be a worsening housing problem in these communities.

The number of employed workers in Massachusetts during the last decade has declined. There has been minimal job growth over the last few years and a persistent unemployment rate for employees earning less than 80% of median income and especially for minority low income persons. This seems to be the forecast trend for the next year or two as well.

Also during the last two decades, there has been a significant out-migration of households in Massachusetts between the ages of 25 and 45. This has been offset by a large in-migration of foreign

born households. According to census data much of the net increase in family formation is attributable to foreign immigration. This continuing population 'exchange' has resulted in a growing number of non-white immigrant households where English is the second language. Also 41% of immigrants into Massachusetts since 1990 will not have a high school diploma (although 33% will have a college degree, (which is a higher percentage than in prior periods of immigration). Moreover, this new immigrant population has a significant proportion of households of lower income and a significant number whose only household head is a single female. As a result, the number of immigrants making up families in poverty is rising. [See Table SP70-A for a breakdown by each NSHC community].

While we do not know the exact dimensions of this 'exchange' and don't know how quickly the 'immigrants' secure linguistic skills, jobs and more suitable housing, we can conclude that they present a housing, educational and employment challenge to the communities of the Consortium.

MA05 Introduction Cont. 3

All in all, the affordability gap has grown for all communities but is especially severe for some of them. Looking at the cities and towns which make up the Consortium, this is also true. The median household income trend from 2000 with projections through 2020 indicates that there has been a significant change in income over the last 10 years and projections indicate that income will continue to rise, although not as significantly as 2000-2007.

When we examine rents for modestly priced housing, a good proxy are the Fair Market Rents which HUD calculates for the area. [These are developed using census data and specific market surveys].

There are several ways of looking at the housing challenge facing households in this area.

We can examine the general rise in housing costs over the last 30 years and can see the significant challenges over time. The noticeable trends are the sharp rise in sales prices from 2002 to 2006, then the sharp drop until 2012 and now an increase again.

Another illustration of housing affordability is to look at the cost of housing divided by household income, which generates an indicator ratio which illustrates the growing cost burden on housing for purchase. This is discussed below.

One of the factors driving housing prices over 1990-2008 was the increase in the size of the average house. In 1970 the median home size was 1,500 square feet. By 2008 it was 2,300 square feet. In the last 4 years it has decreased to 2,000 square feet. The number of bathrooms, kitchen appliances and other amenities also increased in the last 30 years. In the same period construction costs have escalated, so that the combination of rising land costs, especially in the Consortium area, increasing size of homes, multiplication of amenities and the rising cost of construction, were reflected in the rising cost of housing. Now that there is some downward pressure on that combination of housing design, we may see a leveling off in the next five years. It is also costly to build, maintain and operate housing in the

Consortium area. The housing stock is relatively old. There is poor insulation and older inefficient equipment which results in high utility costs and there is a continuing discovery of lead based paint all of which add to the rehab needs and costs.

The other group of households that is impacted is that which is seeking to move from rental to homeownership. Many are actually more cost burdened owners than renters. Low income residents trying to become homeowners need effective counseling and subsidies. Without deep subsidy programs such as the Housing Choice Voucher Homeownership Program or HOME, the cost burdens and mortgage servicing troubles may continue.

MA05 Introduction Cont. 4

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In examining the rental pricing situation, we find a similar story but with the significant difference that changes in rental costs have an immediate impact on households, unless they are in public housing or certain subsidized housing situations where tenant rent payments are tied only to household income changes.

It appears from recent data that there has been a growth in immigrants in the area but clearly it has not been sufficient to offset the decline in home buying families. That could change.

Publicly assisted housing is an important affordable housing resource for low income residents, as is the supply of affordable *unsubsidized* units. This affordable, unsubsidized inventory faces price inflation and gradual transition to higher income household occupancy. One advantage of HOME and CDBG funded rehab programs is that they stabilize the occupancy for households at less than 80% of median. Reduction in public funding for the development of low and moderate income housing has meant that affordable housing production has not kept pace with affordable needs. With this reduction, the rise of inclusionary zoning as a mechanism for production becomes even more important.

As discussed above, the Consortium's existing subsidized housing stock faces over 2,364 units (including 528 units in the City of Peabody) being removed from the stock of affordable housing as their use restrictions expire in the period covered by this plan (2015-2020). This includes individual homeowner units and small rental properties rehabbed with CDBG and HOME funds as well. HUD's voluntary conversion of public housing to vouchers could also result in losses.

As noted previously, many HCV agencies will not receive sufficient funds to pay landlords for the vouchers now in use. As a result, agencies may have to find ways to scale back their programs. Some may cut the maximum amount of rent a voucher can cover; others may reduce the number of families which are assisted. Still others may close waiting lists and not reissue some vouchers as they become available when households leave the program.

HUD has recently analyzed a series of studies exploring how housing and neighborhoods play a crucial role in the outcomes of families.[1]

MA05 Introduction Cont. 5

Implications of housing conditions, housing strategies and neighborhood conditions

There are immediate implications for housing policies that improve outcomes for families with children. Many housing researchers agree that low-income families should receive assistance in securing the resources necessary for acquiring decent housing or improving the quality of their homes, including subsidies for things like electricity, heating, and weatherization; although many such programs are already in place, they are not necessarily adequate to meet community needs. Coley encourages governments to follow through with existing programs such as lead abatement but also suggests that they consider new policies, such as regulating landlords with stricter requirements and enforcement standards, to be sure that problems such as exposed wiring and nonfunctioning refrigerators and heaters are addressed.⁹⁵ Schwartz thinks it worthwhile to make vouchers more easily portable, or easier to use across different public housing agency jurisdictions, to enable low-income families Sample Continuum of Promise Neighborhood Cradle-to-Career Services 15 to move to low-poverty communities. Schwartz also notes that aside from vouchers many localities have housing policies such as inclusionary zoning that can inject small amounts of affordable housing into low-poverty areas, thereby providing families in high-poverty areas with access to better neighborhoods. Although these initiatives are generally small and localized, says Schwartz, they can have a significant impact on children and their education outcomes. As Schwartz explains, “[T]hinking of ways to create incentives for counties and cities to voluntarily adopt their own integrative housing programs like inclusionary zoning could be a good way to distribute affordable housing in an effective manner.

As for neighborhoods, Galster observes, “There are aspects we know aren’t good for kids. We’re not exactly sure of the mechanisms of how these things work, but concentrations of multiply disadvantaged households and concentrations of crime and violence and concentrations of toxins and pollutants are not healthy places to raise kids. Community development policies that try to improve the physical quality of neighborhoods where disadvantaged people live are certainly to be commended. And policies that allow some low-income people who have an inclination to do so to move to better quality neighborhoods through vouchers or some other kind of affordable housing policy is the other side of that coin.

Longer term implications for ensuring that children are able to flourish in healthy communities rest on continued research and application of lessons learned about the effect of physical and socio-

environmental conditions on individuals and families. As researchers attempt to build, expand, and refine knowledge about how housing and neighborhoods shape child outcomes by challenging traditional assumptions and using fresh approaches to disentangle the complexities, policymakers can use this knowledge to focus broadly but comprehensively on making all housing and neighborhoods places of opportunity for low-income and minority children and their families.

The Housing Market sections below explore the dimensions of the housing market in more detail and also documents some of the neighborhood conditions in which housing policy and programs are implemented.

**MA-10 Housing Market Analysis: Number of Housing Units - 91.410,
91.210(a)&(b)(2)**

Introduction

The Tables following with Default Data from HUD are for the Consortium (30 communities). The Tables following with Alternate Data are for the CDBG Entitlement City of Peabody.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	135,221	57%
1-unit, attached structure	14,578	6%
2-4 units	42,429	18%
5-19 units	20,827	9%
20 or more units	21,041	9%
Mobile Home, boat, RV, van, etc	1,764	1%
Total	235,860	100%

Table 27 – Residential Properties by Unit Number

Alternate Data Source Name:
ECon Planning Suite Peabody Data
Data Source Comments:

MA-10 Type of Units - Table 26:City of Peabody

Table 26 – Residential Properties by Unit Number

Table MA10 – A Expiration of Subsidy Inventory for Peabody

Peabody	Total Units	Current Units Assisted	Units at Risk through 6/30/2016	Units at Risk through 6/30/2020
HUD LIHTC LIST	61	61	0	0
CEDAC LIST	756	756	172	250
HOME LIST	0	0	0	0
SHI LIST	2,031	N/A*	522	528

Source: ACS 2009-2013, NSHC Survey, CEDAC, LIHTC Database and DHCD Sources

Note:*Some SHI units are not subsidized or affordable but meet the CH 40B rule for inclusion.
Note: The databases used have known inaccuracies especially when expiration dates have been extended. This data therefore may be inaccurate, especially for the first Annual Plan year July 1st 2015 – June 30th 2016. Also in the list of subsidized projects with restrictions above there are some developments where the term of the subsidy is not known at this time. It might be therefore that there are additional units at risk through 2020.

MA-10 A Expiration of Subsidy Inventory for Peabody

Table MA10 – C PHA and Other Subsidized Housing Affordability Data

Subsidized Households in the City	Number of Extremely Low Income (0%-30% AMI) Households	Number of Very Low Income (31%-50% AMI) Households	Number of Low Income (51%-80% AMI) Households	Totals 0%-80% AMI Households	Total All HH
Federal Public Housing Residents	-	-	-	-	-
Federal Voucher Participants	259	51	13	324	13
State Public Housing Residents	390	76	20	487	20
State Voucher (MRVP & AHVP) Participants	97	19	5	121	5
Other Subsidized Housing*	1,173	229	61	1,463	61
Total All	747	146	39	2,394	100

*Note: All will be <=80% Median Income and most less than 60% Median Income
 Note that the ELI, VLI, LI and MI numbers are estimated using national proportions.
 Source: ACS 2009-2013 and PHA Survey, CEDAC, LIHTC Database and DHCD Sources

As Tables MA10-B and MA-C show, there are about 2,494 households with subsidies in the City of Peabody. In addition, it is estimated that there are approximately another 7,556 units which are occupied by households and for whom the cost is affordable, using the same 30% of income rule. Therefore there is not only a need to protect governmentally subsidized housing, of which more than 528 units are at risk of losing their subsidies in the next 5 years, but also to protect private landlords who are providing subsidized affordable housing.

MA-10 C Subsidized Housing Affordability for Peabody

Table MA10-D City of Peabody Affordable Units- State DHCD Subsidized Housing Inventory as of 12/5/2014

Peabody	Year Round Units- 2010	Total Development Units	Affordable Units- 2014	% Affordable- 4/30/2013
Mixed Rental and Ownership	N/A	N/A	23	N/A
Ownership	N/A	N/A	212	N/A
Rental	N/A	N/A	2,079	N/A
TOTAL	22,135	2,146	2,314	9.2%

Data Source: DHCD 2014

MA-10 D Peabody Affordable Units

Table MA10 – C PHA and Other Subsidized Housing Affordability Data

Subsidized Households in the Consortium	Estimated Number of Extremely Low Income (0%-30% AMI) Households	Estimated Number of Very Low Income (31%-50% AMI) Households	Estimated Number of Low Income (51%-80% AMI) Households	Totals 0%-80% AMI Households	Estimated Number of Higher Income (80% + AMI) Households	Total All
Federal Public Housing Residents	438	85	23	546	23	569
Federal Voucher Participants	3,292	641	171	4,104	171	4,275
State Public Housing Residents	4,497	876	234	5,606	234	5,840
State Voucher Participants	244	48	13	304	13	317
Other Subsidized Housing*	10,731	2,091	557	13,380	557	13,937
Total All	8,471	1,650	440	23,940	998	24,938

Source: ACS 2009-2013, NSHC Survey, CEDAC, LIHTC Database, DHCD Sources and HUD MTCS

Note: Most will be less than 60% Median Income

Note: that the ELI, VLI, LI and MI numbers are estimated using national proportions as reflected in HUD PIH's MTCS database.

As Tables MA10-B and MA-C show, there are about 23,490 households with subsidies in the Consortium. In addition, it is estimated that there are approximately another 33,552 units which are occupied by households at or below 80% of median income and for whom the cost is affordable, using the same 30% of income rule. Therefore there is not only a need to protect governmentally subsidized housing, of which more than 2,364 units are at risk of losing their subsidies in the next 5 years, but also to protect private landlords who are providing subsidized affordable housing.

MA-10 C Consortium PHA and Other Subsidized Housing

Table MA10-D NSHC Affordable Units- State DHCD Subsidized Housing Inventory as of 12/5/2014

	2010 Census Year Round Housing Units	Total Development Units	Total Rental SHI Units 12/05/2014	Total Ownership SHI Units 12/05/2014	Total Mixed Rental & Ownership SHI Units 12/05/2014	Total SHI Units 12/05/2014*	%
Amesbury	7,041	869	441	62	2	505	7.2%
Andover	12,324	1,428	1,076	69	0	1,145	9.3%
Beverly	16,522	2,142	1,906	38	0	1,946	11.8%
Boxford	2,730	64	8	15	0	23	0.8%
Danvers	11,071	1,472	1,109	0	0	1,109	10.0%
Essex	1,477	40	40	0	0	40	2.7%
Georgetown	3,031	354	350	4	0	354	11.7%
Gloucester	13,270	986	862	89	0	951	7.2%
Hamilton	2,783	124	78	6	0	84	3.0%
Haverhill	25,557	2,694	2,419	33	0	2,465	9.6%
Ipswich	5,735	520	486	8	0	494	8.6%
Lynnfield	4,319	704	480	11	0	491	11.4%
Manchester	2,275	122	84	0	26	110	4.8%
Marblehead	8,528	399	311	22	0	333	3.9%
Merrimac	2,527	397	127	14	0	141	5.6%
Methuen	18,268	1,938	1,498	145	6	1,649	9.0%
Middleton	3,011	173	145	6	0	151	5.0%
Newburyport	8,015	720	471	135	0	606	7.6%
Nth Andover	10,902	1,393	788	144	0	932	8.5%
Nth Reading	5,597	645	502	31	0	533	9.5%

MA-10 D Consortium Affordable Housing Units Page 1

	2010 Census Year Round Housing Units	Total Development Units	Total Rental SHI Units 12/05/2014	Total Ownership SHI Units 12/05/2014	Total Mixed Rental & Ownership SHI Units 12/05/2014	Total SHI Units 12/05/2014*	%
Peabody	22,135	2,146	1,798	210	23	2,031	9.2%
Rockport	3,460	135	135	0	0	135	3.9%
Rowley	2,226	179	78	16	0	94	4.2%
Salem	18,998	2,350	2,280	66	2	2,348	12.4%
Salisbury	3,842	555	162	178	2	342	8.9%
Swampscott	5,795	218	192	2	0	212	3.7%
Topsfield	2,157	164	140	6	0	146	6.8%
Wenham	1,404	190	103	19	0	122	8.7%
West Newbury	1,558	86	30	4	0	34	2.2%
Wilmington	7,788	1,048	662	157	0	820	10.5%
NSHC Total	234,346	24,255	18,761	1,490	61	20,346	8.68%

Data Source: DHCD 12-5-2014

Note:* There are 34 units whose type is not known included in the total

MA-10 D Consortium Affordable Housing Units Page 2

Table MA10 - B Census Affordability Data

All Households 0%-80% Median Income Occupying Housing which is Affordable	Owner	Renter	Totals	Known Subsidized Households	Estimated Private Affordable Housing
0%-30% HAMFI	1,240	No Data	1,240	747	493
30%-50% HAMFI	3,785	315	3,785	146	3,640
50%-80% HAMFI	5,615	315	5,025	39	4,986
Total Subsidized Households in the City	10,640	630	10,050	2,494	7,556

Source: ACS 2006-2012 and PHA Survey, CEDAC, LIHTC Database and DHCD Sources

MA-10 B Peabody Census Affordability Data

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	712	0%	6,042	10%
1 bedroom	11,328	8%	43,426	70%
2 bedrooms	67,082	42%	48,080	78%
3 or more bedrooms	236,790	150%	26,170	42%
Total	315,912	200%	123,718	200%

Table 28 – Unit Size by Tenure

Alternate Data Source Name:
ECon Planning Suite Peabody Data
Data Source Comments:

MA-10 Size of Units - Table 26:City of Peabody

Table 27 – Unit Size by Tenure

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

The data available from Public Housing Authorities is more detailed and more readily available than from other subsidized housing providers. Tables MA-10 D Consortium Affordable Units and MA-10 D Peabody Affordable Units above show that the vast majority (at least 75%) of housing provided through the PHAs in the Consortium’s governmentally subsidized housing programs serve Extremely Low Income households (including the City of Peabody).

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

The table below lists the developments in the Consortium which have either local restrictions or restrictions from the funding source such as HUD, MHFA etc. As the table illustrates, there are at least another 921 units at risk during this next 5 year Plan period (through 2020). However, if we use the SHI list which is of critical importance to communities subject to the MA Chapter 40 B law, then the number of units at risk rises to 2,364. In addition the Table MA10-A Peabody Expiration Data above, shows that in the City of Peabody, there are at least another 528 units at risk during this next 5 year Plan period (through 2020).

Table MA10 – A Expiration of Subsidy Inventory

Source: ACS 2009-2013, NSHC Survey, CEDAC, LIHTC Database and DHCD Sources

Note:*Some SHI units are not subsidized or affordable but meet the CH 40B rule for inclusion.

Note: The databases used have known inaccuracies especially when expiration dates have been extended. This data therefore may be inaccurate, especially for the first Annual Plan year July 1st 2015 – June 30th 2016. Also in the list of subsidized projects with restrictions above there are some developments where the term of the subsidy is not known at this time. It might be therefore that there are additional units at risk through 2020.

We should also note that most of these developments are owned in whole or in part by mission driven non-profits who have demonstrated a clear commitment to extending the affordability restrictions and/or securing replacement subsidies.

Does the availability of housing units meet the needs of the population?

In addition to the developments subsidized with specific governmental actions/financing and therefore with a variety of restrictions both in terms of the longevity of the restrictions and the criteria for admittance (mostly income restrictions), there are many units which based on the US Census, were affordable to their occupants at the time (2012). This is calculated using the 30% of gross income formula.

The following table MA10-B shows this distribution and also adjusts the numbers for the known subsidized households in the Consortium communities. It should be noted that the State also manages HUD HCV vouchers and that approximately 599 are being used in Consortium communities (CTI source). Also refer to Tables MA10-C and D which have more detail on the inventory and are above.

Table MA10-B Peabody Census Affordability Data above shows this distribution and also adjusts the numbers for the known subsidized households in the City. It should be noted that the State also manages HUD HCV vouchers and that approximately 70 are being used in the City.

Describe the need for specific types of housing:

It has become apparent that there is a dire need for affordable housing for low and extremely low income households in the region, both for individuals and families. It is clear from the large number of homeless households overflowing the shelter system into motels that there is an urgent need for truly affordable rental housing. Rental housing is needed for individuals and families with incomes at the lowest end of the spectrum, at or below 30% of the area median income, as well as for those at or below 50% AMI, therefore deeper subsidies will be needed to create housing that is truly affordable to these groups. In addition, there is a population that is at imminent risk of becoming homeless and for whom a short term rental subsidy would help to stabilize their housing, which is why, even though rental subsidies do not create permanent housing, the provision of funds for rental subsidies is still seen as an important tool to help to stem the flow of people into homelessness.

It is for this reason that the Consortium is reducing the amount of assistance that will be provided to Homeownership related programs over the coming years. In some Consortium communities where first

time homebuyer and homeowner rehabilitation programs have been administered there continues to be a desire to provide this type of assistance, but the Consortium will be reducing the amount of funding to support those programs and will take steps toward discontinuing them over the next five years, unless the affordable housing crisis somehow disappears.

The City of Peabody through a review of existing data and through discussions with North Shore Community Action Programs (NSCAP), Citizens for Adequate Housing, North Shore Elder Services, Harborlight Community, has concluded is no one specific housing type that has been identified as needed. All types of housing (rental and ownership) are needed, provided it is affordable.

Discussion

To have a segment of our population living without the most basic need of housing is unacceptable. The poor economy, the high percentage of unemployment, and the extremely low rental vacancy rate in the region has combined to create a situation where many low income households have become unable to support market rate apartments. The already overtaxed emergency shelter system has been sheltering far greater numbers of households than they are funded to serve, and families are being warehoused in hotels since there are not enough family shelter spaces available to house everyone. A total of seventy four individuals were identified as living out of doors in our region during one of the most treacherous winters on record, with an unknown additional number that we have learned are able to avoid being counted in fear of being persecuted. The situation has been going on for years without any signs of changing, and it is only by doing things differently that things will change. It is for this reason that the Consortium is taking the steps to help address the problem with the limited resources that are available.

It should also be noted that the lack of non-subsidized affordable housing creates a situation where the percentage of household income to support household expenses becomes a larger burden for the household and leads those affected to seek assisted/affordable housing units thereby fueling the need for additional affordable units. Unsubsidized and homeless families will be priced out of the market.

As noted above in Table MA10-B for the City of Peabody, the number of privately owned and managed housing units which are serving people with incomes of less than or equal to 80% of median income and which are providing housing at a cost of 30% or less of household income, is quite significant. These are worth preserving as the cost of replacing them with new housing is substantial. Programs which target rehab of these units (such as HOME and CDBG) or provide direct subsidy of the units (such as Project Based Vouchers) are more cost effective.

In addition as noted above, there are about 528 units of housing with contractual obligations to provide affordability, in which the contract term will expire in the next 5 years in the City of Peabody. Preservation of these units will, in general, be less costly than replacing them with new units.

This furthers the argument that additional affordable housing units must be created or maintained at all levels, from transitional housing to permanent housing and from rental units to home ownership.

MA-15 Housing Market Analysis: Cost of Housing - 91.410, 91.210(a)

Introduction

The Tables below supplied by HUD for the Consortium have been modified to provide missing information. In addition some additional tables for the City of Peabody have been added where appropriate.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	0	0	0%
Median Contract Rent	0	0	0%

Table 29 – Cost of Housing

Alternate Data Source Name:

US Census ACS 2013

Data Source Comments:

Rent Paid	Number	%
Less than \$500	26,760	43.3%
\$500-999	47,132	76.2%
\$1,000-1,499	35,674	57.7%
\$1,500-1,999	10,186	16.5%
\$2,000 or more	3,966	6.4%
Total	123,718	200.0%

Table 30 - Rent Paid

Alternate Data Source Name:

US Census ACS 2013

Data Source Comments:

MA-15 Tables 28 and 29 for Peabody

Cost of Housing

Table 28 – Cost of Housing

Data Source: 2000 Census (Base Year), 2009-2013 ACS (Most Recent Year)

Table 29 - Rent Paid

HUD Table 28 Cost of Housing Modified

	Base Year: 2000	Most Recent Year: 2013	% Change
Mean Income*	\$97,224	\$116,695	20%

Table 28 – Cost of Housing

*Note: Median Home Value, Median Contract Rent and Median Income for the Consortium as a whole is not available. They are available for each of the Consortium communities. Mean income is available though.

Community	Median Home Value (dollars)	Median Contract Rent	Median Income
Amesbury	\$313,200	\$973	\$78,486
Andover	\$543,900	\$1,183	\$112,681
Beverly	\$361,100	\$1,082	\$70,563
Boxford	\$572,900	\$798	\$125,833
Danvers	\$360,800	\$1,288	\$79,478
Essex	\$516,600	\$1,141	\$74,211
Georgetown	\$395,700	\$1,210	\$107,775
Gloucester	\$364,600	\$967	\$61,449
Hamilton	\$490,400	\$1,104	\$105,865
Haverhill	\$256,600	\$1,006	\$60,429
Ipswich	\$409,000	\$997	\$77,087
Lynnfield	\$547,900	\$1,242	\$110,980
Manchester-by-the-Sea	\$801,400	\$1,355	\$115,650
Marblehead	\$565,200	\$1,186	\$98,399
Merrimac	\$308,600	\$1,133	\$79,423
Methuen	\$278,900	\$958	\$67,556
Middleton	\$407,300	\$1,650	\$104,245
Newburyport	\$429,000	\$1,106	\$78,638
North Andover	\$437,900	\$1,310	\$96,002
North Reading	\$429,100	\$1,451	\$110,852
Peabody	\$333,100	\$1,239	\$64,351
Rockport	\$452,000	\$971	\$66,402
Rowley	\$431,000	\$1,301	\$83,237
Salem	\$304,400	\$1,063	\$55,780
Salisbury	\$318,900	\$1,026	\$72,131
Swampscott	\$415,500	\$1,227	\$92,258
Topsfield	\$515,300	\$856	\$111,696
Wenham	\$545,400	\$848	\$127,606
West Newbury	\$445,600	\$1,363	\$111,652
Wilmington	\$375,000	\$1,611	\$99,508

Data Source: ACS 2009-2013

MA-20 Table 28 Consortium Cost of Housing

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	8,765	No Data
50% HAMFI	18,738	1,746
80% HAMFI	36,019	5,879
100% HAMFI	No Data	14,210
Total	63,522	21,835

Table 31 – Housing Affordability

Data Source: 2007-2011 CHAS

MA-15 Tables 30 and 31

Housing Affordability

Table 30 – Housing Affordability

Monthly Rent

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	762	869	1,115	1,389	1,490
High HOME Rent	743	905	1,137	1,393	1,454
Low HOME Rent	743	839	1,007	1,163	1,298

Table 32 – Monthly Rent

Data Source: HUD FMR and HOME Rents

MA15-A : Housing Costs as a % of Gross Income

Table MA15-A : Consortium Housing Costs as a % of Gross Income

Data Source: ACS 2009-2013

MA-15 B Consortium Income Housing Cost Multiplier

Table MA15-B: Consortium Housing Costs Multiplier

Data Source: ACS 2013 and Census 2000

As can be seen in Table MA15-A, 77,799 households were paying 20% or less of their gross income for housing in 2013, while another 32,084 were paying over 35% of their income for housing. Generally speaking, except for the very poor (households earning less than 30% of median income) households that are paying up to 35% of income is not unreasonably burdensome. These statistics also show that roughly 30% of all households are paying over 35% of their income on housing costs, which is concerning.

Moreover, Table MA15-B above illustrates the change in housing costs as a multiple of income in the last ten years. As noted in the introduction, it is important to note how housing costs track or don't track household income. A simple way to do that is to divide the mean housing and rental values or costs by the mean household income. Historically, these homeownership ratios or multipliers have been stable and in the 2.1-2.7 range. In the last 15 years, this multiplier has risen substantially indicating that housing costs are consuming more and more of household income. For homeowners, the multiplier has risen by 16% while for rental households it has risen 14%. A change of 10% is considered significant, so this change illustrates how incomes in the Consortium have not kept pace with the purchase or rental price of housing.

MA-15 A Peabody Housing Costs Multiplier

Table MA15-A : Housing Costs as a % of Gross Income

Data Source: ACS 2013

MA-15 B Peabody Income Housing Cost Multiplier

Table MA15-B: Housing Costs Multiplier

Data Source: ACS 2013 and Census 2000

As can be seen in Table MA15-A, 7,025 households were paying 20% or less of their gross income for housing in 2013, while another 3,911 were paying over 35% of their income for housing. Generally speaking, except for the very poor (households earning less than 30% of median income) households that are paying up to 35% of income is not unreasonably burdensome. These statistics also show that roughly 22% of all households are paying over 35% of their income on housing costs, which is concerning.

Moreover, Table MA15-B above illustrates the change in housing costs as a multiple of income in the last ten years. As noted in the introduction, it is important to note how housing costs track or don't track household income. A simple way to do that is to divide the mean housing and rental values or costs by the mean household income. Historically, these homeownership ratios or multipliers have been stable and in the 2.1-2.7 range. In the last 15 years, this multiplier has risen substantially indicating that

housing costs are consuming more and more of household income. For homeowners, the multiplier has risen by 31% while for rental households it has risen 50%. A change of 10% is considered significant, so this change illustrates how incomes in the City have not kept pace with the purchase or rental price of housing.

Is there sufficient housing for households at all income levels?

There is not sufficient housing available for all income levels. Homeless service providers report that waiting lists for subsidized housing units or vouchers are from two to seven years long, so extremely low and low income households have little option to find truly affordable housing. Vacancy rates are extremely low in this region, and our proximity to Boston and the high number of professionals who choose to live in our communities and commute to Boston contributes to the increase in rents as demand increases. At one community meeting a citizen of Gloucester shared that she is concerned because she knows that her college age children will not be able to afford to live in her community when they graduate, and many others have echoed this same concern as the cost of housing increases. As stated earlier in the plan, a large percentage of households are rent burdened and paying over 30% of their income or over 50% of their incomes on housing costs. Also as stated earlier, the numbers of homeless individuals and families continues to grow as incomes fail to keep pace with the cost of living. The number of homeless families being housed in motels should be enough of an indicator that we do not have sufficient affordable housing for low income households.

There is some overcrowding in the City of Peabody and there are a great number of households with a cost burden above 35% of household income and above 50% of household income. Clearly more production of housing could create competition and drive prices lower. However, the cost of production is such that almost all newly constructed housing is beyond the rental or purchase capacity of households earning 80% of median or less. Thus without subsidies for households already housed or seeking to be housed, there is a minimal chance of meeting affordable housing demand.

How is affordability of housing likely to change considering changes to home values and/or rents?

As noted above, housing purchase and rental values have increased disproportionately to income and therefore more and more families are either going to have to pay more for housing, or double up and/or move to communities which have lower housing prices, none of which are in our region. Clearly, it will not affect anyone receiving a rental subsidy or a housing purchase subsidy, but these subsidies have declined in recent years and especially with the HOME program, the subject of this Consolidated Plan, the annual entitlement awards have gone down by roughly 50% in the last 5 years with expectations that Congress and HUD will further reduce the HOME budget.

In addition many homeowners have lost their homes through foreclosure and some rental properties have been lost to conversion to for-sale use.

With the above trends, market rate rents will continue to be less and less affordable and the great expense of creating new affordable housing will make affordable housing more rare.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

Table MA15-C: Contract Rent Levels

Source: 2010 census , CPD Maps and 2009-2013 ACS data

Note: *The range of average HCV contract rents in the Consortium area for CTI's portfolio, is from a low of \$1,146/mo in Andover to a high of \$1,454 in Manchester-by-the-Sea.

Tables 28 and 30 and Table MA15-C show that market rate rental costs are lower than HOME and FMR limits set by HUD and therefore should enable subsidized low income tenants applying to either market rate or assisted units to be able to afford rents in any unit. In fact the average contract rent for HCV vouchers placed in service in the region and in the City of Peabody is higher. It is a challenge therefore to find affordable rental units without the use of MRVP or HCV subsidies.

Discussion

The cost of housing is the overwhelming issue facing the NSHC and the City of Peabody. There are not many solutions available or the scale is too small to affect the situation.

MA-20 Housing Market Analysis: Condition of Housing - 91.410, 91.210(a)

Introduction

The Tables below supplied by HUD are for the Consortium. There are additional tables added for the City of Peabody.

Describe the jurisdiction's definition for "substandard condition" and "substandard condition but suitable for rehabilitation":

Each community has its own standards it uses to determine this.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	51,408	33%	26,918	44%
With two selected Conditions	551	0%	1,365	2%
With three selected Conditions	74	0%	97	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	105,923	67%	33,479	54%
Total	157,956	100%	61,859	100%

Table 33 - Condition of Units

Data Source: 2007-2011 ACS

MA-20 Table 32 City of Peabody

Condition of Units

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	10,491	7%	5,990	10%
1980-1999	35,667	23%	8,460	14%
1950-1979	57,094	36%	17,789	29%
Before 1950	54,704	35%	29,620	48%
Total	157,956	101%	61,859	101%

Table 34 – Year Unit Built

Data Source: 2007-2011 CHAS

MA-20 Table 33 City of Peabody

Year Unit Built

Table 33 – Year Unit Built

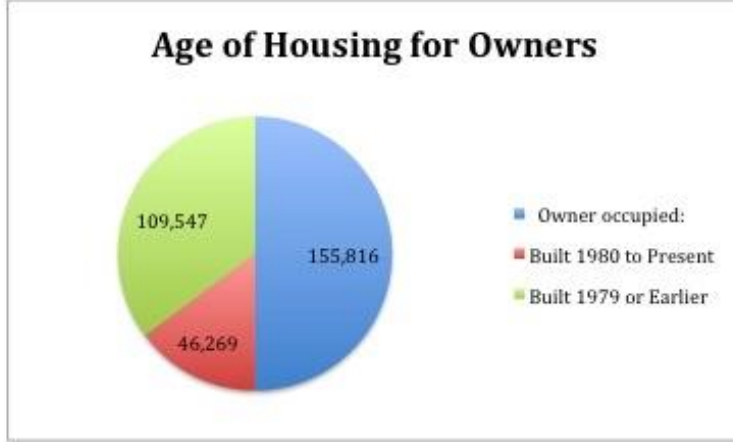
Table MA20-C Age of Housing by Community

Community	Owner Pre-1980	Rental Pre-1980	All Units Pre-1980	Total Housing Units	% Built before 1980
Amesbury	3,059	1,652	4,711	7,027	67%
Andover	6,905	1,683	8,588	12,828	67%
Beverly	8,022	5,119	13,141	16,781	78%
Boxford	1,485	26	1,511	2,817	54%
Danvers	5,629	1,895	7,524	10,837	69%
Essex	681	417	1,098	1,581	69%
Georgetown	1,374	247	1,621	2,989	54%
Gloucester	5,991	3,810	9,801	13,955	70%
Hamilton	1,783	522	2,305	2,994	77%
Haverhill	8,771	6,997	15,768	25,508	62%
Ipswich	2,866	957	3,823	5,999	64%
Lynnfield	2,901	279	3,180	4,389	72%
Manchester-by-the-Sea	1,077	500	1,577	2,269	70%
Marblehead	5,491	1,446	6,937	8,737	79%
Merrimac	1,107	368	1,475	2,499	59%
Methuen	8,143	3,642	11,785	18,595	63%
Middleton	987	282	1,269	2,689	47%
Newburyport	3,751	1,970	5,721	8,076	71%
North Andover	4,403	2,032	6,435	10,991	59%
North Reading	10,155	4,819	14,974	22,070	68%
Peabody	1,752	757	2,509	4,024	62%
Rockport	887	261	1,148	2,213	52%
Rowley	6,477	8,263	14,740	19,626	75%
Salem	1,454	602	2,056	4,481	46%
Salisbury	3,842	1,013	4,855	5,579	87%
Swampscott	1,635	114	1,749	2,189	80%
Topsfield	806	150	956	1,438	66%
Wenham	824	90	914	1,598	57%
West Newbury	2,918	345	3,263	5,533	59%
Wilmington	4,371	242	4,613	7,598	61%
NSHC	109,547	50,500	160,047	237,910	67%

Data Source: ACS 2009-2013

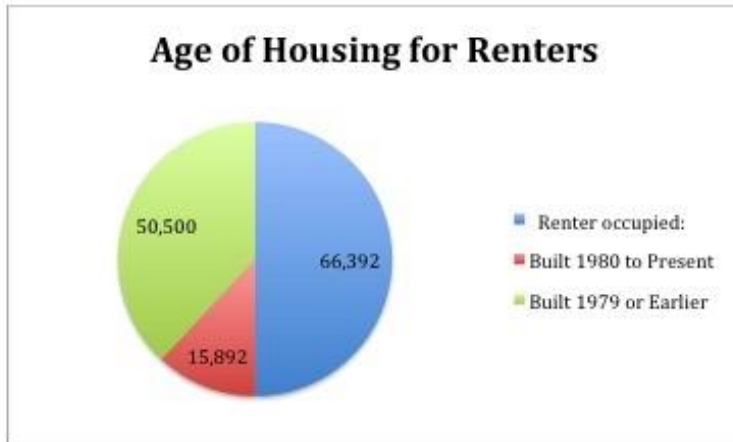
MA-20 C Consortium Age of Housing by Community

Chart MA20-A Age of Ownership Housing



Data Source: ACS 2009-2013

Chart MA20-B Age of Rental Housing



Data Source: ACS 2009-2013

MA-20 AÿB Consortium Charts of Age of Housing by Tenure

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	111,798	71%	47,409	77%
Housing Units build before 1980 with children present	8,039	5%	2,051	3%

Table 35 – Risk of Lead-Based Paint

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

MA-20 Table 34 City of Peabody

Risk of Lead-Based Paint Hazard

Table 34 – Risk of Lead-Based Paint

Table MA20-D Lead Poisoning Rates 2003-2012

Community	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
Amesbury	3.5	3.8	1.9	0	0	1.8	1.9	1.9	0	0
Andover	0	0	0	0	0	0	0	0	0	0
Beverly	0	0	0	0	0.8	0	0	1.7	0	0
Boxford	0	0	0	0	0	0	0	0	0	0
Danvers	0	0	0	1.4	0	0	0	1.4	0	0
Essex	0	0	0	0	0	0	0	0	0	0
Georgetown	0	0	0	0	0	3.8	0	0	0	4.3
Gloucester	1.1	0	1.2	0	0	1.1	1.2	2.6	0	0
Hamilton	0	3.3	0	0	0	0	0	0	0	0
Haverhill	1.5	0.8	0.8	1.3	0.8	1.1	0.7	0.8	0.4	1.2
Ipswich	0	0	0	0	0	0	3.3	0	0	0
Lynnfield	0	0	2.4	0	0	3	0	6.5	0	0
Manchester-by-the-Sea	0	0	0	0	0	0	0	0	0	0
Marblehead	0	0	0	0	0	0	0	0	0	0
Merrimac	0	0	0	0	0	0	0	0	0	8.1
Methuen	0.7	0.7	0.6	1.2	0.6	0	0	0.6	0.6	0
Middleton	0	4.1	0	0	0	0	0	0	0	5.7
Newburyport	0	0	1.9	3.9	4.3	0	0	0	0	0
North Andover	1.1	0	1.1	0	0	0	0	0	1.2	1.3
North Reading	0	0	0	0	0	0	0	0	0	2.4
Peabody	0	0	0	0.7	0	0	0	0	0	0
Rockport	0	0	0	7.2	0	0	0	0	0	7.8
Rowley	0	0	0	0	0	0	0	6.2	0	0
Salem	0	0	0.6	0.7	1.4	0.7	2	0.7	0	0
Salisbury	0	0	0	0	0	0	0	0	0	0
Swampscott	0	0	3.9	0	0	0	0	0	0	0
Topsfield	0	0	5.2	0	0	0	0	0	0	0
Wenham	0	0	0	0	0	0	0	0	0	0
West Newbury	0	0	0	0	0	0	0	0	0	0
Wilmington	0	0	0	0	0	0	0	0	0	0

Data Source: Massachusetts Department of Public Health, 2013

MA-20 D LBP Rates Consortium 2003-2012

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 36 - Vacant Units

Data Source: 2005-2009 CHAS

MA-20 Table 35 Peabody y Consortium Text

In one community, the City of Peabody, there were a total of 52 bank owned properties on record with the Essex county Registry of deeds as of April 1, 2015, from foreclosure procedures put in place dating from 2013 through that date. Additional data collected in Peabody shows that 235 residential properties show zero or extremely low water usage over the last four quarters, indicating that the residences are vacant. Most of the units in question are being kept up, typically by family members of aging residents who may be in supported living but are unable to let go of their homes. However, a small number of foreclosed properties have been labeled as problem properties which are deteriorating or causing a blight on the neighborhood. In those instances in Peabody, the Public Health Department has teamed up the Mass Secretary of State on a program to take title to abandoned properties to return them to use, but this applies only to foreclosed properties. It is predicted that all of the units in Peabody are suitable for rehabilitation, and through the Secretary of State Receivership program an outside party can make the repairs and take over the abandoned property to return it to service. This program is also being undertaken in the Cities of Methuen and Haverhill. Data on foreclosures in all 30 consortium communities is not available at this time.

Vacant Units

Table 35 - Vacant Units

Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing.

A great deal of the Consortium’s housing stock is very old and can be assumed to be in need of repair (see charts above), therefore there is a case to be made for the merits of running a rental rehabilitation program since there is a great need to contribute to or sustain the number of affordable rental housing units in the region. Homeowner rehabilitation programs are also indicated as they are an aid to keep low income homeowners in their homes when they need assistance to maintain their property. The issue of foreclosure is not one that can be easily dealt with using HOME funds.

The City of Peabody understands that there is a need for both homeowner and rental rehabilitation. In order to stretch the City's federal dollars, it has sought out other resources to provide this service. It proposed an Emergency Rehabilitation Pilot Program for income eligible households to be funded through the City's allocation of Community Preservation Funds. Additionally, it offers an Investor Owner Rental Rehabilitation Program, which provides low interest loans to owners of 2-4 rental unit properties. This program is funded through the City of Peabody's Community Development Authority (CDA) Business Loan Program.

Estimate the number of housing units within the jurisdiction that are occupied by low or moderate income families that contain lead-based paint hazards. 91.205(e), 91.405

Table MA-20C above lists the total number of housing units in the consortium communities versus the number of units built prior to 1980 which would be suspected of containing lead based paint hazards. For most communities the percentage appears to be extremely high. The City of Peabody is included in the Table.

Table MA-20D above lists the Lead Poisoning Rate in each of the Consortium Communities. We do not have data on the percentage of these that are low or moderate income families, however, but given the percentages of these populations in the communities, we can assume that the numbers would be high. The City of Peabody is included in the Table.

Discussion

The lead poisoning statistics in Table MA30-D in the "Additional Content" Attachment shows that while there has been a low incidence of lead poisoning in the NSHC communities as a whole (an average rate/1000 tests of .5) the rate did jump in 2012. Also some communities have had greater rates recently than others. There is no obvious reason for such variations. But clearly communities need to keep an eye on conditions in their housing. It also requires that the NSHC keep requiring rehab units to meet lead free standards. The City of Peabody is included in this Table.

MA-25 Public And Assisted Housing - 91.410, 91.210(b)

Introduction

As has been noted in Section NA-35 29 of the 30 Consortium communities have a housing authority but only 16 of these have Federal public housing and/or vouchers. Moreover, the number of Federal public housing units totals 569 and the number of State Public housing units totals 5,840. Similarly, the number of Federal HCV vouchers totals 4,874 (plus 335 project based vouchers) and the number of State MRVP vouchers totals 317. Overall the total Federal portfolio is 5,778 and the total State portfolio is 6,157. So in any discussion of public and assisted housing one has to include the State portfolios. In addition, there are about 934 HCV vouchers in the State portfolio which are being used within the Consortium plus another 244 VASH vouchers in the Consortium area. In addition there are another approximately 8,411 affordable units created through HOME, CDBG, Chapter 40B, LIHTC and other subsidy programs. So the HUD tables below don't reflect these numbers.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	140	6,978	9,261	386	6,003	344	0	3,322
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 37 – Total Number of Units by Program Type

Alternate Data Source Name:
Public Housing and Voucher Inventory
Data Source Comments:

Table MA25-A All Federal Public Housing and Vouchers in the Consortium

PHA Name/Address	Federal Public Housing Units	Federal HCV Vouchers	Federal Project Based Vouchers	Federal VASH Vouchers	Total Federal Portfolio
Amesbury	-	84			84
Andover	-	127			127
Beverly	168	420			588
Boxford	-	-	-	-	
Danvers	76	145			221
Essex					-
Georgetown					-
Gloucester	89	633			722
Hamilton					-
Haverhill	-	349			349
Ipswich	-	55			55
Lynnfield					-
Manchester-by-the-Sea					-
Marblehead					-
Merrimac					-
Methuen	42	558			600
Middleton					-
Newburyport	50	102			152
North Andover	105	133			238
North Reading	-	22			22
Peabody	-	337			337
Rockport	-	153			153
Rowley					-
Salem	39	1,088			1,127
Salisbury	-	58			58
Swampscott					-
Topsfield					-
Wenham					-
West Newbury					-
Wilmington	-	11			11
CTI (DHCD)		599	335		0
Totals for NSHC	569	4,874	335	244	6,022

MA-25 A Consortium Federal Housing by Community

Table MA25-B All State Public Housing and Vouchers in the Consortium

PHA Name/Address	State Public Housing Units	State MRVP & AHVP Vouchers	Total State Portfolio
Amesbury	263	-	263
Andover	282	3	285
Beverly	471	60	531
Boxford	-	-	
Danvers	202	-	202
Essex	40	-	40
Georgetown	136	-	136
Gloucester	530	30	560
Hamilton	63	-	63
Haverhill	440	47	487
Ipswich	250	31	281
Lynnfield	72	-	72
Manchester-by-the-Sea	84	-	84
Marblehead	306	-	306
Merrimac	53	-	53
Methuen	391	11	402
Middleton	66	-	66
Newburyport	164	2	166
North Andover	192	2	194
North Reading	44	-	44
Peabody	507	126	633
Rockport	104	-	104
Rowley	54	-	54
Salem	667	-	667
Salisbury	80	-	80
Swampscott	122	5	127
Topsfield	60	-	60
Wenham	86	-	86
West Newbury	26	-	26
Wilmington	85	-	85
Totals for NSHC	5,840	317	6,157

MA-25 B Consortium State Housing by Community

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

Peabody Housing Authority (has only State Public Housing)

Table MA25-A2 Housing Authority Inventory

Data Source: Peabody Housing Authority

Gloucester, Haverhill and Salem

Unknown at this time

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 38 - Public Housing Condition

MA-25 Peabody Housing Condition

The Peabody Housing Authority (PHA) owns and/or manages 507 units in 16 separate developments, including units for seniors, families, and those with special needs. The Housing Authority also manages 337 Federal HCV and 126 State vouchers that enable those who are priced out of the housing market to rent housing in privately owned units, paying only a specified portion of their income on housing costs.

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

There has been a longstanding need for the revitalization and restoration of a significant number of public housing units in this region. Although this is based upon comments from the Directors of several housing authorities, there had been great frustration knowing the numbers on waiting lists while some units were uninhabitable without these renovations. Within the past two to three years, the state budget has begun addressing this need by making new funding available for needed revitalization. While this new funding will not be able to address all needs immediately, there is satisfaction that the needs are now being addressed in a systematic way.

Peabody Housing Authority

Agencies with federal public housing have had the advantage of a regular stream of capital funding and have used this stream to modernize and maintain their public housing which is competitive in the market place. They also have had revitalization, sources such as HOPE VI. The Peabody Housing Authority has no Federal public housing and is only just beginning to see a formula driven modernization program emerge for its State Public Housing. At the moment, it still must compete for state modernization funds.

Gloucester, Haverhill and Salem Housing Authorities

Specific PHA information is not available at this time.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

This is addressed by each local housing authority in their own way. Some have established family self-sufficiency programs; some provide supports and encouragement to households looking to leave public housing to live more independently. Homeownership counseling programs are available in some instances.

Peabody Housing Authority

In addition to housing management and modernization, the PHA has also tried to identify needs for specialized housing and services, to support those who have needs which are not easily met in an independent living environment.

Gloucester, Haverhill and Salem Housing Authorities

Specific PHA information is not available at this time.

Discussion:

Housing authorities typically have a resident advisory council whereby the residents can have input on the overall operations of a particular facility (or by community). This policy can provide a genuine opportunity for the Board of Directors and the Executive Director to be responsive to the needs of the residents, or to describe why certain suggested actions cannot be implemented. Often basic topics such as trash removal, and parking issues in winter create concerns for residents. Sometimes, the requests of residents to modify the authority's policies on keeping small pets can be seen as improving the living environment for certain residents.

Peabody Housing Authority

The City has extremely limited resources to assist the needs of the PHA and its clients, especially when compared with the needs of those who do not have access to affordable housing. It continues to support the PHA's residents and participants who apply for homeownership assistance, focusing on those coming out of Family Self Sufficiency programs. The City will also work with the State and the PHA to develop project based Section 8 projects. As the HUD regulations permit up to 20% of the allocation to be used for this purpose, this has the potential for developing more than 66 affordable housing units.

Gloucester, Haverhill and Salem Housing Authorities

Specific PHA information is not available at this time.

MA-30 Homeless Facilities and Services - 91.410, 91.210(c)

Introduction

Entitlement City data is included in the Consortium data and in the narratives.

Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	355	734	76	67	0
Households with Only Adults	123	73	39	369	0
Chronically Homeless Households	0	0	0	87	0
Veterans	0	0	25	92	27
Unaccompanied Youth	0	0	0	0	0

Table 39 - Facilities Targeted to Homeless Persons

Data Source Comments:

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

As a result of a long-established network of shelter providers and public officials - - representatives from the Massachusetts Department of Mental Health attend every monthly meeting of the Continuum of Care Alliance – there is quick access to those individuals who can assist in addressing these particular needs. Representatives from local health Care agencies that serve the low and moderate income population, as well as representatives from the Massachusetts Department of Employment and Training are a part of the CofC system and serve as a resource on a regular basis. Moreover, there is a clear system in place to ensure that every homeless family and every homeless individual is provided with information and resources on how to maximize their access to mainstream resources (including MassHealth, disability services, job training and job readiness programs).

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

See SP-40

MA-35 Special Needs Facilities and Services - 91.410, 91.210(d)

Introduction

Throughout the Consortium, there are households in various subpopulations who are not homeless but have specific housing needs and may also require special attention due to their current or prospective service needs including - elderly, frail elderly, persons with severe mental illness, developmentally disabled, physically disabled, substance abusers, and persons with HIV/AIDS.

The NSHC is aware of the needs of special populations and is committed to supporting initiatives which target these populations. One of the most effective strategies is to assist in providing affordable housing through the use of Project Based Section 8 which is made available through housing authorities and through the DHCD, which provides its own state public housing subsidies and units. If funds can assist any developments proposed, the Consortium will consider them seriously as it has done so in the prior 5 year plan.

The approach to addressing the needs posed by these populations has changed over the past twenty years. In response, a variety of public and private sector resources are available to address some of the current approaches to housing and service needs for these groups. These resources are limited and insufficient to meet all the needs identified. In addition, members of these subpopulations frequently require assistance from multiple sources in order to succeed in daily life.

In addition to the availability of public housing and other federally assisted housing programs for the elderly (especially Section 202) and for the disabled (especially Section 811 and Project Based Section 8), Massachusetts is one of the few states which provides state aided public housing for the elderly, for the frail elderly and for the non-elderly disabled through DHCD. Other state agencies serving the elderly within the Consortium include the Executive Office of Elder Affairs and the Executive Office of Health and Human Services. Massachusetts also has a variety of community-based programs serving the elderly. There are local Councils on Aging (COA) which provide elders and families with direct care services. North Shore Elder Services, Senior Care and Elder Services of Merrimack Valley are the Access Point for Aging Services for most of the consortium communities. Greater Lynn Senior Services, Minuteman Senior Services and Mystic Valley Elder Services also service some of the communities. Programs which meet the needs of elderly residents include subsidized housing; protective services (intervention in cases where there is evidence that an elder has been neglected, abused or financially exploited by someone in a domestic setting); home care; congregate housing; nutrition; guardianship; legal services; transportation; assistance with health care administration; and coordination services for the elderly who are also disabled.

In addition to affordability, a key issue for the physically disabled has been the physical inaccessibility of housing units. Rehab funds available from the HOME and CDBG programs have been used to create accessibility in many communities. The housing authorities have units and programs which are available and are utilized for adapting housing to meet the needs of the physically disabled as well as meeting ADA and Section 504 requirements.

The numbers of adults with mental illness or developmental disabilities who are treated in institutions has continued its dramatic decline. Correspondingly, the number receiving community-based services has significantly increased. DMH and DMR are the primary service systems for providing services and housing (through the use of state and private housing providers) to these populations.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Table MA35-A NSHC Disability Analysis

Source ACS 2009-2013

MA-35 Special Needs 1

The proportion of people in need of special services is not known with any accuracy. It can be estimated by using national and state indices of frequency. The BCHC supplemented these calculations with actual survey information from the housing authorities.

Table MA35-A above, indicates the Consortium populations with disabilities (excluding children under 5 years old). Each of these classes would require different approaches in terms of housing and supportive services.

In addition, these numbers include all income groups. Using HUD and census data for the elderly, we have developed a Consortium estimate of disabilities for the elderly population whose income is less than or equal to 80% of median, thus making them income eligible for CDBG, HOME and other programs.

Table MA35-B Low Income Elderly Disability Analysis

Source: ACS 2009-2013 and Census 2010

Table MA35-A Disability Population Analysis

Disability Populations	Number
Disability Population 5 to 17 years	255
With a hearing difficulty	15
With a vision difficulty	0
With a cognitive difficulty	240
With an ambulatory difficulty	0
With a self-care difficulty	19
Disability Population 18 to 64 years	3,152
With a hearing difficulty	707
With a vision difficulty	634
With a cognitive difficulty	1,429
With an ambulatory difficulty	1,352
With a self-care difficulty	569
With an independent living difficulty	1,079
Disability Population 65 years and over	4,117
With a hearing difficulty	1,849
With a vision difficulty	708
With a cognitive difficulty	827
With an ambulatory difficulty	2,535
With a self-care difficulty	673
With an independent living difficulty	1,801

Source ACS 2009-2013

Table MA35-A above, indicates the City populations with disabilities (excluding children under 5 years old). Each of these classes would require different approaches in terms of housing and supportive services.

In addition, these numbers include all income groups. Using HUD and census data for the elderly, we have developed a City estimate of disabilities for the elderly population whose income is less than or equal to 80% of median, thus making them income eligible for CDBG, HOME and other programs.

Table MA35-B Low Income Elderly Disability Analysis

	Estimated # of All Elderly 65+ and <=80%HAMFI
Low Income Population 65 years and over with a disability	2,822
With a hearing difficulty	1,267
With a vision difficulty	485
With a cognitive difficulty	567
With an ambulatory difficulty	1,737
With a self-care difficulty	461
With an independent living difficulty	1,234

Source: ACS 2009-2013 and Census 2010

MA-35 AÿB PeabodyDisability Populations

Table MA35-B Consortium Low Income Elderly Disability Analysis

	Estimated # of All Elderly 65+ and <=80%HAMFI
Low Income Population 65 years and over with a disability	13,506
With a hearing difficulty	5,923
With a vision difficulty	2,268
With a cognitive difficulty	3,160
With an ambulatory difficulty	7,993
With a self-care difficulty	2,916
With an independent living difficulty	5,820

Source: ACS 2009-2013 and Census 2010

MA-35 B Consortium Elderly Low Income Disability Analysis

Table MA35-D Consortium Group Quarter Populations Institutionalized and Non-Institutionalized

City/Town	Total Population 2010	Total population in group quarters
Amesbury	16,429	242
Andover	33,746	1,233
Beverly	40,026	2,441
Boxford	8,040	0
Danvers	26,899	604
Essex	3,546	0
Georgetown	8,295	0
Gloucester	29,043	112
Hamilton	7,995	443
Haverhill	61,335	728
Ipswich	13,354	414
Lynnfield	11,812	33
Manchester-by-the-Sea	5,185	0
Marblehead	19,958	0
Merrimac	6,440	0
Methuen	47,690	602
Middleton	9,131	1,255
Newburyport	17,569	469
North Andover	28,677	691
North Reading	15,076	609
Peabody	51,522	0
Rockport	7,040	0
Rowley	5,914	1,037
Salem	41,926	0
Salisbury	8,396	324
Swampscott	13,862	164
Topsfield	6,211	1,076
Wenham	4,964	101
West Newbury	4,305	107
Wilmington	22,656	225
NSHC	577,042	12,910

Source Data: ACS 2009

Note: The Census 2010 and subsequent ACS data does not provide newer data for all the member communities. It also does not break the data down into institutionalized and non-institutionalized and group quarter populations.

MA-35 Group Quarters Analysis by Community

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

The tables below estimate the number of people who are living in group quarters. These comprise people who may be living in a group home or assisted living and those who are in an institution such as a nursing home, correctional facility or mental hospital. It is estimated (based on information available for some of the communities) that In the NSHC the bulk of the institutionalized are elderly persons living in nursing homes.

For individuals returning from psychiatric units/mental institutions, Massachusetts state law requires the facility to make every effort to avoid discharge to a shelter or the street. Facilities must take steps to identify and offer alternative options to patients and document such measures. In the cases where patients refuse such options, the facilities must identify post discharge support and clinical services as well as notify the Department of Mental Health on a quarterly basis.

Table MA35-D in the "Additional Content" Attachment list the Group Quarters population in each Consortium community

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

The Consortium does not provide HOME funding for supportive services needs for persons who are not homeless but have other special needs, except when it funds TBRA activities which may or may not include services. The CoC in the region, along with many government and non-profit agencies will be addressing supportive services for persons who are not homeless but have other special needs.

The Consortium may assist agencies with housing activities which could benefit people who are not homeless but have other special needs when funding is requested. No funding has been requested, thus far, for the next year.

MA-40 Barriers to Affordable Housing - 91.410, 91.210(e)

Describe any negative effects of public policies on affordable housing and residential investment

Federal Government Policies

A 2012 law provision on federal flood insurance imposes sharp rate increases on people who own or are buying land located in floodplain. Historically, low income people are likely to live in floodplains where land is less expensive and affordable housing can be found. A sharp increase in flood insurance rates will likely be difficult for many low income residents.

Local Government Policies

In general, public policies affecting the cost and production of affordable housing are modified by specific zoning by-laws. Production is enhanced in Massachusetts through the following:

1. inclusionary zoning (a percentage of housing developed in the marketplace being set aside for affordable use and usually placed within mixed income developments);
2. accessory apartments (particularly effective in enabling low income elderly owners to continue living in the community);
3. overlay districts permit increased density and state funding support and enable affordable units within mixed income developments; Chapter 40B is a state law which permits it to override local zoning if local government does not have the zoning tools to permit affordable housing production. There is a voluntary process known as LIP [Local Initiative Program] which a local government can use for both locally supported 40B developments as well as for Local Action affordable units that are created through other Town zoning or funding. The Community Preservation Act (CPA) that cities or towns can pass and enact to accumulate funds through an additional property tax that is then matched with state funds to preserve open space, preserve historic resources and/or create affordable housing.

The Consortium has identified a number of barriers to affordable housing production that involved resource allocation, housing policy, land use policy, lack of infrastructure and staff capacity, and public perception and attitudes. The Consortium proposes the following strategies to address these barriers over the 2015- 2020 Con Plan period:

MA-40 Barriers Consortium Cont 1

Resource allocation: With respect to public subsidies, the Consortium will continue to advocate for a larger share of budgetary resources be devoted to both housing production - including HOME- and

housing voucher programs at the state and federal level. In addition, the Consortium will work closely with the State as it implements the new Federal Affordable Housing Trust Fund.

Housing policy: The Consortium will have programmatic requirements to the greatest extent possible that are consistent with those of other public funders - especially with DHCD. For ongoing monitoring of rental projects, the Consortium will use reports from other public funders to the greatest extent possible for its required compliance reviews. Finally, the Consortium will continue to engage DHCD to develop an ownership deed restriction that 1) survives foreclosure; 2) satisfies HOME regulations; and 3) enables units to be counted on the Subsidized Housing Inventory so that HOME funds can again be directed to homeownership activities.

Land use policies: Chapter 40B allows the densities needed for affordable housing development which would otherwise have been impossible under existing zoning. A ballot initiative to repeal Chapter 40B was rejected by the state's voters in November 2010.

Limited wastewater infrastructure: The Consortium will encourage and support wastewater planning and implementation efforts in local communities. The Consortium will also advocate that towns adopt land use bylaws that encourage affordable housing as part of their wastewater planning efforts.

Town staff capacity: The Consortium will continue to promote and support the use of the Planned Production regulations under Chapter 40B as a means for towns to both have an affordable housing plan and also to have more control over the types of Chapter 40B development that occurs. To implement these plans, the Consortium will advocate that Towns look to local resources- particularly Community Preservation Act funds- to provide staff capacity to carry out the activities in the housing plans.

Neighborhood and community resistance: The Consortium will continue to educate the public through publications, workshops, and its web site of the need for and impact of affordable housing in the region.

MA-40 Consortium Status Report

CHDOs and other recipients of HOME funding are actively involved in the promotion of affordable housing in their communities and the removal of affordable housing barriers throughout the region.

The Consortium will make efforts to educate and assist communities to reach the goals for affordable housing through zoning changes and resources available through HOME and other state and federal programs.

MA-40 Peabody Local Policies Page 1

The following is a summary of the provisions in the City of Peabody.

Table MA40: Local Policies Affecting Affordable Housing

The City of Peabody adopted an Inclusionary Zoning Ordinance (IZ) in 2002, that requires that the integration of affordable housing in all projects of eight (8) units or more. Units created through the IZ are added to the inventory of affordable units through the Commonwealth of Massachusetts Local Initiative Program (LIP) Program.

The City has identified some barriers to affordable housing production that involved resource allocation, housing policy, land use policy, lack of infrastructure and staff capacity, and public perception and attitudes. The City proposes some strategies to address these barriers over the 2015- 2020 Con Plan period.

MA-40 Peabody Local Policies Page 2

Resource allocation: With respect to public subsidies the City will continue to advocate for a larger share of budgetary resources be devoted to both housing production - including HOME- and housing voucher programs at the state and federal level. In addition, the City will work closely with the State as it implements the new Federal Affordable Housing Trust Fund.

Housing policy: The City will have programmatic requirements to the greatest extent possible that are consistent with those of other public funders - especially with DHCD. For ongoing monitoring of rental projects, the City will use reports from other public funders to the greatest extent possible for its required compliance reviews.

Land use policies: The City of Peabody adopted an Inclusionary Zoning Ordinance in 2002 that requires that the integration of affordable housing in all projects of eight (8) or more units. The Ordinance requires that a minimum of 15% of the units be set-aside as affordable. The City will continue to advocate for the continuation and improvement in Chapter 40B - the state's comprehensive permit law that allows applicants in communities that have not achieved 10% affordable housing to receive waivers from local regulations if the project has at least 20-25% affordable units. Chapter 40B has been a critical tool for affordable housing in the region as it is estimated 25% of the City's affordable units had been created through the Chapter 40B zoning process. Chapter 40B allows the densities needed for affordable housing development which would otherwise have been impossible under existing zoning. A ballot initiative to repeal Chapter 40B was rejected by the state's voters in November 2010.

Limited wastewater infrastructure: The City will encourage and support wastewater planning and implementation efforts.

City staff capacity: The Department of Community Development and Planning has eight (8) staff members that will be involved with affordable housing in one form or another.

Neighborhood and community resistance: The City will continue to educate the public through publications, workshops, and its web site of the need for and impact of affordable housing in the City.

MA-40 Peabody Status Report

CHDOs and other recipients of HOME funding are actively involved in the promotion of affordable housing in their communities and the removal of affordable housing barriers throughout the City.

The City will make efforts to reach the goals for affordable housing through zoning changes and resources available through HOME, CDBG and other state and federal programs.

MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

Introduction

The NSHC is made up of 30 communities, each with very different assets and needs in each, but data for the CDBG Entitlement Grantees can be found in those communities' Consolidated Plans accompanying this Plan. A summary of the entire Consortium data including non-entitlement communities follows in the tables below.

The Table below draws on data from the ACS 2009-2013 data base for the entire Consortium. (The data in the HUD Tables 39ff are just for the City of Peabody)

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	16	0	2	0	-2
Arts, Entertainment, Accommodations	340	0	36	0	-36
Construction	80	0	8	0	-8
Education and Health Care Services	350	0	36	0	-36
Finance, Insurance, and Real Estate	164	0	18	0	-18
Information	54	0	6	0	-6
Manufacturing	194	0	20	0	-20
Other Services	60	0	6	0	-6
Professional, Scientific, Management Services	156	0	16	0	-16
Public Administration	0	0	0	0	0
Retail Trade	336	0	36	0	-36
Transportation and Warehousing	60	0	6	0	-6
Wholesale Trade	94	0	10	0	-10
Total	1,904	0	--	--	--

Table 40 - Business Activity

Alternate Data Source Name:

US Census ACS 2013

Data Source Comments: Peabody only. Consortium data available are in Tables 45-A below

MA-45A Employment in the Consortium 1

Table NA45-A: Employment in the Consortium

MA-45A Employment in the Consortium 2

Data Source: ACS 2009-2013

Labor Force

Total Population in the Civilian Labor Force	27,475
Civilian Employed Population 16 years and over	25,522
Unemployment Rate	7.11
Unemployment Rate for Ages 16-24	24.41
Unemployment Rate for Ages 25-65	4.99

Table 41 - Labor Force

Data Source: 2007-2011 ACS

Occupations by Sector	Number of People
Management, business and financial	5,997
Farming, fisheries and forestry occupations	1,328
Service	2,745
Sales and office	7,141
Construction, extraction, maintenance and repair	1,734
Production, transportation and material moving	1,255

Table 42 – Occupations by Sector

Data Source: 2007-2011 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	15,739	65%
30-59 Minutes	6,305	26%
60 or More Minutes	2,201	9%
Total	24,245	100%

Table 43 - Travel Time

Data Source: 2007-2011 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,127	84	633
High school graduate (includes equivalency)	5,375	585	1,219
Some college or Associate's degree	6,808	330	1,165
Bachelor's degree or higher	7,880	320	862

Table 44 - Educational Attainment by Employment Status

Data Source: 2007-2011 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	31	13	169	494	998
9th to 12th grade, no diploma	467	326	296	546	1,093
High school graduate, GED, or alternative	1,091	915	1,791	4,491	4,294
Some college, no degree	1,486	1,396	1,381	2,567	1,564
Associate's degree	144	461	734	1,798	456
Bachelor's degree	629	1,842	1,460	2,719	922
Graduate or professional degree	16	507	775	1,759	1,062

Table 45 - Educational Attainment by Age

Data Source: 2007-2011 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	34,371
High school graduate (includes equivalency)	35,713
Some college or Associate's degree	41,518
Bachelor's degree	51,030
Graduate or professional degree	67,757

Table 46 – Median Earnings in the Past 12 Months

Data Source: 2007-2011 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The information for each of the 30 communities is different as their economic circumstances are different. The tables above indicate that the education and health services sectors provide the most jobs in the Consortium communities.

City of Peabody

HUD Table 39 above, indicates that the education and health services and retail sectors provide the most jobs in the City. The region has four existing critical industry clusters and no emerging industry clusters. (Source: North Shore Workforce Investment Board, Labor Market Blueprint 2015).

Existing:

- Construction
- Financial Services
- Healthcare
- Manufacturing

Healthcare and Construction are the largest of these clusters in terms of employment. Construction is the fastest growing sector and is projected to add the most jobs in occupations in the specialty trades such as electricians, plumbers and civil engineers.

Describe the workforce and infrastructure needs of the business community:

Workforce: Priority workforce training areas include: The information for each of the 30 communities is different as their training needs are different. Infrastructure: The information for each of the 30 communities is different as their infrastructure needs are different.

City of Peabody The two largest employment industries are Retail and Healthcare and Education. That being said, there are a whole range of educational requirements, from Highschool/GED through Doctorate. We are experiencing an increase in the healthcare industry, due in part to the close proximity to Salem Hospital/Mass General and the recently added Boston Children's Hospital North. In addition to direct medical care, we have seen several spin off industries, in particular physical therapy. The City of Peabody's Centennial Industrial Park is a prime location because of its easy access to and from all major roadways. Infrastructure needs include: availability of fiber optic networking, improved roadways, increased public transportation and upgrading outdated water/sewer connections. The entitlement cities of Gloucester, Haverhill and Salem have answers in their respective and affiliated Consolidated Plans accompanying this Plan.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

The information for each of the 30 communities is different and local plans vary.

City of Peabody

The City of Peabody is working with internet providers to make investments in Peabody to expand fiber-optic access needed for the large demand in the information age.

Centennial Industrial Park was once seen as a manufacturing distribution hub due to its access to Route 1, Route 128 and Route 95. Recent years have seen a shift and the park is in the process of rebranding itself to reflect the transition to medical related industries.

The City of Peabody has created an economic development target area in our downtown, the focus of which will be infrastructure improvements; implementation of a Main Streets Program; attracting new business and residents to our downtown; improving transportation opportunities; making the downtown more attractive, safe and pedestrian friendly.

The City of Peabody and the City of Salem were awarded funds to create an Environmental Protection Agency (EPA) Revolving Loan Fund, which will be used to clean up and redevelop brownfields site in the City Peabody.

Peabody is also fortunate enough to be in close proximity to Salem State University, North Shore Community College, Endicott College and one of the region's largest vocational/agriculture schools, Essex Agricultural and Technical High School.

The entitlement cities of Gloucester, Haverhill and Salem have answers in their respective and affiliated Consolidated Plans accompanying this Plan.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

The information for each of the 30 communities is different and local needs vary. City of Peabody Insufficient information is available to answer this question.

The entitlement cities of Gloucester, Haverhill and Salem have answers in their respective and affiliated Consolidated Plans accompanying this Plan.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

The information for each of the 30 communities is different and local initiatives vary. The local workforce Investment Board has recently consolidated its operation in Salem and - reportedly- this has expanded its ability to provide services. There are a variety of job training programs and job readiness programs for those seeking to re-enter the workforce. Members of the Consortium are in contact with the staff at both the Lawrence site and the Salem site.

City of Peabody

Salem State University's Enterprise Center is an essential tool in expanding economic opportunities in the region from education to encouraging the Creative Economy and a regional commercial kitchen endeavor. North Shore Community College is also provides classes and job training to meet the needs of employers in the area, including Peabody.

The entitlement cities of Gloucester, Haverhill and Salem have answers in their respective and affiliated Consolidated Plans accompanying this Plan.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

City of Peabody

Yes, through the Metropolitan Area Planning Council (MAPC).

The four goals of the Comprehensive Economic Development Strategy are:

- Goal One: Promote economic development policies and practices driven by Smart Growth Principles
- Goal Two: Address Regional Barriers to Economic Development Goal
- Three: Promote a Regional Transportation Planning Paradigm Shift
- Goal Four: Develop the Region's Green Economy

City of Peabody has been promoting its Main Street/Downtown area to not only businesses but also to residents as a great place to live. It is also seeking means to increase public transportation opportunities and take advantage of the downtown's close proximity to the MBTA's Commuter Rail. In 2013 the City of Peabody.

Additionally, the City of Peabody offers a Community Development Authority Business Loan Program that provides both small business and larger low interest loans to encourage businesses to come to or stay in Peabody.

In 2012 the Mayor created the position of Business Liaison to work with businesses to find a location and guide them through the permitting processes. That same year, the Downtown Economic Development Plan was commissioned to provide and analysis of current conditions and what economic development tools the City can use to revitalize our downtown.

The City of Peabody was also named a Transformative Development Initiative District by MassDevelopment that created a Transformative Development Initiative (“TDI Initiative”) in response to recently enacted M.G.L. Chapter 23 §46, the purpose of which is to enhance community identity and stimulate an improved quality of life for local residents, and spur increased investment and economic activity in the Gateway Cities. The district it chose is close proximity to Main Street, in hopes of expanding on the City’s successes on Main Street and increasing economic and transportation opportunities.

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The entitlement cities of Gloucester, Haverhill and Salem have answers in their respective and affiliated Consolidated Plans accompanying this Plan.

-

Discussion

There are no other new initiatives at this time that we are aware of and which would affect all consortium communities.

The NSHC has limited funds and uses them for housing. In general the agency is only aware of specific economic and business situations through general information being supplied in the media and meetings. In general, HOME funds can only have a complementary effect on community development plans.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

We are not able to identify specific areas where households with multiple housing problems are concentrated. There are areas where the need may be greater, such as low income census tracts and older neighborhoods but for the purposes of this plan, while the NSHC looks at concentration of housing problems in general, it does not rely on these when approving proposed projects for the use of HOME funds. It may use them from time to time in choosing between otherwise "equal" proposals.

NSHC defines "concentration" as areas within the region where a greater number of households with housing problems than are the average are identified. The cost of housing is more prevalent because this has been identified as the overarching affordability problem. As the NSHC focuses its funds on production of affordable housing it relies on organizations and developers of affordable housing to submit proposals for HOME funding.

Table MA-50A Consortium Housing Costs in Excess of 30% of Income is in the "Additional Content" Attachment.

This table is a reasonable estimate of the distribution of households paying more than 30% of their income for housing. For a community the concentration of extremely low income households (which ranges from \$16,734 to \$38,282 in 2013 depending upon the community) and with cost burdens above 30% would be the most challenging problem. Based on just household counts, we can show that Beverly, Methuen, North Reading and Rowley have the most households in this ELI housing cost burden category.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

HUD has established the following definition for new construction, substantial rehab and project based Section 8:

HUD's position is that a site in an area (usually defined as a census tract) which has more than 30% of the population in poverty does not qualify as an eligible site and/or one that is in an area which has more than the median minority concentration for the community (defined as the market area which means there are no hard and fast boundaries or definitions) plus 20%. [24 CFR Part 941.202]

For the purposes of this plan, the NSHC looks at concentration of ethnicity and race, poverty and existing subsidized housing. The NSHC strives for proportional distribution of HOME funds across the

communities. The NSHC is not required to nor does it divide HOME funds strictly on a low-income and geographical racial concentration basis. However, it has conducted an analysis of poverty and racial/ethnic concentration for all 30 members of the Consortium to assist it in making funding decisions.

Significant concentrations of poverty and of low and moderate income subsidized households, provides pertinent information when decisions are made of where HOME resources might be concentrated. Racial/ethnic concentration is more complicated in that HUD regulations (Site and Neighborhood Standards) affect the planning and approval of new or significantly rehabbed housing which utilizes Federal resources.

City of Peabody

The City defines “concentration” as areas which the cost of housing is more prevalent because this has been identified as the overarching affordability problem and there are the largest numbers of low and moderate income households. As the City focuses its funds on production of affordable housing it relies on organizations and developers of affordable housing to submit proposals for HOME funding primarily through the NSHC. Additionally, the Community Development Authority’s business loan program has provided low interest loans to housing developers that are interested in creating or rehabilitating units, particularly in the downtown.

What are the characteristics of the market in these areas/neighborhoods?

There are a number of characteristics of each community which have an impact on the housing market. If we examine housing values, it can be seen that Haverhill and Methuen have the lowest housing values in the Consortium. Table MA-50B Median Housing Values and Vacant Housing Units, is in the "Additional Content" Attachment, City of Peabody Table MA50-A: Poverty and Racial Concentration by Census Tract is in the "Additional Content" Attachment and shows in terms of the most affected neighborhoods, Tract 2108 has the largest concentration of minorities and the second largest percentage of poverty.

Are there any community assets in these areas/neighborhoods?

There are community assets located throughout all areas of the NSHC communities including: schools, colleges, regional hospitals and local health care facilities, libraries, passive open space, recreation facilities, neighborhood groups and organizations, and community centers.

City of Peabody

Main Street Library, 45 Walnut Street/East End Veterans Memorial Park, access to public transportation, restaurants.

Are there other strategic opportunities in any of these areas?

Local communities may know and will bring that information to our agency when requesting HOME funds.

City of Peabody

The City of Peabody was named a Transformative Development Initiative District by MassDevelopment that created a Transformative Development Initiative (“TDI Initiative”) in response to recently enacted M.G.L. Chapter 23 §46, the purpose of which is to enhance local public-private engagement and community identity, stimulate an improved quality of life for local residents, and spur increased investment and economic activity in the Gateway Cities. The district incorporated census tract number 2108 and 2109. Additionally, the City of Peabody in collaboration with the Peabody Chamber of Commerce is in the process of developing a Main Streets Program, which is a national program that is a unique preservation-based economic development tool. The foundation for this local initiative is to revitalize the area by leveraging local assets—from cultural or architectural heritage to local enterprises and community pride.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

Consortium

As the use of HOME funds is limited to housing related activities, the Consortium focused its citizen meetings and research efforts with those eligible activities in mind. The research conducted by the North Shore HOME Consortium staff and consulting team, along with the public input received during the creation of the Consolidated Plan, provided strong support to the growing conclusion of the Consortium that the greatest need in the region at this time is for truly affordable rental housing units. In conjunction with this and to address the immediate needs of those currently homeless or unable to afford housing, a need also exists for the provision of tenant based rental assistance.

The priorities for this 5 year plan are outlined in more detail the ES-05 section of this document and in the annual action plan.

City of Peabody

As the use of CDBG funds is limited to low income beneficiaries, the City focused its citizen meetings and research efforts with those activities in mind which would most highly benefit this vulnerable population. It believes that funds are more evenly apportioned and residents within the City better served by core projects such as those that spur economic and housing development, particularly in the downtown, to expand housing and employment opportunities to those household in and around the downtown.

Based on the results of the citizen participation process and data provided through IDIS and data generated by the City's own team, the City established goals and priorities for this 5 year plan. The priorities are outlined in the ES-05 section of this document, in this SP section which outlines the 5 year goals and in the annual goals outlined in the AP-20 section.

SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

Geographic Area

Table 47 - Geographic Priority Areas

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

Consortium

There are no specific or designated target areas within the 30 community Consortium, however, the funding distribution mechanism of the Consortium provides for a distribution of funds to each of the 30 member communities, based upon a formula using the number of low income households in each community, so that the communities with the greatest need for affordable housing are able to access the largest percentage of the HOME funding. A second part of the HOME funding distribution mechanism provides an annual set aside of HOME funds to a competition which funds projects from around the consortium based upon the merits of each application and the perceived need for the type of housing being proposed. The Consortium was established in 1993 and over the last 5 years (2010-2015) 824 households from every region of the Consortium have benefited from HOME funds.

As noted above, There are no specific or designated target areas within the 30 community Consortium, however, the funding distribution mechanism of the Consortium provides for a distribution of funds to each of the 30 member communities, the amount of which is determined by a formula based upon the number of low income households in each community, so that the communities with the greatest need for affordable housing are able to access the largest percentage of the HOME funding. A second part of the HOME funding distribution mechanism provides an annual set aside of HOME funds to a competition which funds projects from around the consortium based upon the merits of each application and the perceived need for the type of housing being proposed. Development applications are reviewed to determine the best qualified project and funded only if all application and regulatory requirements have been met. Geographical area and beneficiaries may be a factor in determining the best qualified project.

City of Peabody

While the City's CDBG program identifies low-mod and target areas within the City. The City considers the area benefit, deconcentration objectives and the foreclosure crisis as factors in choosing which programs to fund. The City uses its programs and gives consideration to projects, which are in high poverty or minority concentration areas, or which target very and extremely low income households or individuals with disabilities, in order to better meet underserved needs.

City of Peabody CDBG General Allocation Priorities

For the purposes of this plan, the City looks at concentration of ethnicity and race, poverty and existing subsidized housing. The City strives for proportional distribution of Federal funds across the communities. The City is not required to divide CDBG funds strictly on a low-income and geographical racial concentration basis. However, it has conducted an analysis of poverty and racial/ethnic concentration and uses HUD's Low-Mod Census Tract analysis to assist it in making funding decisions. Significant concentrations of poverty and of low and moderate income subsidized households, provides pertinent information when decisions are made of where resources might be concentrated.

SP-25 Priority Needs - 91.415, 91.215(a)(2)

Priority Needs

Table 48 – Priority Needs Summary

1	Priority Need Name	New Rental Housing
	Priority Level	High
	Population	Extremely Low
	Geographic Areas Affected	
	Associated Goals	Rental Housing
	Description	Assist low, very low, an extremely low income households in need of affordable housing through the creation of new affordable rental housing that is truly affordable.
	Basis for Relative Priority	
2	Priority Need Name	Short Term Rental Assistance
	Priority Level	High
	Population	Chronic Homelessness
	Geographic Areas Affected	
	Associated Goals	Rental Subsidies (TBRA)
	Description	Address the needs of very low and extremely low income households with special needs or who are homeless or on the verge of being homeless who need immediate assistance to become stably housed by providing short term tenant based rental assistance.
	Basis for Relative Priority	

3	Priority Need Name	Accessible Units
	Priority Level	High
	Population	Extremely Low Low Persons with Physical Disabilities
	Geographic Areas Affected	
	Associated Goals	
	Description	Assist low, very low and extremely low income households with disabilities to find housing that is adapted to meet their physical needs by supporting the creation of affordable accessible rental housing units.
	Basis for Relative Priority	
4	Priority Need Name	Rehabilitation of Rental Stock
	Priority Level	High
	Population	Families with Children
	Geographic Areas Affected	
	Associated Goals	Rental Housing
	Description	Maintain existing affordable rental housing by providing funding to support the rehabilitation of existing rental housing stock
	Basis for Relative Priority	
5	Priority Need Name	Homeownership
	Priority Level	High
	Population	Low

	Geographic Areas Affected	
	Associated Goals	Homebuyer Downpayment Assistance Homeowner Rehabilitation Creation of Affordable Ownership Housing Rehabilitation of Ownership Housing
	Description	Provide assistance to support homeowners by providing funding to low income households to either a) rehabilitate their home; b) assist them to acquire an affordable ownership unit; or c) assist in the creation of affordable homeownership units.
	Basis for Relative Priority	
6	Priority Need Name	Economic Development
	Priority Level	High
	Population	Extremely Low Low Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	Economic Development
	Description	The City of Peabody will make CDBG funds available to improve economic opportunity for low and moderate income people. Priority will be given to those projects that create and/or retain jobs.

	Basis for Relative Priority	The City of Peabody has identified the Main Street Corridor as economic development target area. As with many cities, the Main Street business district was essentially abandoned after the creattion of the North Shore Mall. There is great potential for both housing and business development, particulalry on Main Street. We are working on the development of a Main Streets program to help those businesses struggling in the downtown and encourage new ones to relocate. We have addressed several issues from improved pedestrian access, more attractive lighting, installation of trash/recycling compactors and promoting City sponsored venues and events along with local business. As there are several vancancies on the upper floors, there is an opportunity for the creation of housing units. Peabody is the center of several North Shore cities and towns with unsurpassed highway access, access to public transportation and close proximity to the MBTA's Commuter Rail.
7	Priority Need Name	Affordable Rental Housing
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	
	Associated Goals	Rental Housing
	Description	The City of Peabody will allocate CDBG funds to projects that will increase the supply of affordable rental housing (particularly for households earning 50% of AMI or less), to improve the quality of rental housing and to improve access to such housing.
	Basis for Relative Priority	The market analysis in addition to the City's Housing Production plan all indicate that there is a high need for rental housing. The North Shore of Massachusetts has an extremely low vacancy rent for rental units and affordable rentals are incredibly hard to find. In addition to CDBG funds, we will also encourage private and non-profit developers to create rental units by utilizing other funding sources to provide business loans and relief from some zoning requirements.
8	Priority Need Name	Ownership Housing
	Priority Level	Low

	Population	Extremely Low Low Large Families Families with Children Elderly
	Geographic Areas Affected	
	Associated Goals	Homeowner Rehabilitation
	Description	The City of Peabody will provide CDBG funds to assist property owners in rehabilitating their property to provide a safe and/or accessible home and allow people to remain in their home. Priority will be given to low income households at 60% or below of the median income.
	Basis for Relative Priority	The market analysis and needs assessment, combined with the information included in the City's Housing Production plan all indicate that there is a need for homeowner rehabilitation. Housing costs are very high and to enable families and elders to remain in a safe, sustainable environment.
9	Priority Need Name	Infrastructure Improvements
	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	Infrastructure Improvements
	Description	The City of Peabody will provide CDBG funds to improve quality/increase quantity of public improvements that benefit low to moderate income households and/or neighborhoods.
	Basis for Relative Priority	Many of the neighborhoods that are predominately occupied by low to moderate income households are typically older neighborhoods with aging and/or deficient infrastructure. Much of the Main Street area also has insufficient lighting that that some perceive as unsafe.

10	Priority Need Name	Public Facilities
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families
	Geographic Areas Affected	
	Associated Goals	Public Facilities
	Description	The City of Peabody will provide CDBG funds to improve the quality and increase the quantity of neighborhood facilities serving low to moderate income persons.
	Basis for Relative Priority	Public facilities are often located in those areas with the most need and/or serve special needs population. These facilities provide everything from a gathering place to food pantries. Peabody is fortunate enough to have several facilities dispersed throughout the City. Many of the facilities also provide economic development opportunities by attracting patrons to events, providing job training and English speaking classes.
	11	Priority Need Name
	Priority Level	High

Population	Extremely Low Low Large Families Families with Children Elderly Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
Geographic Areas Affected	
Associated Goals	Public Services
Description	The City of Peabody will distribute CDBG funds to projects that support basic human service needs through funding of emergency services; address the service needs of special needs groups, including improving services for seniors, elderly and disabled individuals, so that they can participate fully in the community; provide a supportive services for low-income individuals and families with children; and organizations that assist residents at risk of foreclosure and/or homelessness.
Basis for Relative Priority	There is always a need for non-homeless supportive services, as evidenced by the number of requests we get for Social Service projects each year. Non-profit service providers are able to use our funds in addition to other funding sources to help more people and because they are already delivering the services, they are more qualified to assist those households in need.

Narrative (Optional)

Priority/Objective #1: Assist low, very low, and extremely low income households in need of affordable housing through the creation of new affordable rental housing that is truly affordable.

SP-30 Influence of Market Conditions - 91.415, 91.215(b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	<p><u>Consortium</u>: Affordable rental units are extremely difficult to locate, and waiting lists are many years long for subsidized housing units and vouchers, so using short term rental subsidies allows an immediate housing solution for households with few other options.</p> <p><u>City of Peabody</u>: Due to the short term nature of TBRA and the rules which permit more focus on their use, the most likely conditions would be the emergence of a program which would enable people to achieve economic self-sufficiency if their housing costs were lowered for a two year period.</p>
TBRA for Non-Homeless Special Needs	<p><u>City of Peabody</u>: As noted above, the most effective use of TBRA would be persons who can become self-sufficient within a two year period.</p>
New Unit Production	<p><u>Consortium</u>: The emergence of increased demand for affordable rental housing for very low income households makes development more expensive and requires either multiple subsidies or a significantly increased amount of a single subsidy.</p> <p><u>City of Peabody</u>: The emergence of increased demand for affordable housing requires either multiple subsidies or a significantly increased amount of a single sole subsidy.</p>
Rehabilitation	<p><u>Consortium and City of Peabody</u>: The increased costs of new or existing homes and higher rents will require more focus on the preservation of existing affordable housing. Aging and low income owner occupied households require assistance in maintaining or upgrading basic structural components. In addition, the expiration of contract subsidies for housing will increase the demand for affordable housing unless these subsidies can be extended or replaced.</p>
Acquisition, including preservation	<p><u>Consortium and City of Peabody</u>: In general, acquisition with rehab has been less expensive as a way of creating affordable housing than new construction, especially when combined with subsidies.</p>

Table 49 – Influence of Market Conditions

Consortium and Peabody Demographics Alternate Data

Summary of Housing Needs - Consortium

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2009-2013 ACS (Most Recent Year), 2013 ASCS

Summary of Housing Needs - City of Peabody

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)

Introduction

The North Shore HOME Consortium is a direct recipient of Federal HOME funds for its' 30 communities, and the City of Peabody receives a direct award of CDBG funds for the City. In addition, three other communities within the Consortium, Salem, Gloucester, and Haverhill, also receive CDBG funds directly from HUD for their communities, and some other member communities may be funded through the state CDBG application process. Additionally, the Cities of Peabody and Salem have CPA allocations which can be accessed to develop affordable housing development. Other resources are leveraged by developers to create affordable housing in the region, including private lenders, LITC or Historic tax credits, and rental vouchers.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	371,411	10,000	0	381,411	1,485,644	The City of Peabody expects to receive \$371,411 in CDBG funds and approx. \$10,000 in CDBG Program Income next year and anticipates being levelly funded for each of the five years covered by this plan. The resources available will be used to assist low income households by creating or maintaining affordable housing.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	1,169,350	100,000	0	1,269,350	5,077,400	The NSHC expects to receive \$1,169,350 in HOME funds and approx. \$100,000 in HOME Program Income next year, and expects to be levelly funded for each of the five years covered by this plan. The resources available will be used to assist low income households by creating or maintaining affordable housing.

Table 50 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

There are several major program types where leveraged funds play a significant role in program objectives and some of which contribute to the HOME Match requirement.

1. Investments in LIHTC or Historic Tax Credit projects with private funding and/bond financing, to assist in the creation of new affordable housing units.

2. Private (lending institutions) mortgage funding leveraged to assist low income families with the purchase of their first home, especially in conjunction with HCV vouchers. The use of HCV vouchers for homeownership has not been a common practice used in the region, but where it has been used it has been successful. In addition, permanent mortgage financing is provided for affordable rental housing developments.
3. Community Preservation Funds [CPA]. Sixteen Consortium communities have established a Community Preservation Fund to preserve open space, historic resources and community housing, by imposing a surcharge of up to 3% on local property taxes.
4. Inclusionary Zoning and Linkage Fees. Several Consortium communities have linkage and/or inclusionary zoning requirements which provide either affordable housing units or funds for affordable housing.
5. Local funds from some cities and towns provide other resources such as CDBG and Housing Trust funds.
6. Municipality Donated Land. Some communities have designated or are contemplating the use of surplus, abandoned or undeveloped land for affordable housing.
7. Massachusetts Rental Voucher Program (MRVP). In recent rental development funding rounds. DHCD has made MRVP's available as project-based vouchers, primarily targeted to homeless individuals and families.
8. Project Based Vouchers. PHAs and the State can provide up to 20% of their HCV vouchers for specific projects.

To satisfy HOME match requirements the Consortium utilizes any allowable source, but relies mostly on the Massachusetts Rental Voucher Program match which was in excess of \$872,631 for one community, the City of Peabody to meet the HOME matching requirement through 6/30/2014.

There is no match requirement for CDBG funds; however, there are several major program types where leveraged funds play a significant role in program objectives. USDA Agriculture grant Brownfields Revolving Loan Fund, Community Development Authority Business Loan Program, Community Preservation, HOME Funds, DLTA grants, Massworks, MassDevelopment, Masshousing.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

Within the Consortium many communities have created specialized Housing Production Plans in response to the call from the Commonwealth of Massachusetts to show how each community plans to develop a minimum of 10% affordable housing units for their residents. In these plans the communities identify actual locations where they could see or would like to see housing developed. However in most cases the developable sites identified are privately owned properties, since in our area land has for the most part developed. In some rare instances, for instance, the

case of a public school or other building being decommissioned, communities may issue an RFP for a developer to take possession to create affordable housing, as has been done in Marblehead and Peabody in recent years, but at this time we are not aware of any publicly owned land that could be utilized for the creation of affordable housing.

The City of Peabody has Tillie's Farm, the City acquired the farm with Community Preservation funds, for purpose of retaining open space and maintaining an agricultural asset. 70 Endicott Street was the former site of the school administration that has been vacant for over a decade, we are exploring options to redevelop the site for housing. Berry Street Garage former DPW building that has limited use at this point, located in a residential area, has the potential for residential redevelopment.

Discussion

SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
PEABODY	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction
HAVERHILL	Government	Economic Development Ownership Planning Rental neighborhood improvements public facilities public services	Other
SALEM	Government	Economic Development Ownership Planning Rental neighborhood improvements public facilities public services	Other

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
GLOUCESTER	Government	Economic Development Ownership Planning Rental neighborhood improvements public facilities public services	Other
Planning Office for Urban Affairs	Non-profit organizations	Rental	Region
ACTION INC	Non-profit organizations	Homelessness Rental	
EMMAUS INC	CHDO	Homelessness Rental	Other
Harborlight Community Partners	Non-profit organizations	Rental	Region
NORTH SHORE COMMUNITY DEVELOPMENT CORPORATION	CHDO	Rental	Region
COALITION FOR A BETTER ACRE	CHDO	Rental	Region
Veterans Northeast Outreach Center	Non-profit organizations	Homelessness Rental	Region
MASSACHUSETTS DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT	Government	Homelessness Non-homeless special needs Planning Rental	State
Massachusetts Department of Mental Health	Government	Homelessness Non-homeless special needs Rental	State
Massachusetts Department of Developmental Services	Government	Non-homeless special needs Rental	State

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
INDEPENDENT LIVING CENTER OF THE NORTH SHORE & CAPE ANN, INC.	Non-profit organizations	Non-homeless special needs	Region
Elliot Community Human Services	Non-profit organizations	Homelessness Non-homeless special needs	Region
Lifebridge	Non-profit organizations	Homelessness Non-homeless special needs Rental	Other
YWCA of Greater Newburyport	Non-profit organizations	Homelessness Non-homeless special needs Rental	Region
GLOUCESTER HOUSING AUTHORITY	PHA	Homelessness Public Housing Rental	Other
CITIZENS FOR ADEQUATE HOUSING	Non-profit organizations	Homelessness Rental	Other
NORTH SHORE ELDER SERVICES	Non-profit organizations	Non-homeless special needs	Region
Turning Point	Non-profit organizations	Homelessness Non-homeless special needs	Region
NORTH SHORE COMMUNITY ACTION PROGRAMS, INC.	Non-profit organizations	Homelessness Non-homeless special needs	Region
HAWC	Non-profit organizations	Homelessness Non-homeless special needs	Region
BRIDGEWELL	Non-profit organizations	Non-homeless special needs Rental	Region
STRONGEST LINK	Non-profit organizations	Non-homeless special needs	Region
Northeast Justice Center	Non-profit organizations	Homelessness	Region

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
COMMUNITY ACTION INC.	Non-profit organizations	Homelessness Rental	Region
Essex County Sherriff's Department	Public institution	Homelessness	Jurisdiction
Transitions	Non-profit organizations	Homelessness Rental	Region
HABITAT FOR HUMANITY, NORTH SHORE INC.	Community/Faith-based organization	Ownership	Region
Dakota Partners, Inc.	Developer	Rental	State

Table 51 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

We are not aware of any gaps in the institutional delivery system at this time.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X	X	X
Utilities Assistance	X		
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics			
Other Street Outreach Services			
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	X
Employment and Employment Training	X	X	X
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X

Supportive Services			
Transportation	X	X	
Other			
Food assistance	X	X	

Table 52 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The CoC, local governments and other organizations in the region create and provide affordable, safe housing with supportive services for individuals and families (including both housing units and rental subsidies) who had once been homeless. Supportive services help participants achieve housing stability, self-sufficiency, and employment and/or income maximization. Case managers provide assistance with financial management, tenancy issues, access to employment programs, food, medical and mental healthcare and other programs.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

The governmental and community organizations in the NSHC communities have a strong collaborative approach to addressing the needs of the homeless and non-homeless special needs population. They fully understand that solving the problem of homelessness needs is a priority and a coordinated approach is required to be effective.

The geography of the region, the limited public transportation system along with the inherent difficulties associated with a struggling economy in some of the communities make it difficult to deliver services. The major weakness is that there is not enough manpower, money, jobs and housing to provide for all of those in need.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

SP-45 Goals - 91.415, 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Rental Housing Production	2015	2019	Affordable Housing Homeless			CDBG: \$0 HOME: \$4,848,917	Rental units constructed: 92 Household Housing Unit
2	Rental Subsidies (TBRA)	2015	2019	Affordable Housing Homeless Non-Homeless Special Needs		Short Term Rental Assistance	CDBG: \$0 HOME: \$571,207	Tenant-based rental assistance / Rapid Rehousing: 57 Households Assisted
3	Homebuyer Downpayment Assistance	2015	2019	Affordable Housing		Homeownership	CDBG: \$0 HOME: \$114,240	Direct Financial Assistance to Homebuyers: 11 Households Assisted
4	Homeowner Rehabilitation	2015	2019	Affordable Housing		Homeownership Ownership Housing	HOME: \$114,242	Homeowner Housing Rehabilitated: 6 Household Housing Unit
5	Creation of Affordable Ownership Housing	2015	2019	Affordable Housing		Homeownership	HOME: \$63,466	Homeowner Housing Added: 1 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Economic Development	2015	2020	Non-Housing Community Development		Economic Development	CDBG: \$455,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 8000 Persons Assisted Facade treatment/business building rehabilitation: 50 Business Businesses assisted: 75 Businesses Assisted
7	Rental Housing	2015	2020	Affordable Housing		New Rental Housing Rehabilitation of Rental Stock Affordable Rental Housing	CDBG: \$225,000	Rental units constructed: 20 Household Housing Unit Rental units rehabilitated: 20 Household Housing Unit
8	Rehabilitation of Ownership Housing	2015	2020	Affordable Housing		Homeownership	CDBG: \$200,000	Homeowner Housing Rehabilitated: 20 Household Housing Unit
9	Infrastructure Improvements	2015	2020	Non-Housing Community Development		Infrastructure Improvements	CDBG: \$155,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 200 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10	Public Facilities	2015	2020	Non-Housing Community Development		Public Facilities	CDBG: \$150,645	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 200 Households Assisted
11	Public Services	2015	2020	Homeless Non-Homeless Special Needs Non-Housing Community Development		Public Services	CDBG: \$275,000	Public service activities for Low/Moderate Income Housing Benefit: 500 Households Assisted Homelessness Prevention: 100 Persons Assisted

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Rental Housing Production
	Goal Description	<u>Rental Housing Production</u> - NSHC will devote the majority of its resources to the creation of new and/or preservation of existing affordable rental housing for households at or below 60% area median income. This will primarily be accomplished through new housing developments- either new construction or on redeveloped sites- by non-profit, for-profit, or public entities.
2	Goal Name	Rental Subsidies (TBRA)
	Goal Description	<u>Tenant Based Rental Assistance</u> - NSHC will continue to support the work of agencies with programs that provide short term tenant based rental assistance to households with particular needs that might benefit from 12 months of tenant based rental assistance to stabilize housing or prevent homelessness.

3	Goal Name	Homebuyer Downpayment Assistance
	Goal Description	<u>Homebuyer Assistance</u> - NSHC will in year one continue to allow its member communities to provide up to \$10,000 in 0% interest repayable loans for down payment and closing cost, assistance to eligible households whose incomes are 80% or less of area median income and who are first time homebuyers. The successful completion of an approved First Time Homebuyer workshop is one of the requirements for the loan. The loan is repaid upon sale or transfer of the home.
4	Goal Name	Homeowner Rehabilitation
	Goal Description	The Consortium will in year one continue to provide funding to its member communities to administer homeowner housing rehabilitation programs for eligible low income homeowners with incomes at or below 80-% AMI. Homes assisted will have an after rehabilitation value that does not exceed the HUD designated Maximum After Rehab value limit, and the amount of assistance will not exceed the home per unit subsidy limit.
5	Goal Name	Creation of Affordable Ownership Housing
	Goal Description	The NSHC will set aside a small portion of HOME funds for the creation of an ownership creation project which will create new affordable ownership units for households with incomes at or below 60% AMI.
6	Goal Name	Economic Development
	Goal Description	The City of Peabody will provide CDBG to projects that address the needs for job creation and job retention by assisting businesses to come to Peabody and help improve and promote those currently here to remain. Additionally, funds will be used to support the elimination of slums and blight.
7	Goal Name	Rental Housing
	Goal Description	The City of Peabody will provide CDBG funds to create and/or retain affordable rental units.
8	Goal Name	Rehabilitation of Ownership Housing
	Goal Description	The City of Peabody will provide CDBG funds will be provided to assist property owners in rehabilitating their property to provide a safe and/or accessible home and allow people to remain in their home. Priority will be given to low income households at 60% or below of the median income.

9	Goal Name	Infrastructure Improvements
	Goal Description	The City of Peabody will provide CDBG funds will be used to improve the quality and/or increase quantity of public improvements that benefit LMI persons.
10	Goal Name	Public Facilities
	Goal Description	The City of Peabody will provide CDBG funds will be made available to improve the quality and increase the quantity of neighborhood facilities serving LMI persons.
11	Goal Name	Public Services
	Goal Description	The City of Peabody will distribute CDBG funds to projects that support basic human service needs through funding of emergency services; address the service needs of special needs groups, including improving services for seniors, elderly and disabled individuals, so that they can participate fully in the community; provide a supportive services for low-income individuals and families with children; and organizations that assist residents at risk of foreclosure and/or homelessness.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

The NSHC will strive to assist in the creation of rental housing units for a diverse population, but will try to prioritize those units that are affordable to those most in need. An estimate of the breakdown of the goals for units/households, for the next five years goals (assuming level funding for the next 5 years) are as follows:

Creation of Affordable Rental Housing:

- 10 units for Households with incomes at or below 30% of AMI
- 40 units for Households with incomes between 31- 50% AMI
- 42 units for households with incomes at or between 51- 60% AMI.

Tenant Based Rental Assistance

- Assistance to 20 Households with incomes at or below 30% AMI
- Assistance to 20 Households with incomes between 31-50% AMI

- Assistance to 17 Households with incomes between 51-60% AMI

Homebuyer Downpayment Assistance

- 11 units for households with incomes at or below 80% AMI

Creation of Homeownership Units

- 1 unit for a household at or below 60% AMI

Homeowner Rehabilitation

- Assistance to 5 Households with incomes at or below 60% AMI
 The City of Peabody will support the creation/retention of rental housing units citywide, priority will be given to projects that are affordable to those most in need. Additionally, funds will be provided to assist homeowners with the rehabilitation of their homes to provide a safe environmental and allow them to stay in their own home. An estimate of the breakdown of the goals for units/households, for the next five years goals (assuming level funding for the next 5 years):
Rental Housing 30%/ELI: 5 units50%/VLI: 5 units60-80%/LI: 10 units
Rehabilitation of Ownership Housing 30%/ELI: 5 units50%/VLI: 5 units60-80%/LI: 10 units

SP-50 Public Housing Accessibility and Involvement - 91.415, 91.215(c)
Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

Based on information, there are no voluntary compliance agreements in place for the PHAs with Federal Public Housing to which this applies.

Activities to Increase Resident Involvements

Information is not available.

The City of Peabody Housing Authority has tenant associations at the Housing Authority that participate in the formulation of the Housing Authority's annual and five year Capital Improvement Plans. The PHA does not have any homeownership programs.

The Gloucester, Haverhill and Salem Housing Authorities' activities are in the respective and associated Consolidated Plans accompanying this Plan.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the 'troubled' designation

N/A

SP-55 Strategic Plan Barriers to Affordable Housing - 91.415, 91.215(h)

Barriers to Affordable Housing

Federal Government Policies

A 2012 law provision on federal flood insurance imposes sharp rate increases on people who own or are buying land located in floodplain. Historically, low income people are likely to live in floodplains where land is less expensive and affordable housing can be found. A sharp increase in flood insurance rates will likely be difficult for many low income residents.

Local Government Policies

In general, public policies affecting the cost and production of affordable housing are modified by specific zoning by-laws. Production is enhanced in Massachusetts through the following:

1. inclusionary zoning (a percentage of housing developed in the marketplace being set aside for affordable use and usually placed within mixed income developments);
2. accessory apartments (particularly effective in enabling low income elderly owners to continue living in the community);
3. overlay districts permit increased density and state funding support and enable affordable units within mixed income developments; Chapter 40B is a state law which permits it to override local zoning if local government does not have the zoning tools to permit affordable housing production. There is a voluntary process known as LIP [Local Initiative Program] which a local government can use for both locally supported 40B developments as well as for Local Action affordable units that are created through other Town zoning or funding. The Community Preservation Act (CPA) that cities or towns can pass and enact to accumulate funds through an additional property tax that is then matched with state funds to preserve open space, preserve historic resources and/or create affordable housing.

The Consortium has identified a number of barriers to affordable housing production that involved resource allocation, housing policy, land use policy, lack of infrastructure and staff capacity, and public perception and attitudes. The Consortium proposes the following strategies to address these barriers over the 2015- 2020 Con Plan period:

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Resource allocation: With respect to public subsidies, the Consortium/City of Peabody will continue to advocate for a larger share of budgetary resources be devoted to both housing production - including HOME- and housing voucher programs at the state and federal level. In addition, the Consortium will work closely with the State as it implements the new Federal Affordable Housing Trust Fund.

Housing policy: The Consortium/City of Peabody will have programmatic requirements to the greatest extent possible that are consistent with those of other public funders - especially with DHCD. For

ongoing monitoring of rental projects, the Consortium will use reports from other public funders to the greatest extent possible for its required compliance reviews. Finally, the Consortium will continue to engage DHCD to develop an ownership deed restriction that 1) survives foreclosure; 2) satisfies HOME regulations; and 3) enables units to be counted on the Subsidized Housing Inventory so that HOME funds can again be directed to homeownership activities.

Land use policies: Chapter 40B allows the densities needed for affordable housing development which would otherwise have been impossible under existing zoning. The Consortium/City of Peabody will continue to promote and support the use of the Planned Production regulations under Chapter 40B as a means for towns to both have an affordable housing plan and also to have more control over the types of Chapter 40B development that occurs. To implement these plans, the Consortium will advocate that Cities and Towns look to local resources- particularly Community Preservation Act funds- to provide staff capacity to carry out the activities in the housing plans. The City of Peabody adopted the Community Preservation Act (CPA) in 2002

Limited wastewater infrastructure: The Consortium will encourage and support wastewater planning and implementation efforts in local communities. The Consortium will also advocate that towns adopt land use bylaws that encourage affordable housing as part of their wastewater planning efforts.

Town staff capacity: The Consortium will... The City of Peabody's Department of Community Development and Planning has eight (8) staff members that will be involved with affordable housing in one form or another.

Neighborhood and community resistance: The Consortium/City of Peabody will continue to educate the public through publications, workshops, and its web site of the need for and impact of affordable housing in the region.

Status of Major Initiatives Affecting Affordable Housing

CHDOs and other recipients of HOME funding are actively involved in the promotion of affordable housing in their communities and the removal of affordable housing barriers throughout the region.

The Consortium will make efforts to educate and assist communities to reach the goals for affordable housing through zoning changes and resources available through HOME and other state and federal programs. The City of Peabody adopted an Inclusionary Zoning Ordinance in 2002, which requires the integration of affordable housing in all projects of eight (8) or more units. The Ordinance requires that a minimum of 15% of the units be set-aside as affordable.

City of Peabody - Local Strategies

SP-60 Homelessness Strategy - 91.415, 91.215(d)

Describe how the jurisdiction's strategic plan goals contribute to:

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

As an overall strategy to addressing the needs of those who are currently homeless, NSHC has as its continuing goal to provide a viable continuum of care that implements a new “Coordinated Entry” component into our North Shore Homeless Management Information System [HMIS] (our database). This will prioritize access to any available unit to provide housing to any applicant with the greatest need. As is evidenced in the 2014 PIT Count, many unsheltered persons are chronically homeless and have other issues, including but not limited to mental illness and substance abuse. Therefore, reaching out and assessing individual needs requires a partnership between shelter, service and health care providers.

Some communities in the region have worked with police and other first responders to engage with unsheltered homeless and link them with emergency shelter, physical and mental health services, and case management for benefits enrollment, housing placement, and other services.

The region’s Continuum of Care meets monthly and that is comprised of staff from the homeless service providers, public officials, representatives from state agencies, and from the Sheriff’s department, housing authorities, health care providers, and faith-based organizations to identify service gaps, eliminate barriers to accessing housing, develops and implements training in evidence-based best practices, and improves and coordinates the intake and assessment process for the homeless individuals and families they are working with.

Addressing the emergency and transitional housing needs of homeless persons

The region has four shelters for individuals - which have a combined capacity of 183 beds that serves an estimated number of 425 people a year. There are a variety of family shelters in the region that have a capacity of about 169 + motel rooms (possibly 140 additional families) units 481 beds (not counting motel rooms). While the focus of the CoC over the last decade continues to be to provide permanent supportive housing (PSH), especially for the chronically homeless, there are approximately 87 transitional housing beds available for homeless individuals. The average length of stay in emergency shelter is six to nine months [verify] and up to twelve months in transitional housing.

While not expanding the capacity of current shelters, there is an ongoing effort to continue to provide emergency shelters and transitional housing for the homeless and continue to support the efforts of agencies to provide services. The availability of beds is substantially below the need for every shelter, and although some shelters had maintained waiting lists, it is currently a first-come, first served system for individuals. There is a modest winter overflow expansion because of the extreme weather during the coldest months of winter, but even that has to be limited for the safety of all. All homeless families are

housed in accordance with Massachusetts law. It has not been unusual to have a family of five living in one motel room for months on end.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

A concerted effort is made to prevent a household that is on the verge of becoming homeless from losing their housing, particularly if that is due to economic reasons only.

As indicated above, a variety of programs and partnerships among local, regional, state and federal agencies have facilitated the work of providers in the NSHC communities in assisting homeless persons and families in transitioning to independent living and in preventing reoccurrences of homelessness. Emergency Solutions Grant ESG funds, RAFT and Homebase funding, among other resources have helped in this effort. Others have urged the use of rental subsidies, including State (MRVP) and Federal vouchers for the chronically homeless. There are also approximately 244 VASH Vouchers being used in the region.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

With the exception of the vouchers, most of the funding discussed above addresses both the homeless and those at risk of becoming homeless. The CoC meets regularly and develops strategies to increase access to permanent housing for chronically homeless individuals and evaluates and has advocated for changes to discharge policies for individuals exiting behavioral health, criminal justice, and health care systems.

SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

While the cost of lead paint removal can potentially be prohibitively expensive, the Consortium and the City of Peabody will vigorously enforce the revised 2002 lead based paint regulations for all of its program activities and will continue to support efforts of local organizations to attract lead paint removal resources to the region.

How are the actions listed above related to the extent of lead poisoning and hazards?

Because housing in the Consortium and the City of Peabody is a mixture of new and older units and because of prior efforts to remove or encapsulate lead based paint, lead paint poisoning is not a widespread problem. This is documented in Section MA20 and in table (MA20-1) which shows the history of Lead Based Paint poisoning in the NSHC communities. In general, the injurious impact of lead based paint has been declining over the last 20 years; however, any occurrence is a matter of great concern.

How are the actions listed above integrated into housing policies and procedures?

All housing funded through the NSHC and/or the City of Peabody requires that properties meet the requirements for containment and/or removal of any hazard associated with the presence of lead-based paint.

SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

In so far as most households being provided housing assistance end up with a reduced level of housing costs, they are more able to allocate their scarce resources to other needs such as nutrition, education and other activities which can help lead them out of poverty. The estimated level of poverty within the NSHC communities is in the attached text in the next section.

Consortium: Through implementation of this plan, the Consortium hopes to reduce the number of families with incomes at or below the area's poverty level. To the extent that the Consortium can support the creation of affordable rental housing - especially for extremely low income households - that will lessen the housing cost burdens on these households and will enable those households to have resources to meet other pressing needs. While the Consortium's programs and resources can have some, albeit a very limited, impact on moving households out of poverty, there are other agencies in the region that have more impact and resources to address this issue. Through a DHCD initiative, all of the region's Section 8 voucher holders are part of a Moving To Work program that is designed to provide flexibility to administering agencies and to encourage voucher holders to increase their economic self-sufficiency. The region's anti-poverty agencies, North Shore Community Action Programs (NSCAP) Action, Inc., Community Action, and Community Teamwork Inc. (CTI) have a number of programs and resources that attempt to move households toward economic self-sufficiency: a child care network that provides information, referrals and access to child care subsidies; advocacy for low income immigrants; assistance for low income households to find free or affordable health care; housing search services; financial literacy programs and other services.

City of Peabody: Through implementation of this plan, the City hopes to make an impact on the reduction of the number of families with incomes at or below the area's poverty level. To the extent that the City can support the retention and/or creation of affordable rental housing- especially for extremely low income households- it will lessen the housing cost burdens on these households and will enable those households to have resources to meet other pressing needs. The creation of ownership housing for very low income households will enable those families to build assets. Finally, the City will support all efforts in the City to protect low income households in deed restricted ownership units from losing their assets through foreclosure.

While the City's programs and resources can have some, albeit a very limited, impact on moving households out of poverty, there are other agencies in the area which have more impact and resources to address this issue. Through a DHCD initiative, all of the region's Section 8 voucher holders are part of a Moving To Work program that is designed to provide flexibility to administering agencies and to encourage voucher holders to increase their economic self-sufficiency. The region's anti-poverty agency, North Shore Community Action Programs (NSCAP), has a number of programs and resources that attempt to move households toward economic self-sufficiency: a child care network that provides information, referrals and access to child care subsidies; advocacy for low income immigrants;

assistance for low income households to find free or affordable health care; housing search services; and homelessness prevention services.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

To a large extent, while we focus on the housing component of that equation, we can only encourage those households in poverty to access those programs that may benefit their long-term goals. (We have established long-term collaborative relationships with the anti-poverty agencies that serve this region.

Some activities undertaken by the NSHC are coordinated with other municipal policies, programs and expenditures, especially with CDBG (which comes through Haverhill, Gloucester, Peabody and Salem and through the State for the other communities) and with other federal and state funds for low income families include efforts to reduce the number of persons in poverty and improve the quality of life for residents, either directly or indirectly. NSHC staff also work in partnership with citizens, other municipal departments and the public and private sectors to accomplish the goal of reducing poverty. While HOME funds are used to accomplish a variety of different housing goals, the service component must be funded by others.

The State has also provided CDBG funds to Amesbury, Ipswich Methuen and Salisbury over the past 5 years. This additional infusion of public funding can help both the HOME and CDBG programs to have a larger, more positive impact on poverty.

Currently funded CDBG and Housing Authority programs which can directly influence the household income level include: self-sufficiency programs, homelessness prevention programs, elder outreach and case management programs for 'at-risk' seniors, and health care activities.

Currently funded CDBG and Housing Authority programs which can indirectly influence the impact of household living by reducing other costs include affordable housing development, housing rehab, energy efficiency, public facility improvements, infrastructure improvements, neighborhood revitalization, counseling programs and health care assistance.

For the upcoming year the following activities are likely to be funded by CDBG agencies and PHAs :

- Housing rehabilitation, including an emergency repair program as well as energy efficiency improvements and lead abatement and for State CDBG grants to non-entitlement communities; there are also child care voucher grants
- Family Self-Sufficiency Programs for Public Housing and Housing Choice Voucher recipients
- Infrastructure improvements and neighborhood revitalization.

The support of these projects with HOME funds, will assist in providing decent affordable housing and a suitable living environment for area residents, along with the stability that this provides, and much needed jobs in the impacted areas.

Section 3 requirements for some projects will assist in securing jobs for local residents in projects if new employees are added to the workforce.

SP-70 Peabody Coordination with Affordable Housing

City of Peabody:

Most activities undertaken by the City are coordinated with other municipal policies, programs and expenditures and with other federal and state funds for low income families which include efforts to reduce persons in poverty and improve the quality of life for residents, either directly or indirectly. City staff also work in partnership with citizens, other municipal departments and the public and private sectors to accomplish the goal of reducing poverty.

Currently funded CDBG and Housing Authority programs which can directly influence the household income level include: self-sufficiency programs, elder case management programs, and health care activities.

Currently funded CDBG and Housing Authority programs which can indirectly influence the impact of household living by reducing other costs include affordable housing development, housing rehab, energy efficiency, public facility improvements, infrastructure improvements, neighborhood revitalization, counseling programs and health care assistance.

For the upcoming year the following activities are likely to be funded by CDBG and by the PHA :

- Homelessness Prevention Programs
- Job skills training programs for youth
- Outreach worker for elders at risk
- Scholarship programs for income children of income eligible households to participate in programs offered by the Parks and Recreation Department
- Public Housing and HCV Family Self-Sufficiency Programs
- Infrastructure improvements and neighborhood revitalization
- Expansion of open space opportunities in the downtown
- Creating an agriculture program

Additional projects will assist in providing decent affordable housing and a suitable living environment for area residents and much needed jobs in the impacted areas.

Section 3 requirements for some projects will assist in securing jobs for local residents in projects if new employees are added to the workforce.

Table SP70-A Consortium Poverty Percentage by Community

Community	% of Families in Poverty
Amesbury	2.7
Andover	2.8
Beverly	5.7
Boxford	0
Danvers	3.1
Essex	0.8
Georgetown	2.2
Gloucester	7.1
Hamilton	1.5
Haverhill	9.4
Ipswich	2.4
Lynnfield	1
Manchester-by-the-Sea	4.4
Marblehead	3.5
Merrimac	2.8
Methuen	6.1
Middleton	3.6
Newburyport	5
North Andover	4
North Reading	4.4
Peabody	0.8
Rockport	5.6
Rowley	12
Salem	4.4
Salisbury	3.5
Swampscott	3.8
Topsfield	1.8
Wenham	4.4
West Newbury	2.7
Wilmington	1.8

Data Source: US Census ACS 2009-2013

SP-70 Poverty % for Consortium Communities including City of Peabody

SP-80 Monitoring - 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

There are two aspects to ensuring long-term compliance with program and comprehensive planning requirements. One is the monitoring of sub-recipients; the other is monitoring specific completed HOME funded projects for compliance with the HOME Program required inspections schedule, as well as recertification monitoring for income and rent compliance.

The NSHC, through the City of Peabody Department of Community Development, ensures compliance with federal HOME regulations through a comprehensive monitoring process. Staff monitors all sub-recipients by clearly delineating the outcome measures of programs and by working collaboratively with each of its sub-grantees.

The purpose of the monitoring process is to evaluate performance with regard to:

- Meeting production goals;
- Compliance with HOME program rules and administrative requirements;
- Timely use of funds;
- Prevention of fraud and abuse of funds;
- Need for technical assistance;
- Evidence of innovative or outstanding performance

As part of the performance assessment of each project, the NSHC reviews the following:

- Progress of individual activities funded with HOME funds;
- Audits that are reviewed by NSHC staff on a periodic basis to determine if the agency is operating its programs in a fiscally responsible matter and if there have been any findings relevant to the HOME funded project;
- Required backup documentation for submitted administrative and project delivery cost invoices;
- Compliance (for projects with 5 or more units) with the Affirmative Marketing Plan;
- Inspection of a sample of units to confirm that they meet HQS standards;
- Review of selected unit information to ensure that, for any acquisition and/or rehab project, property values do not exceed the 95% of the area section 203(b) limits.
- Review of a sample of resident records to ensure that households meet required income limits.

The monitoring process for HOME follows closely the goals, outputs, outcomes, and evaluation measures stipulated in the Consolidated Plan and in all contracts with sub-grantees and other providers.

As an entity comprised of thirty communities, the Consortium has completed more than 2,700 activities developed within its region since its inception. Due to the large number of projects and recipients and small number of staff, the Consortium contracted with a consultant to handle the monitoring responsibilities. This approach has been used successfully for the past five years. The Consultant is an organization with over twenty years of experience in monitoring federally funded affordable housing for compliance with federal requirements. The Consultant continues to conduct on-site inspections of Consortium sub-recipients to ensure that their programs and actions are in compliance with HOME program and Consolidated Plan requirements. In addition, the Consultant has conducted on-site inspections of affordable rental housing units assisted under the program to determine compliance with housing codes, income guidelines, and financial management guidelines. Results of these inspections are sent in the form of a letter to the sub-recipients, with recommendations and suggestions on how to correct any possible "findings", and a forty-five day response period is given for adherence to those corrective actions. At the end of that period the activity is reviewed and the corrective actions taken are noted for the files.

The specifics of the Monitoring system for NSHC and the City of Peabody are in the "Additional Content" Attachment.

Expected Resources

AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

Introduction

The North Shore HOME Consortium is a direct recipient of Federal HOME funds for its' 30 communities, and the City of Peabody receives a direct award of CDBG funds for the City. In addition, three other communities within the Consortium, Salem, Gloucester, and Haverhill, also receive CDBG funds directly from HUD for their communities, and some other member communities may be funded through the state CDBG application process. Additionally, the Cities of Peabody and Salem have CPA allocations which can be accessed to develop affordable housing development. Other resources are leveraged by developers to create affordable housing in the region, including private lenders, LITC or Historic tax credits, and rental vouchers.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	371,411	10,000	0	381,411	1,485,644	The City of Peabody expects to receive \$371,411 in CDBG funds and approx. \$10,000 in CDBG Program Income next year and anticipates being levelly funded for each of the five years covered by this plan. The resources available will be used to assist low income households by creating or maintaining affordable housing.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	1,169,350	100,000	0	1,269,350	5,077,400	The NSHC expects to receive \$1,169,350 in HOME funds and approx. \$100,000 in HOME Program Income next year, and expects to be levelly funded for each of the five years covered by this plan. The resources available will be used to assist low income households by creating or maintaining affordable housing.

Table 54 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

There are several major program types where leveraged funds play a significant role in program objectives and some of which contribute to the HOME Match requirement.

1. Investments in LIHTC or Historic Tax Credit projects with private funding and/bond financing, to assist in the creation of new affordable housing units.

2. Private (lending institutions) mortgage funding leveraged to assist low income families with the purchase of their first home, especially in conjunction with HCV vouchers. The use of HCV vouchers for homeownership has not been a common practice used in the region, but where it has been used it has been successful. In addition, permanent mortgage financing is provided for affordable rental housing developments.
3. Community Preservation Funds [CPA]. Sixteen Consortium communities have established a Community Preservation Fund to preserve open space, historic resources and community housing, by imposing a surcharge of up to 3% on local property taxes.
4. Inclusionary Zoning and Linkage Fees. Several Consortium communities have linkage and/or inclusionary zoning requirements which provide either affordable housing units or funds for affordable housing.
5. Local funds from some cities and towns provide other resources such as CDBG and Housing Trust funds.
6. Municipality Donated Land. Some communities have designated or are contemplating the use of surplus, abandoned or undeveloped land for affordable housing.
7. Massachusetts Rental Voucher Program (MRVP). In recent rental development funding rounds. DHCD has made MRVP's available as project-based vouchers, primarily targeted to homeless individuals and families.
8. Project Based Vouchers. PHAs and the State can provide up to 20% of their HCV vouchers for specific projects.

To satisfy HOME match requirements the Consortium utilizes any allowable source, but relies mostly on the Massachusetts Rental Voucher Program match which was in excess of \$872,631 for one community, the City of Peabody to meet the HOME matching requirement through 6/30/2014.

There is no match requirement for CDBG funds; however, there are several major program types where leveraged funds play a significant role in program objectives. USDA Agriculture grant Brownfields Revolving Loan Fund, Community Development Authority Business Loan Program, Community Preservation, HOME Funds, DLTA grants, Massworks, MassDevelopment, Masshousing.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

Within the Consortium many communities have created specialized Housing Production Plans in response to the call from the Commonwealth of Massachusetts to show how each community plans to develop a minimum of 10% affordable housing units for their residents. In these plans the communities identify actual locations where they could see or would like to see housing developed. However in most cases the developable sites identified are privately owned properties, since in our area land has for the most part developed. In some rare instances, for instance, the case of a public school or other building being decommissioned, communities may issue an RFP for a developer to take possession to create affordable housing, as has been done in Marblehead and Peabody in recent years, but at this time we are not aware of any publicly owned land that could be utilized for the creation of affordable housing.

The City of Peabody has Tillie's Farm, the City acquired the farm with Community Preservation funds, for purpose of retaining open space and maintaining an agricultural asset. 70 Endicott Street was the former site of the school administration that has been vacant for over a decade, we are exploring options to redevelop the site for housing. Berry Street Garage former DPW building that has limited use at this point, located in a residential area, has the potential for residential redevelopment.

Discussion

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Rental Housing Production	2015	2019	Affordable Housing Homeless		Affordable Rental Housing	CDBG: \$0 HOME: \$736,225	Rental units constructed: 18 Household Housing Unit
2	Rental Subsidies (TBRA)	2015	2019	Affordable Housing Homeless Non-Homeless Special Needs		Short Term Rental Assistance	HOME: \$114,242	Tenant-based rental assistance / Rapid Rehousing: 11 Households Assisted
3	Homebuyer Downpayment Assistance	2015	2019	Affordable Housing		Homeownership	HOME: \$114,240	Direct Financial Assistance to Homebuyers: 11 Households Assisted
4	Homeowner Rehabilitation	2015	2019	Affordable Housing		Homeownership	HOME: \$114,242	Homeowner Housing Rehabilitated: 6 Household Housing Unit
5	Creation of Affordable Ownership Housing	2015	2019	Affordable Housing		Homeownership	HOME: \$63,466	Homeowner Housing Added: 1 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Economic Development	2015	2020	Non-Housing Community Development		Economic Development Public Facilities Infrastructure Improvements	CDBG: \$242,129	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 7000 Households Assisted Businesses assisted: 25 Businesses Assisted Buildings Demolished: 1 Buildings
7	Public Services	2015	2020	Homeless Non-Homeless Special Needs Non-Housing Community Development		Short Term Rental Assistance Public Services	CDBG: \$55,712	Public service activities for Low/Moderate Income Housing Benefit: 490 Households Assisted Homelessness Prevention: 110 Persons Assisted

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	Rental Housing Production
	Goal Description	Funds will assist in the creation of new affordable rental housing for low, very low and extremely low income households.
2	Goal Name	Rental Subsidies (TBRA)
	Goal Description	<u>Tenant Based Rental Assistance</u> - NSHC will work with agencies to identify potential households with particular needs that might benefit from the up to two years of tenant based rental assistance vouchers that is allowed by HOME for this type of activity.

3	Goal Name	Homebuyer Downpayment Assistance
	Goal Description	<u>Homebuyer Assistance</u> - NSHC will provide up to Review these comments in 0% repayable loans for down payment, closing cost, and minor rehabilitation assistance to households whose incomes are 80% or less of area median income and who are first time homebuyers. The successful completion of an approved First Time Homebuyer workshop is one of the requirements for the loan. The loan is repaid upon sale or transfer of the home.
4	Goal Name	Homeowner Rehabilitation
	Goal Description	Homeowner Rehabilitation- the Consortium will in year one continue to provide funding to its member communities to administer homeowner housing rehabilitation programs for eligible low income homeowners with incomes at or below 80-% AMI. Homes assisted will have an after rehabilitation value that does not exceed the HUD designated Maximum After Rehab value limit, and the amount of assistance will not exceed the home per unit subsidy limit.
5	Goal Name	Creation of Affordable Ownership Housing
	Goal Description	Homeowner creation - The NSHC will set aside a small portion of HOME funds for the creation of an ownership creation project which will create new affordable ownership units for households with incomes at or below 60% AMI.

6	Goal Name	Economic Development
	Goal Description	<p>The City of Peabody has allocated CDBG funds to further implement the Downtown Economic Development Revitalization Plan, which will include implementation of handicapped accessibility measure, public facility improvements, and indirect assistance to business in the downtown. Funds will be used towards the redevelopment of the City's riverfront and implementation of the Riverwalk, which will include environmental testing of those parcels along the river for purposes of obtaining funds through the EPA's Revolving Loan Fund. The City of Peabody will also be implementing a Main Streets program to further spur economic development in the downtown. As part of the downtown revitalization and beautification, the City of Peabody will look for other potential locations for public art in the support of the newly created "Outside the Box" public arts program. Peabody will continue to investigate the possibility of the development of a commercial kitchen and provide support to this endeavor whenever possible. The City of Peabody has applied for funds through the USDA, to redevelop/revitalize Tillie's Farm, which was purchased with Community Preservation funds. This will be a two phase project: (Phase 1) The City of Peabody will conduct a feasibility study to investigate the economic viability of a community supported agriculture program, leadership training center and shared-use kitchen at our 17 acre city-owned farm (Tillies); to develop a comprehensive business plan; and to disseminate and market the results of the study; (Phase II) The City of Peabody will establish a community supported agriculture program that will deliver to local restaurants, institutions and low-income, socially disadvantaged communities. The project will also work towards a shared-use incubator kitchen for producers of value added product, such as canned goods and preserves. CDBG funds will also be used to explore potential options for improved/increased public transportation.</p>
7	Goal Name	Public Services
	Goal Description	<p>Funds will distributed to projects that support basic human service needs through funding of emergency services; address the service needs of special needs groups, including improving services for seniors, elderly and disabled individuals, so that they can participate fully in the community; provide a supportive services for low-income individuals and families with children; and services that assist residents at risk of foreclosure and/or homelessness.</p>

AP-35 Projects - 91.420, 91.220(d)

Introduction

In the selection of local projects to be developed or assisted with HOME funds, several matters are taken into consideration.

Because of the extensive research required by the ConPlan's Housing Market Analysis and Needs Assessment, and the data that is made available as a result, the priorities of need that are identified by this process are given primary consideration. Where it is clear that a type of housing need is not currently being met, or that the needs of a certain population or income group is unmet, these priorities take precedence in the Consortium's funding decisions. This work is implemented by the work of the Consortium's Allocation Committee and the manner in which that committee prioritizes need for the region. In actual practice, these types of proposals for funding do not always present themselves.

Because the Consortium was created to provide financial assistance to all of its member communities in the development of affordable housing, each community's needs – as they identify them – are also taken into consideration. As long as a proposed project is consistent with the priorities outlined in the Consolidated Plan, efforts are made to be responsive to local needs as well as regional needs.

#	Project Name
1	Creation of Affordable Rental Housing
2	Tenant Based Rental Assistance
3	Homeowner Housing Rehabilitation
4	First Time Homebuyer Downpayment Assistance
5	Creation of Affordable Ownership Unit
6	HOME Administration 2015

Table 56 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

As the Consortium strives to be responsive to the actual data in the ConPlan, and to comply with the process outlined by HUD, greater emphasis is now being given to the development of affordable rental housing over those programs that would provide assistance to populations with higher incomes. For example, most of the Consortium's member communities have discontinued programs that provide assistance to households at 80% of median family income – such as Homebuyer Assistance Programs – in favor of serving very-low, or extremely-low income households. The creation of rental housing that is genuinely affordable to lower-income households is intended to provide for those households that are coming out of homelessness. The use of a modest level of HOME funds to provide short-term rental assistance is intended to prevent homelessness.

There are obstacles to serving underserved needs, and one of them is the lack of sufficient funding to support the numbers of projects proposed, or to provide an adequate level of support to ensure the long-term viability of a development without multiple funding sources. Of course, the decisions from other funders are out of the Consortium's control. Another unexpected barrier is the lack of proposals to serve the populations with the lowest incomes. Generally, a high level of subsidy may be needed for such a project, and it is easier to obtain funding for those projects where the projected income (rental income, for example) offsets the operating expenses and demonstrate the viability of a project.

AP-38 Project Summary
Project Summary Information

1	Project Name	Creation of Affordable Rental Housing
	Target Area	
	Goals Supported	Rental Housing Production
	Needs Addressed	New Rental Housing
	Funding	HOME: \$736,225
	Description	Created new affordable rental housing units, either by new construction or rehabilitation, for low income households.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 18 new affordable housing units for low income households, both individuals and families, will be created.
	Location Description	Various locations throughout the Consortium
	Planned Activities	No activities planned as of yet.
2	Project Name	Tenant Based Rental Assistance
	Target Area	
	Goals Supported	Rental Subsidies (TBRA)
	Needs Addressed	Short Term Rental Assistance
	Funding	HOME: \$114,242
	Description	Provide very low income households with tenant based rental assistance to either maintain housing or to find housing to help stabilize households for up to one day.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 11 households will be assisted, including both families and individuals, to either become housed or to maintain housing for a period of up to one year.
	Location Description	Consortium wide
	Planned Activities	No Activities planned at this time
3	Project Name	Homeowner Housing Rehabilitation
	Target Area	
	Goals Supported	Homeowner Rehabilitation
	Needs Addressed	Homeownership
	Funding	HOME: \$114,242

	Description	Assistance to low income homeowners to make necessary health and safety code violations to their homes.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Assistance to approximately 6 low income households, including seniors, families and individuals.
	Location Description	various locations throughout the Consortium
	Planned Activities	No specific activities have yet been designated
4	Project Name	First Time Homebuyer Downpayment Assistance
	Target Area	
	Goals Supported	Homebuyer Downpayment Assistance
	Needs Addressed	Homeownership
	Funding	HOME: \$114,240
	Description	Provide down payment/ closing cost assistance to low income first time homebuyers for the acquisition of affordable ownership housing.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 11 households will be assisted.
	Location Description	consortium wide
	Planned Activities	No specific activities have been identified as of this date.
5	Project Name	Creation of Affordable Ownership Unit
	Target Area	
	Goals Supported	Creation of Affordable Ownership Housing
	Needs Addressed	Homeownership
	Funding	HOME: \$63,466
	Description	Provide assistance to a developer to create an affordable ownership housing unit for a household with incomes at or below 60% AMI.
	Target Date	6/30/2016

	Estimate the number and type of families that will benefit from the proposed activities	Approximately 1 family, will benefit from this assistance.
	Location Description	No location has been identified as of this date, could be in any community Consortium wide.
	Planned Activities	No activity has yet been designated.
6	Project Name	HOME Administration 2015
	Target Area	
	Goals Supported	Rental Housing Production Rental Subsidies (TBRA) Homebuyer Downpayment Assistance Homeowner Rehabilitation Creation of Affordable Ownership Housing
	Needs Addressed	New Rental Housing Short Term Rental Assistance Accessible Units Rehabilitation of Rental Stock Homeownership
	Funding	HOME: \$126,935
	Description	Funding for administration of HOME Program activities.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	N/A, Administration only.
	Location Description	N/A, administration only.
	Planned Activities	N/A, administration only.

AP-50 Geographic Distribution - 91.420, 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

Funds will be used for projects that primarily benefit the City of Peabody's Downtown Economic Development Revitalization target area. This includes Main Street and several adjoining neighborhoods, including the river front area. Activities include direct and indirect assistance to businesses and/or the neighborhoods, which will directly affect those households in an around Main Street. The Economic Development Revitalization target area also contains census tract groups with highest concentration of low to moderate income households. The City of Peabody used CDBG funds to implement several recommendations in the Downtown Economic Development Revitalization Plan, which we will continue to build on next program year.

Geographic Distribution

Target Area	Percentage of Funds

Table 57 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Significant concentrations of poverty and of low and moderate income subsidized households, provides pertinent information when decisions are made of where resources might be concentrated. Racial/ethnic concentration is more complicated in that HUD regulations (Site and Neighborhood Standards) affect the planning and approval of new or significantly rehabbed housing which utilizes Federal resources.

Discussion

On the one hand, HUD directs us to be aware of the threat of creating concentrations of poverty. Instead, as public policy, we should endeavor to diffuse such concentrations, and to encourage the development of affordable housing in communities with high housing costs. At the same time, households with limited incomes often prefer to reside in locations that have access to community services such as public transportation, anti-poverty programs communities that have the strength of ethnic diversity and communities that provide faith-based and family-based supports.

Affordable Housing

AP-55 Affordable Housing - 91.420, 91.220(g)

Introduction

The work of the North Shore HOME Consortium, and its entire allocation of HOME funds, is focused on the development of affordable housing. The Consortium has identified that the greatest need at this time in this region is for the creation of additional affordable rental housing for low, very low, and extremely low income households, including the homeless. While working toward its goal of creating these units, the Consortium also acknowledges the need for different types of affordable housing for specific groups. This includes tenant based rental assistance to meet the immediate need of people who are homeless or on the verge of homelessness or those who have a special need that would benefit from a short term of rental assistance, housing rehabilitation for homeowners, including the elderly or disabled, who need assistance to remain in their home, down payment assistance, and the creation of ownership housing.

City of Peabody

Table 57 - One Year Goals for Affordable Housing by Support Requirement

Table 58 - One Year Goals for Affordable Housing by Support Type

One Year Goals for the Number of Households to be Supported	
Homeless	11
Non-Homeless	139
Special-Needs	6
Total	156

Table 58 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	21
The Production of New Units	19
Rehab of Existing Units	5
Acquisition of Existing Units	11
Total	56

Table 59 - One Year Goals for Affordable Housing by Support Type

Discussion

With more than one thousand, two hundred and fifty homeless persons being sheltered in facilities, in hotel/motels, or living on the street in our region, the Consortium places the greatest priority upon housing that will serve the homeless and those on the verge of becoming homeless. Proposals for new

rental housing or for TBRA programs which prioritize these groups receive priority in the Consortium's Competitive Funding Process, and by that prioritization the Consortium works to shift funding to those most in need. The creation of new affordable rental housing is the highest priority, with tenant based rental assistance in second place as a tool to try to slow the flood of persons moving into homelessness. In addition to affordable rental housing and TBRA, this year the Consortium will continue to support communities that wish to provide first time homebuyer down payment assistance, housing rehabilitation assistance, and homeownership creation funding, as communities that have existing programs in these categories expressed their support for their continuation, citing that they are very popular and meet the needs in their communities.

The City of Peabody has allocated funds, including CDBG, to projects that: provide homelessness prevention to households at risk of becoming homeless; increase the supply of affordable rental housing; maintain the current inventory of housing and or improve the current housing stock.

AP-60 Public Housing - 91.420, 91.220(h)

Introduction

Consortium:

HOME funds are not disbursed to any public housing authorities. It has been a longstanding policy to not allow for HOME funds to be used for the normal maintenance and repairs of existing public housing stock, because it is seen that other public funds are available for that purpose. Local PHA's are encouraged to apply for HOME funds to create new affordable units, often combining those resources with multiple funding sources.

However housing authorities can benefit from CDBG entitlement funds for housing rehab, public facilities, public infrastructure and public services related activities which can directly or indirectly benefit public housing residents.

Actions planned during the next year to address the needs to public housing

Consortium:

It is possible that the Commonwealth of Massachusetts through its CDBG program may assist the other PHAs in the region.

CDBG funds can also be used to conduct public services activities that will directly and indirectly benefit residents of PHA properties.

Home funded homeownership programs are open to PHA residents. NSHC refers PHA residents to organizations which provide down payment and closing cost assistance under the HOME program.

City of Peabody:

- General Physical Improvements to include: Kitchens, baths, safety, HVAC, elevators, finishes and site work.
- Improving/Increasing access to social services. Kitchens, baths, safety, HVAC, elevators, finishes, site work

Actions to encourage public housing residents to become more involved in management and participate in homeownership

Consortium:

The following are initiatives the PHAs may implement to encourage tenant participation and further benefit residents.

1. Increase social services department
2. Ongoing modernization

City of Peabody:

The Housing Authority has no plans to encourage public housing residents to participate in homeownership.

While the NSHC sees a higher priority in creating affordable rental housing, PHAs can use their Housing Choice Vouchers and Family Self Sufficiency program to encourage residents to improve themselves and become independent homeowners.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

N/A - There are no troubled Federal Housing Authorities located in the Consortium area.

Discussion

Consortium:

The Housing Authorities have their own funding sources, priorities, management and maintenance issues. The NSHC's involvement is to ensure that the PHA Plans (for those with Federal public housing and/or Federal vouchers) are consistent with this Consolidated Plan and also the CDBG Consolidated Plans of Haverhill, Gloucester, Peabody, Salem and the State.

City of Peabody:

There is a legal relationship between the City and its PHA. The Housing Authority is a semi-independent agency governed by a Board of Commissioners. One member of the Board is appointed by the Governor of Massachusetts and the other four members are appointed by the Mayor. The authority to budget funds and expend them is contained within the statutes permitting the establishment of the PHA and also in the regulations published by the Federal Government through HUD and/or those published by the Commonwealth of Massachusetts through DHCD. Operating funds, from DHCD, are provided by formula and expenditure decisions are made by the local PHA Board. Capital funds from DHCD have been provided by competition in the past and are now in transition to a formula system and expenditure decisions are made by the local PHA Board with approval from DHCD. The PHA also receives funding for Housing Choice Vouchers (HCV – Section 8) and for the Massachusetts Rental Voucher Program (MRVP). The operation of these programs is managed by the PHA. It should be noted that DHCD receives HCV funding which it then distributes to 5 regional agencies, which in turn make them available to applicants.

AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i)

Introduction

Consortium:

The HOME Consortium's primary focus will be to provide funding support for new affordable rental housing developments as lack of affordable rentals is the greatest concern in the region cited by homeless service providers; the Consortium will continue to play an active role in convening the North Shore Continuum of Care Alliance and the CoC's efforts to end homelessness in the region.

City of Peabody:

While the City's primary role would be to provide support for any new permanent supportive housing requests, the City will continue to play an active role in the CoC's efforts to end homelessness in the region.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

Consortium:

The CofC does make a concerted effort to strategize with all of the shelter providers on a periodic basis to determine how best to prioritize the HUD funds that are available through the CofC process. The resources are limited, and are sought as part of a nation-wide competition. Every effort is made to ensure that the application submitted by the North Shore CofC ranks as highly as possible in order to secure new funding.

The NSHC is taking steps to move toward using a larger percentage of its HOME allocation for affordable rental housing in order try to alleviate the shortage of affordable rental units in the region. Each year the NSHC prioritizes HOME funding for those proposed developments that will serve homeless families and individuals as long as the developer can demonstrate that it has the capacity and experience, and can secure adequate funding to complete the project. Readiness to proceed is also a strong consideration.

The NSHC also encourages both private and public developers to set-aside and dedicate a percentage of the total number of units in any development to serve the homeless on a long-term basis. Prioritizing units of permanent housing to serve very-low income and extremely low income households is also a strong consideration.

The Consortium will continue to work with the Continuum of Care to coordinate services to the homeless.

City of Peabody:

The City will continue to work with the Continuum of Care to coordinate services to the homeless.

Addressing the emergency shelter and transitional housing needs of homeless persons

Consortium:

The Consortium will continue to work with the Continuum of Care to coordinate services to the homeless.

The primary objective of the Continuum of Care Alliance is to help homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) to make the transition to permanent housing and independent living. This includes shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again. This third point is among the most difficult to achieve because of the current need, the number of homeless families and individuals in need has reached crisis proportions.

City of Peabody:

The City will continue to work with the Continuum of Care to coordinate services to the homeless.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

Consortium:

The Consortium's efforts to increase the supply of affordable rental housing will provide better opportunities for homeless or near homeless individuals and families to find permanent affordable housing.

As part of these efforts, the Continuum is fortunate to have a well-established network of local providers and state officials. Having these longstanding connections as well as an ever-changing number

of new programs, actually does facilitate low-income individuals and families avoiding becoming homeless, especially extremely low-income individuals and families and those who are being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities and corrections facilities and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

The Consortium will continue to work with the Continuum of Care to coordinate services to the homeless. In the course of selecting projects to fund, the NSHC plays close attention to how any one project is connected to the efforts of the CoC and its partners in serving the homeless, especially in terms of permanent housing. For the past several years, one of the highest stated priorities of the NSHC has been the creation of new affordable rental units to assist homeless families and individuals. The availability of supportive services – funded by other sources – would enhance a proposal for the use of HOME funds. The specific needs are continuously being evaluated throughout the year.

City of Peabody:

The Consortium's efforts to increase the supply of affordable rental housing and assist first time homebuyers will provide better opportunities for homeless or near homeless individuals and families to find permanent affordable housing in the City.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

Consortium: Members of the Consortium's CoC participate in advocacy at the state level to insure that monitoring and discharge protocols are given ongoing priority. The Continuum is fortunate to have a well-established network of local providers and state officials. Having these longstanding connections as well as an ever-changing number of new programs, actually does facilitate low-income individuals and families avoiding becoming homeless, especially extremely low-income individuals and families and those who are being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities and corrections facilities and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

City of Peabody:

The City will continue to work with the Continuum of Care to coordinate services to the homeless.

Discussion

Consortium:

The Consortium and City of Peabody will continue to work with the Continuum of Care to coordinate services to the homeless and those with special needs. In the course of selecting projects to fund, the NSHC plays close attention to how any one project is connected to the efforts of the CoC and its partners in serving the homeless, especially in terms of permanent housing. For the past several years, one of the highest stated priorities of the NSHC has been the creation of new affordable rental units to assist homeless families and individuals. The availability of supportive services – funded by other sources – would enhance a proposal for the use of HOME funds. The specific needs are continuously being evaluated throughout the year.

City of Peabody: In the course of selecting projects to fund, the City pays close attention to how any one project is connected to the efforts of the CoC and its partners in serving the homeless, especially in terms of permanent housing.

AP-75 Barriers to affordable housing - 91.420, 91.220(j)

Introduction

In addition to the high cost, developers report that the greatest obstacle to the development of affordable housing is public policy. Communities have over many years built up land use controls, zoning ordinances, growth limitations and other policies that limit developers ability to site new affordable housing developments. Residents on one hand complain at the high cost of housing and lack of affordable housing opportunities for their children while simultaneously fighting any steps being proposed to expand upon policies to allow greater flexibility for more development. Citizens often cite quality of life complaints when faced with the premise of a large scale development being sited in their neighborhoods, yet many decry the extended length of waiting lists at senior housing developments for their parents. This disconnect of causation on such important issues shows a great need for more discussion on these topics. Short of taking away communities' rights to self govern, there is little that can be done besides offering information to help bring about change.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

Consortium:

The Commonwealth of Massachusetts has implemented laws to encourage communities to reach a minimum of 10% affordable housing for their residents. Part of these regulations includes the option to receive funding for the creation of a housing production plan which will assist the community to plan for future housing development and identify potential sites for affordable housing. The City of Peabody and several other Consortium communities have developed housing production plans, and will use these tools to plan for future housing development. The Consortium has little control over the housing policies of its member communities, but does provide information to the public officials in this service area on these topics and encourage communities to come to learn more about these issues.

City of Peabody:

In general, public policies affecting the cost and production of affordable housing are modified by specific zoning by-laws. Production is enhanced in Massachusetts through the following:

- inclusionary zoning (a percentage of housing developed in the marketplace being set aside for affordable use and usually placed within mixed income developments);
- accessory apartments (particularly effective in enabling low income elderly owners to continue living in the community);
- overlay districts permit increased density and state funding support and enable affordable units

within mixed income developments;

- Chapter 40R is a state law, which encourages and provides incentives for the development of transit related housing;
- Chapter 40B is a state law which permits it to override local zoning if local government does not have the zoning tools to permit affordable housing production. There is a voluntary process known as LIP [Local Initiative Plan] which a local government can use and thus not invoke state override of zoning.

The City is utilizing such features as density bonus provisions and inclusionary zoning. Inclusionary Zoning was established in 2002, to enhance the public welfare through increasing the production of housing affordable to persons of very low, low and moderate income. The City requires new, converted or renovated housing development to include 15% of housing units that shall be affordable to persons of very-low, low and moderate income. Accordingly, the provisions of this section are designed to:

1. increase the supply of rental and ownership housing in the City of Peabody that is available and affordable to low and moderate income households;
2. exceed the 10% affordable housing threshold established by the Commonwealth in M.G.L. Chapter 40B, Section 20;
3. encourages greater diversity and distribution of housing to meet the needs of families and individuals of all income levels.

The City of Peabody created an updated Housing Production Plan (HPP). This is a community's proactive strategy for planning and developing affordable housing by: creating a strategy to enable it to meet its affordable housing needs in a manner consistent with the Chapter 40B statute and regulations; and producing housing units in accordance with the HPP. If a community has a DHCD approved HPP and is granted certification of compliance with the plan by DHCD, a decision by the Zoning Board of Appeals (ZBA) relative to a comprehensive permit application will be deemed "consistent with local needs" under MGL Chapter 40B. "Consistent with local needs" means the ZBA's decision will be upheld by the Housing Appeals Committee.

Discussion

Consortium:

The NSHC is aware that it is assigned by statute the daunting task of working to remove or overcome barriers to affordable housing, such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment. However, the responsibility does not come with any associated power or strength to convince member communities to make changes to their policies. The Consortium tries to keep an open and amicable relationship with its 30 member communities, and to convince each that it should utilize the HOME funds available to try to help meet the need for affordable housing in the region, but in some areas, resistance to affordable housing is a reality, and we have little power to make change, but

continue to make the funds available and to share opportunities for trainings to try to educate on the need for affordable housing.

City of Peabody:

See paragraph above.

AP-85 Other Actions - 91.420, 91.220(k)

Introduction

No additional actions beyond those described in the priorities and goals outlined in the SP and AP sections above are planned at this time.

Actions planned to address obstacles to meeting underserved needs

Consortium:

The creation of this Five-Year Consolidated Plan including its Housing Market Analysis and Needs Assessment serves to inform the Consortium member communities about current housing needs. Collaborating with emergency shelter providers on a regular basis underscored the need for additional rental units that are genuinely affordable.

City of Peabody:

No additional actions beyond those described in the priorities and goals outlined in the SP and AP sections above are planned at this time.

Actions planned to foster and maintain affordable housing

Consortium:

By collaborating with local nonprofit organizations and bring these current needs to the attention of elected officials can help to foster the production of new units. The affordable housing restriction required by the HOME program is one component that maintains the affordability for an extended period.

City of Peabody:

No additional actions beyond those described in the priorities and goals outlined in the SP and AP sections above are planned at this time.

Actions planned to reduce lead-based paint hazards

Consortium:

The data made available from the Massachusetts Department of Public Health concerning the presence of hazards associated with the presence of lead-based paint will serve to call attention to the extent of this problem. While HOME funds may not be used to de-lead a unit without bringing that same unit up to the requirement of the Massachusetts Sanitary Code [Code Enforcement], HOME funds can be used

for the rehabilitation of existing residential structures. Creating new affordable units will be prioritized over units that may already have an affordability restriction.

City of Peabody:

No additional actions beyond those described in the priorities and goals outlined in the SP and AP sections above are planned at this time.

Actions planned to reduce the number of poverty-level families

Consortium:

All of the shelter providers participating in the Continuum of Care are involved with job search and job readiness programs, some created by the Massachusetts Department of Employment and Training [DET]. In addition, all shelter providers utilize Case Management services upon interviewing each person or family seeking assistance. Often a client can be directed to a variety of programs to maximize benefits for which that individual may be eligible.

City of Peabody:

No additional actions beyond those described in the priorities and goals outlined in the SP and AP sections above are planned at this time.

Actions planned to develop institutional structure

Consortium:

The institutional structure is constantly modifying and expanding with new members, shifting and providing re-consideration of the priorities as they see them locally, regionally and nationally. The NSHC and the CofC has modified its structure and process in the past and may do so in the future as needed to address the changing needs of the population that it serves.

City of Peabody:

No additional actions beyond those described in the priorities and goals outlined in the SP and AP sections above are planned at this time.

Actions planned to enhance coordination between public and private housing and social service agencies

Consortium:

Efforts continue to engage public and private housing agencies and developers in addressing the needs of the homeless. Longstanding perceptions concerning the homeless as being too difficult to serve, requiring services that housing agencies are unable to provide and generally being most costly than the general population makes it challenging to engage housing developers in serving this population. Housing the homeless is seen by some as economically draining.

City of Peabody:

No additional actions beyond those described in the priorities and goals outlined in the SP and AP sections above are planned at this time.

Discussion

Consortium

By conducting a regional housing market analysis and needs assessment the Consortium has informed each community about housing needs. By convening its Continuum of Care Alliance the NSHC keeps up on the needs of those most in need in the region and transmit information on the availability of funding for the creation of affordable housing..

City of Peabody:

No additional actions beyond those described in the priorities and goals outlined in the SP and AP sections above are planned at this time.

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

Introduction

As there have been recent temporary (interim rule) and final rule changes made to the HOME regulations, members of the NSHC staff attend seminars and webinars to keep abreast of these changes in regulations and program requirements and the dates of implementation.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	70.00%

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The NSHC will not utilize any other form of investment beyond those identified in section 92.205.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

The NSHC's policy for Resale and Recapture in Homeownership Assistance Projects has different parameters for First Time Homebuyer Down Payment Assistance activities and for Homeownership Development Projects.

In the case of First Time Homebuyer Down Payment Assistance, the NSHC utilizes the Recapture model. Recapture provisions ensure that NSHC recoups all or a portion of the HOME assistance to the homebuyers if the housing does not continue to be the principal residence of the family for the duration of the period of affordability. The Consortium requires that the full amount of the initial HOME investment be repaid, unless insufficient funds are available from the sale of the property to repay, in which case the shared net proceeds method is implemented. If the net proceeds are not sufficient to recapture the full HOME investment plus enable the homeowner to recover the amount of the homeowner's down payment and any capital improvement investment made by the owner since purchase, the NSHC may share the net proceeds. The net proceeds are the sales price minus loan repayment (other than HOME funds) and closing costs. The net proceeds may be divided equally.

In the case of the new Development of Ownership Housing units, the NSHC utilizes the Resale model. Resale requirements must ensure, if the housing does not continue to be the principal residence of the family for the duration of the period of affordability, that the housing is made available for subsequent purchase only to a buyer whose family qualifies as a low-income family and will use the property as its principal residence. The price at resale must provide the original HOME-assisted owner a fair return on investment (including the homeowner's investment and any capital improvement) and ensure that the housing will remain affordable to a reasonable range of low-income homebuyers. The period of affordability is based on the total amount of HOME funds invested in the housing. An affordability restriction, running with the land, is used as the mechanism to impose the resale requirements. The affordability restrictions may terminate upon occurrence of any of the following termination events: foreclosure, transfer in lieu of foreclosure or assignment of an FHA insured mortgage to HUD. The NSHC may use purchase options, rights of first refusal or other preemptive rights to purchase the housing before foreclosure to preserve affordability. The affordability restrictions shall be revived according to the original terms if, during the original affordability period, the owner of record before the termination event, obtains an ownership interest in the housing.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

Every HOME-assisted unit is covered by legally binding agreements that require that the

affordability restrictions must be met or exceeded. It is typical for a borrower to execute a Loan Agreement, a Promissory Note, a Mortgage and an Affordable Housing Restriction. Where multiple funding sources come into play, including funds from DHCD and/other state agencies (such as the Massachusetts Housing Partnership Funds [MHP], the Community Economic Development Assistance Corporation [CEDAC] or similar sources, MassDocs are used. These loan documents have been developed to encompass the lending requirements of multiple agencies including the requirements of the HOME Program. See above for the resale and recapture policy for the NSHC.

-

Rental Housing Development

-

The development of affordable rental housing will continue to be the primary goal of the NSHC during this funding period. HOME funds will be leveraged to enlist additional sources of funds wherever possible to maximize the limited resources available to this organization. Every effort will be made to engage those engaged in developing affordable housing, both private and public, for-profit and nonprofit, to further the development of affordable rental units.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

Although the Consortium did implement a change in its local policies to accommodate the refinancing of existing debt to in the instance of housing rehabilitation, this was enacted on a trial basis for a two-year cycle. One HOME-assisted multi-family development (four units) utilized this policy change. However, after that two-year cycle, no other development proposal sought that refinancing capacity, and the policy was discontinued. Although there may be a possibility of reviving that policy, if needed, there tends to be a priority to use these resources to create new units and not to refinance the debt of an existing affordable development.

Discussion

None

Appendix - Alternate/Local Data Sources

1	Data Source Name US Census ACS 2013
	List the name of the organization or individual who originated the data set. NSHC
	Provide a brief summary of the data set. Data for the Consortium not provided buy HUD and updated to include 2000 Census and 2009-2013 ACS
	What was the purpose for developing this data set? Missing and older data from HUD
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? It covers all 30 communities in the Consortium
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? 2000, 2009-2013
	What is the status of the data set (complete, in progress, or planned)? Complete
	Data Source Name HUD Maps
2	List the name of the organization or individual who originated the data set. Peabody using HUD Maps
	Provide a brief summary of the data set. HUD CPD Maps data for Peabody
	What was the purpose for developing this data set? HUD IDIS data is wrong
	Provide the year (and optionally month, or month and day) for when the data was collected. 2011
	Briefly describe the methodology for the data collection. Downloaded from HUD CPD Maps

	<p>Describe the total population from which the sample was taken.</p> <p>Peabody MA</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>No survey by Peabody</p>
3	<p>Data Source Name</p> <p>Public Housing and Voucher Inventory</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>OKM Associates, Inc.</p>
	<p>Provide a brief summary of the data set.</p> <p>This is more comprehensive including State public housing and state vouchers</p>
	<p>What was the purpose for developing this data set?</p> <p>To give a more accurate picture of the housing authorities in the Consortium</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>January 2015</p>
	<p>Briefly describe the methodology for the data collection.</p> <p>Research into Commonwealth of Massachusetts database and surveys of the PHAs</p>
	<p>Describe the total population from which the sample was taken.</p> <p>30 Communities in ther Consortium</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>30 PHAs including Federal and State Public Housing and Vouchers</p>
4	<p>Data Source Name</p> <p>ECon Planning Suite Peabody Data</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>HUD EconSuite Planning</p>
	<p>Provide a brief summary of the data set.</p> <p>Data for the City of Peabody</p>
	<p>What was the purpose for developing this data set?</p>

	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>City of Peabody only</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2007-2011</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>

Haverhill CDBG Program

Executive Summary

ES-05 Executive Summary - 91.200(c), 91.220(b)

- 1. Introduction**
- 2. Summary of the objectives and outcomes identified in the Plan**
- 3. Evaluation of past performance**
- 4. Summary of citizen participation process and consultation process**
- 5. Summary of public comments**
- 6. Summary of comments or views not accepted and the reasons for not accepting them**
- 7. Summary**

The Process

PR-05 Lead & Responsible Agencies - 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	HAVRHILL	
CDBG Administrator	HAVRHILL	Community Development Department
HOPWA Administrator		
HOME Administrator		
HOPWA-C Administrator		

Table 60– Responsible Agencies

Narrative

Consolidated Plan Public Contact Information

PR-10 Consultation - 91.100, 91.200(b), 91.215(l)

1. Introduction

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 61– Agencies, groups, organizations who participated

Identify any Agency Types not consulted and provide rationale for not consulting

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?

Table 62– Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

Narrative

PR-15 Citizen Participation - 91.401, 91.105, 91.200(c)

- 1. Summary of citizen participation process/Efforts made to broaden citizen participation
Summarize citizen participation process and how it impacted goal-setting**

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)

Table 63– Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The City of Haverhill has many different housing needs for a diverse array of individuals, families and households. As the data will reveal, the overarching need is related to addressing the cost of housing versus incomes. There are also significant issues with the condition and stock of housing to be addressed over the next 5 years.

Data sources for this section include Census Data, including the American Community Survey (ACS) and other government data. In addition, anecdotal information, zoning research, MassHousing data, and the Community Development Department's own independent research are also used to estimate the projected housing needs of the community.

This needs assessment points to the necessity for additional and enhanced First-Time Homebuyer Assistance programs to address homeownership and affordability concerns.

The continuing prioritization of housing rehabilitation to address the community's largely century-old housing stock is also justified by these figures and this assessment.

There may be a need to consider rental rehabilitation programs over the next 5 years, based upon data found in this assessment as well.

The needs reflected in this assessment demonstrate why the city will need to continue to develop a range of affordable housing for an increasingly diverse public comprised of differing subsets of people.

NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

How were these needs determined?

Describe the jurisdiction's need for Public Improvements:

How were these needs determined?

Describe the jurisdiction's need for Public Services:

How were these needs determined?

Based on the needs analysis above, describe the State's needs in Colonias

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

Introduction

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	2	0	0	0	0
Arts, Entertainment, Accommodations	295	0	11	0	0
Construction	102	0	4	0	0
Education and Health Care Services	338	0	13	0	0
Finance, Insurance, and Real Estate	169	0	6	0	0
Information	40	0	2	0	0
Manufacturing	314	0	12	0	0
Other Services	91	0	3	0	0
Professional, Scientific, Management Services	162	0	6	0	0
Public Administration	0	0	0	0	0
Retail Trade	734	0	28	0	0
Transportation and Warehousing	63	0	2	0	0
Wholesale Trade	141	0	5	0	0
Total	2,451	0	--	--	--

Table 64 - Business Activity

Data Source: 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	33,404
--	--------

Civilian Employed Population 16 years and over	30,402
Unemployment Rate	8.99
Unemployment Rate for Ages 16-24	26.65
Unemployment Rate for Ages 25-65	6.37

Table 65 - Labor Force

Data Source: 2007-2011 ACS

Occupations by Sector	Number of People
Management, business and financial	7,357
Farming, fisheries and forestry occupations	1,276
Service	2,995
Sales and office	7,872
Construction, extraction, maintenance and repair	2,352
Production, transportation and material moving	1,561

Table 66 – Occupations by Sector

Data Source: 2007-2011 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	17,055	59%
30-59 Minutes	8,305	29%
60 or More Minutes	3,378	12%
Total	28,738	100%

Table 67 - Travel Time

Data Source: 2007-2011 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,530	460	1,393
High school graduate (includes equivalency)	6,492	652	1,789
Some college or Associate's degree	8,466	579	1,645
Bachelor's degree or higher	9,846	504	1,059

Table 68 - Educational Attainment by Employment Status

Data Source: 2007-2011 ACS

Educational Attainment by Age

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	56	154	340	578	886
9th to 12th grade, no diploma	475	861	497	953	800
High school graduate, GED, or alternative	1,554	1,789	2,561	4,583	2,963
Some college, no degree	1,519	2,242	1,463	3,426	973
Associate's degree	241	810	836	1,930	537
Bachelor's degree	617	2,400	2,060	3,439	771
Graduate or professional degree	24	717	1,110	1,683	361

Table 69 - Educational Attainment by Age

Data Source: 2007-2011 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	25,085

Educational Attainment	Median Earnings in the Past 12 Months
High school graduate (includes equivalency)	32,380
Some college or Associate's degree	40,277
Bachelor's degree	57,120
Graduate or professional degree	66,795

Table 70 – Median Earnings in the Past 12 Months

Data Source: 2007-2011 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

Describe the workforce and infrastructure needs of the business community:

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period.

Describe any needs for workforce development, business support or infrastructure these changes may create.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Discussion

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

There are several populations which are more affected by multiple housing problems than others, particularly: renters; owners with extremely low-incomes; the elderly population; and individuals with disabilities. Concentration means a higher than average composition of a particular subgroup.

The City of Haverhill contains 5,535 residents determined to have Extremely Low-Income. Of these residents, 2,970 or 54% experience one or more housing problems. Furthermore, the City of Haverhill has 6,175 of its residents with defined Low-Incomes. Of these Low Income residents, 1,930 or 31% have one or more housing problems. Low and Extremely-Low income disabled households with housing problems risk being forced into temporary relocation or homelessness due to their housing problems. Elderly residents face housing problems regardless of tenure status and income level.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

The City has determined that there are two neighborhoods which are more affected by multiple housing problems and a correspondingly high crime rate. Those two neighborhoods are the Mount Washington neighborhood and the Lower Acre area. The City will be seeking to establish a Neighborhood Revitalization Strategy Area (NRSA) districts as amendments to this Plan for each of these particular areas.

As described in this Plan, the City of Haverhill has developed a pilot program to target these two neighborhoods and to improve the housing situation in each. This pilot program will focus targeted and coordinated specific First-Time Homebuyer and Housing Rehabilitation funds to these neighborhoods. The City will also support infill development in these areas so as to update and add to the housing stock in these neighborhoods. The CDD anticipates an increasing share of minority home ownership, particularly in these target neighborhoods over the next Five years, especially among the city's Hispanic/Latino community. This population is developing more of its own churches, social programs, bodegas, businesses and institutions in these neighborhoods.

What are the characteristics of the market in these areas/neighborhoods?

The two neighborhoods that the pilot program will focus on consist of mostly renters with little homeownership. The majority of the structures located in these neighborhoods are multi-family units containing 6 or less units. The units appear to be fully occupied by residents of either Extremely Low-Income or Low Income. It is estimated that these residents are experiencing one or more of the severe housing problems defined in this plan.

These neighborhoods comprise some of the largest populations of first-generation and/or immigrant residents. The Mount Washington and Lower Acre neighborhoods consist of neighborhoods that are nearly 50% Hispanic/Latino.

Many of the multi-family dwellings in these areas have been spilt into additional housing units (4 or more) by non-owner occupant landlords. The lack of owner-occupancy in these neighborhoods is striking, less than 30%, much different from other areas of the City and even the rest of the CDBG Target Area. Indeed, owner-occupancy seems to be the predominant socioeconomic factor in Haverhill. Many areas of the City have more than 75% owner-occupancy. However, these quite distinguishable areas with markedly low owner occupancy have the highest crime rates, the greatest degree of housing problems and comprise the majority of the entire City's code enforcement issues.

There is also a notable amount of tenancy churn in some of the largest multifamily properties, with a great deal of turnover and instability.

A great deal of the housing dwellings in the Mount Washington and Acre neighborhoods are a century or more old, with lead-based paint issues prevalent. However, a common characteristic is that these areas are experiencing soaring housing costs across the board in a rebounding housing market.

Are there any community assets in these areas/neighborhoods?

Despite the challenges of the Lower Acre and Mount Washington neighborhoods, there are many community assets which can serve as anchoring platforms for revitalization in these areas.

Employers- There are several institutions that provide employment for local residents. Some of them are in the City's large food manufacturing cluster, such as Joseph's Pasta (in the Acre) and Fantini Bakery (atop Mount Washington). There are other businesses in light manufacturing, health care, retail and professional services that can accommodate employment for large numbers or relatively unskilled labor.

Non-Profit Institutions/Churches- In the Lower Acre, there are churches such as St. James' Parish, Trinity Episcopal Church, Portland Street Church, Salvation Army, Iglesia de Dios Pentecostal, Brookridge Community Church, First Baptist Church and others that serve as community assets. There are several non-profits located in the Lower Acre, including the YMCA, YWCA, Emmaus, Inc., Girls, Inc., Open Hearts Ministry, Boys and Girls Club, Common Ground Ministries, St. Vincent dePaul, Joyful Ladle, Tream Coordinating Agency, Pregnancy Care Center, Salvation Army, Homeless Drop-In Center and others. In the Mount Washington neighborhood, there are not quite as many non-profit institutions, but there are active church groups such as Somebody Cares New England, the Rehoboth Lighthouse Church, All Saints Parish, the 2nd Spanish Church. Veterans Northeast Outreach Center, the Inner City Boxing Club are non-profit organizations that serve the Mount Washington area.

Long-Time Residents- Despite properties with massive amounts of turnover and transient rental populations, there are also several properties in both neighborhoods that have been homes for long-time and stable owner-occupants.

Businesses- There are small businesses, such as barber shops, stores, variety stores, restaurants, bodegas, laundromats and other businesses that serve as commercial centers for the local residents of these neighborhoods. These households often serve as the 'glue' that hold neighborhoods together and insist on a higher standard of living.

Existing Infrastructure- These areas are commonly served by city water, sewer, and natural gas. There is a decent roadway network in place. Many of these neighborhoods have wi-fi or broadband connection.

Parks/Playgrounds- There are a number of parks and playgrounds in these low-to-moderate income areas to which the City has devoted increased care and resources. Many of these are inner-city neighborhood facilities such as Swasey Field, Portland Street Park, GAR Park and Cashman Field that are assets to low-moderate income residents. The City has worked to add new playgrounds, new trees, benches, bathrooms and other amenities to these public assets.

Neighborhood Schools- The City still has some of its original neighborhood-centered schools in effect, especially for those in the younger grades. The Tilton, Walnut Square, Moody, Consentino and other schools represent assets that not only provide educational opportunities, but also serve as amenities that enhance the cohesiveness and identity of their particular neighborhoods. Keeping these older institutions in use represents a great challenge for this fiscally-constrained city.

Are there other strategic opportunities in any of these areas?

Available workforce- There are many skilled, available workers who have experience in advanced manufacturing (over 4,000 Haverhill residents were displaced when Lucent's Merrimack Valley Works collapsed and disappeared in the early 2000s). Speciality manufacturing is on the rise in the city, and there needs to be better pipelines developed through the schools, in particular Whittier Regional Vocational High School, to support employers such as the food manufacturers, Southwick Clothing, Magellan Aerospace, health care providers and others.

The community also is served by its local Community College and other training entities dedicated to workforce investment, which represent a strategic opportunity to connect students to employment, immigrants to ESOL and career ladders for low-mod individuals.

The newer immigrant community, returning veterans and non-college bound youth all represent an available workforce for employers. Increasing opportunities for these subgroups is a critical element to the success of the City and this Plan.

Competitive Housing Prices- While the City's housing prices are increasing faster than the ability of many low-income individuals to keep pace with, the City's housing market and housing stock provides competitive bargains when compared to the Greater Boston market or even Southern New Hampshire. The City's relative affordability presents a strategic opportunity for the future. Keeping this competitive cost advantage represents a major goal for the City and this Plan.

Existing Infrastructure- Much of the City and CDBG Target Area possess a great deal of existing physical infrastructure already, such as city water and sewer connections, natural gas lines, electric, five interstate highway exits on I-495, two commuter rail stations, an Amtrak DownEaster stop, along with broadband and wifi. Many other abutting communities, especially in neighboring New Hampshire, need to develop this sort of infrastructure. Haverhill already has much of this infrastructure in place, although the City needs to upgrade and update many of this infrastructure.

Merrimack River- The River represents perhaps the best untapped potential for the economic growth and social health and vitality of the City. A much cleaner River now presents new strategic opportunities for economic development and reuse. Some of the best redevelopment parcels are found along the Merrimack River. The Bradford Rail-Trail rings the southern side of the Merrimack opposite Downtown Haverhill; a new and expanded Boardwalk will be constructed behind Merrimack Street as part of the transformative Harbor Place Project. There are opportunities for docks, rowing, tour boats and commercial navigation. The Merrimack runs through Haverhill more than any other community from the White Mountains to the sea. Getting access to it from many parts of the City has been a longstanding challenge. Increasing access onto and into the Merrimack River remains a key economic development priority and guiding principle of this Plan.

Farms and Community Gardens- Haverhill is blessed with lots of land and many strong family farms, which present strategic opportunities for connecting farm-to-tables in the City, and generating different types of economic development. The inner city also hosts a number of community gardens that can also help provide fresh, healthy food choices for inner-city residents. Connecting this network of farms and community gardens with the City's numerous food establishments represents a tremendous strategic opportunity.

Artists- A number of so-called 'starving' artists live in the city due to its affordability and proximity to Boston. Furthering and developing opportunities for this latent group of homegrown talent is a strategic opportunity that Creative Haverhill and other entities are working to fulfill.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

Geographic Area

Table 71 - Geographic Priority Areas

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

SP-25 Priority Needs - 91.415, 91.215(a)(2)

Priority Needs

Table 72 – Priority Needs Summary

Narrative (Optional)

SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		

Table 73 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

If appropriate, describe publically owned land or property located within the state that may be used to address the needs identified in the plan

Discussion

SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served

Table 74 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy			
Legal Assistance			
Mortgage Assistance			
Rental Assistance			
Utilities Assistance			
Street Outreach Services			
Law Enforcement			
Mobile Clinics			
Other Street Outreach Services			
Supportive Services			
Alcohol & Drug Abuse			
Child Care			
Education			
Employment and Employment Training			
Healthcare			
HIV/AIDS			
Life Skills			
Mental Health Counseling			
Transportation			
Other			
Other			

Table 75 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

SP-45 Goals - 91.415, 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator

Table 76 – Goals Summary

Goal Descriptions

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The City of Haverhill (CDD) is proactive in its approach to deleading and the protection of young children from the incidences of lead poisoning. Lead Hazard Reduction activities are performed in accordance with the applicable State and/or Federal regulations in conjunction with all Housing Rehabilitation + Code Correction (HRCCP) projects. In an effort to maximize the impact of the City's CDBG allocation, CDD staff have taken a resourceful approach to tackling the issue of lead-based paint in Haverhill.

The City of Haverhill, unlike some of its Merrimack Valley mill city counterparts, does not have a federally-funded Lead Paint Abatement Program. In years past, Haverhill properties were eligible for assistance from the City of Lowell Lead Abatement Program based on its surrounding community status. This program is no longer an option. Therefore, the City will be seeking opportunities to apply for its own lead hazards reduction funding over the next five years.

Currently, Haverhill residents are benefiting from the relationship that the City has established with MassHousing's 'Get the Lead Out' program. As a local agent for the 'Get the Lead Out,' CDD staff work closely with City Code Enforcement officials to facilitate the deleading of properties cited for code violations. In addition, the HRCCP staff also seeks to partner with the 'Get the Lead Out' Program in order to provide potential abatement options for first-time home buyers.

How are the actions listed above integrated into housing policies and procedures?

Lead Safe awareness and Lead Hazard reduction activities are primary components of the City's Housing Rehabilitation and Code Correction Program (HRCCP) and Down Payment Assistance Program. 'Lead Safe' informational materials are distributed to all participating applicants and contractors. CDD staff and Code Enforcement inspectors work together to apprise property owners cited for lead paint-related violations or other Housing Court-related matters of the abatement funding options potentially available to them.

SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

SP-80 Monitoring - 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

Expected Resources

AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		

Table 77 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

Discussion

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator

Table 78 – Goals Summary

Goal Descriptions

AP-35 Projects - 91.420, 91.220(d)

Introduction

#	Project Name

Table 79 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

AP-38 Project Summary
Project Summary Information

AP-50 Geographic Distribution - 91.420, 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

Geographic Distribution

Target Area	Percentage of Funds

Table 80 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Discussion

AP-85 Other Actions - 91.420, 91.220(k)

Introduction

Actions planned to address obstacles to meeting underserved needs

Actions planned to foster and maintain affordable housing

Actions planned to reduce lead-based paint hazards

Actions planned to reduce the number of poverty-level families

Actions planned to develop institutional structure

Actions planned to enhance coordination between public and private housing and social service agencies

Discussion

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

Introduction

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan
3. The amount of surplus funds from urban renewal settlements
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.
5. The amount of income from float-funded activities

Total Program Income

Other CDBG Requirements

1. The amount of urgent need activities

Discussion

Appendix - Alternate/Local Data Sources

1	<p>Data Source Name</p> <p>HHA/ Bethany Community Services</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>This data set originated from the Project-Based Voucher Coordinator for the Haverhill Housing Authority, Maggie Cleary.</p>
	<p>Provide a brief summary of the data set.</p> <p>The data set captures come new Project-Based Vouchers that emerged from the HHA's management merger with Bethany Community Services for the Mission Towers development.</p>
	<p>What was the purpose for developing this data set?</p> <p>The purpose is to reflect some additional project-based vouchers that are not being considered in the HUD data.</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>This is new data collected in the last quarter of 2014.</p>
	<p>Briefly describe the methodology for the data collection.</p> <p>This is counting the new vouchers that are supporting the existing residents and units at the Mission Towers elderly housing development.</p>
	<p>Describe the total population from which the sample was taken.</p> <p>This data is from the Mission Towers population.</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>These are elderly units that limited to low-income (usually fixed-income) residents.</p>

CITY OF SALEM

FIVE-YEAR CONSOLIDATED PLAN AND FIRST YEAR ACTION PLAN

July 1, 2015 – June 30, 2020
(FY16-FY20)



MAY 15, 2015

Kimberley Driscoll
Mayor

Lynn Goonin Duncan, AICP
Director of Planning & Community Development

Kathleen Winn
Deputy Director of Planning & Community Development

Jane A. Guy
Assistant Community Development Director

SALEM CDBG CONSOLIDATED PLAN

Executive Summary

ES-05 Executive Summary - 91.200(c), 91.220(b)

1. Introduction

Each year, the City of Salem receives federal funds for housing and community development activities. The City uses these funds to undertake housing, community and economic development projects and programs that assist low- to moderate-income individuals, families and neighborhoods. In order to receive these funds, the City must prepare a Consolidated Plan every five years, as well as annual Action Plans to implement the five-year plan. Together, the Consolidated Plan and the Annual Action Plans provide a record of how Salem evaluated its needs and presents a blueprint of how it will use the funds to be received from the U.S. Department of Housing and Urban Development (HUD). The Consolidated Plan establishes a vision for attaining a higher quality of life for low- and moderate-income residents and the annual Action Plan outlines specific activities that work toward accomplishing that vision.

In each of the five years covered by this Consolidated Plan, Salem anticipates receiving approximately \$953,000 in CDBG entitlement funding, approximately \$88,000 in HOME funds and an estimated \$115,000 in program income. These estimates are based on recent funding levels. The total estimated five-year allocation is \$4,765,000 from CDBG, \$440,000 in HOME funds and \$575,000 in program income. These funds are conditional upon annual appropriations by the federal government and receipts generated by program income. The funding is applicable to federal (HUD) fiscal years 2015, 2016, 2017, 2018, 2019, and will be utilized during Salem's Fiscal Years 2016-2020. This Consolidated Plan applies to activities that will take place from July 1, 2015 through June 30, 2020.

The Consolidated Plan process identifies needs as a result of gathering information from many sources. The outcome of this needs assessment (completed through research and compilation of data and direct, personal consultations) is a comprehensive strategy for the use of Salem's federal housing and community development funds to address unmet needs. identified during the Consolidated Plan process.

2. Summary of the objectives and outcomes identified in the Plan

In 2006, HUD devised a means to uniformly measure accomplishments funded through its housing and community development programs. In doing so, HUD determined that activities should meet one of three specific objectives and three outcomes. They are:

Objectives

Activities must meet one of the following three objectives:

Suitable Living Environment - In general, this objective relates to activities that benefit communities, families, or individuals by addressing issues in their living environment.

Decent Housing - Activities found under this objective cover the wide range of housing possible under HOME or CDBG. This objective focuses on housing programs where the purpose of the program is to meet individual family or community needs and not programs where housing is an element of a larger effort. Such programs should be reported under Suitable Living Environment.

Creating Economic Opportunities - This objective applies to economic development, commercial revitalization, or job creation activities.

Outcomes

Activities must work to achieve one of three outcomes as follows:

Availability/Accessibility - This outcome category applies to activities that make services, infrastructure, public services, public facilities, housing, or shelter available or accessible to low- and moderate-income people, including persons with disabilities. In this category, accessibility does not refer only to physical barriers, but also to making the affordable basics of daily living available and accessible to low and moderate income people where they live.

Affordability - This outcome category applies to activities that provide affordability in a variety of ways in the lives of low- and moderate-income people. It can include the creation or maintenance of affordable housing, basic infrastructure hook-ups, or services such as transportation and day care.

Sustainability - Promoting Livable or Viable Communities - This outcome applies to projects where the activity or activities are aimed at improving communities or neighborhoods, helping to make them livable or viable by providing benefit to persons of low- and moderate-income or by removing or eliminating slums or blighted areas.

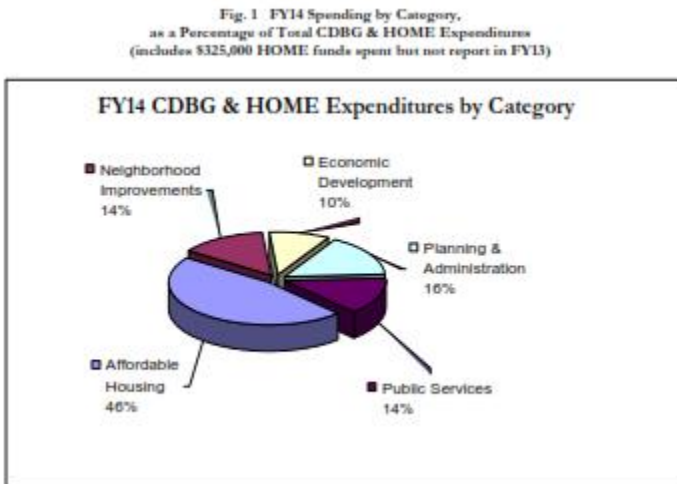
3. Evaluation of past performance

During the many years of Salem's CDBG Program, the City has made significant improvements to the City's physical and social environment for its low- and moderate-income residents. The CDBG program has had a strong impact in Salem, as seen through the numerous homes rehabilitated, neighborhood facilities and infrastructure improved, businesses strengthened, jobs created and families served through our public service agencies.

The annual Consolidated Annual Performance and Evaluation Report (CAPER) provides an analysis of the accomplishments and progress the City has made toward meeting the goals and objectives laid out in its Five Year Consolidated Plan. The FY15 CAPER, for the current fiscal year, will be available by September

30, 2015. The most recent CAPER, for FY14, evaluated the fourth fiscal year of the previous 5-Year Consolidated Plan. HUD calculated that 99.53% of CDBG funds spent in FY14 directly benefited low- and moderate-income persons. The FY14 CAPER is available at the City of Salem Department of Planning and Community Development (DPCD), the Salem Public Library and on the City’s website at www.salem.com.

The chart below illustrates FY14 spending by category, as a percentage of overall CDBG and HOME expenditures.



FY14 Spending by Category

4. Summary of citizen participation process and consultation process

As part of the process in developing this new Consolidated Plan, Salem’s Department of Planning and Community Development (DPCD) sought public input from residents, businesses, social service organizations and various stakeholders. A series of nine community meetings and focus groups were held throughout the city. The meetings were held at the Salem Housing Authority, at neighborhood meetings within specific wards with large low- and moderate-income (LMI) populations, in the City Hall offices, at community organizations, and at Salem State University to reach as broad of a population as possible. The focus groups targeted persons with disabilities, housing providers, businesses and seniors. Individual stakeholder interviews were conducted with city staff, social service providers, residents, business owners, and other persons and organizations familiar with local needs. To augment the outreach process, the City conducted an online survey in English and Spanish (also available in a hard copy format), for which the City received 318 responses.

5. Summary of public comments

A summary of comments received in the Citizen Participation and consultation process can be found in section PR of this Consolidated Plan. A more detailed description of the comments received during community meetings and focus groups and the results of the survey can be found in the Appendix.

6. Summary of comments or views not accepted and the reasons for not accepting them

All comments and views were taken into consideration in preparation of this Consolidated Plan.

The Appendix includes a response to written comments received.

7. Summary

The Consolidated Plan includes a **Needs Assessment** which considers such issues as:

- Low and moderate Income Households with high housing cost burden and other housing problems
- Disproportionate needs of minority populations
- Homelessness
- Elderly, disabled, residents of public housing, and other special needs populations

A **Market Analysis** considers:

- Characteristics of Salem's housing inventory
- Cost of rental and ownership housing
- Inventory of Public and Assisted Housing
- Resources that support homeless and non-homeless special needs populations
- Non-housing community development context
- Geographic concentration of community development needs

Through the Needs Assessment process and Market Analysis, several priorities were identified including housing, economic development, public services and neighborhood improvements.

- Salem needs more housing that is affordable to people of all income levels and household types, including accessible housing and housing with supportive services. The disparity between income and the cost of housing in the City and the region and a shortage of subsidized affordable housing units are the two greatest challenges to meeting the needs of the constituent population.
- Salem has identified needs for social services, including transportation, nutrition, housing advocacy, legal services, education, childcare, emergency funds for homelessness prevention, and substance abuse prevention and treatment, as well as navigational guidance for seniors and new immigrants, and greater access to continuous programs and services.
- Salem residents in low-wage occupations struggle with the high cost of living, while other residents are commuting long distances to reach higher paying jobs. Job training, ESL classes, and other work-readiness programs would help to match the available work-force with living-wage jobs in the region. Economic development initiatives will help to increase and maintain quality employment opportunities for low- and moderate-income residents in Salem. Business

recruitment, coordination, and technical and financial assistance will support and maintain a vibrant economy and help to build small businesses in the city.

- Improvements to streets, sidewalks, parks, and public spaces will help to improve the quality of life in areas of the city with concentrations of low- and moderate-income households, as well as to improve the accessibility of the city's public realm for persons with disabilities. There is strong support for the completion of a new senior center.

Salem's Department of Planning and Community Development will continue to administer CDBG funding to address these needs, and to work with nonprofit community partners to create affordable housing, rehabilitate housing occupied by low- and moderate-income households, provide access to homeownership for first-time homebuyers, support businesses through small business loans, technical assistance and storefront improvement programs, provide community services to combat poverty and promote self-sufficiency, and to improve neighborhood infrastructure and public facilities in LMI neighborhoods and the downtown.



61 Congress Street is slated for development into affordable housing by North Shore CDC.



Students from the Salem Academy Charter School who volunteered at Lifebridge.



The design of McGlew Park is expected to be underway in FY16.



Participants of the Spaulding Career Gateways Program, an occupational skills training program.

The Process

PR-05 Lead & Responsible Agencies - 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	SALEM	Department of Planning & Community Development

Table 81– Responsible Agencies

Narrative

Consolidated Plan Public Contact Information

City of Salem
 Department of Planning & Community Development
 120 Washington Street
 Salem, MA 01970
 Att: Lynn Duncan, Director
 T: 978-619-5685
 E: lduncan@salem.com

PR-10 Consultation - 91.100, 91.200(b), 91.215(I)

1. Introduction

In 2014, the City of Salem retained a consultant, Community Opportunities Group, Inc. (COG), to prepare its Five Year Consolidated Plan (covering city Fiscal Years 2016-2020) and first year Action Plan. In developing this Consolidated Plan, a series of nine community meetings and focus groups were held throughout the city, including a public hearing. The meetings were held at the Salem Housing Authority, at neighborhood meetings within specific wards with large low- and moderate-income (LMI) populations, in the City Hall offices, at community organizations, and at Salem State University to reach as broad of a population as possible. The focus groups targeted persons with disabilities, housing providers, businesses and seniors. Individual stakeholder interviews were conducted with city staff, social service providers, residents, business owners, and other persons and organizations familiar with local needs.

To supplement these, COG interviewed and consulted with staff from provider agencies who serve Salem residents, both those located in and outside of Salem. In addition, an on-line survey (in Spanish and English) generated 318 responses. The purpose of this process was to obtain an understanding of the population's needs and the resources available to address the needs, as well to gain an understanding of gaps of needed programs and services.

Beyond gaining an understanding of needs and resources, this process also served to assist the City in determining how HUD, other federal and state and private funds could be used most effectively. Overall, many of the various local and regional agencies have a good awareness of the existence of other agencies and their respective programs and services. Still, the consultation process itself helped to refresh inter-agency coordination.

A second public hearing will be held during the 30 day comment period after the release of the Draft plans.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

The City works cooperatively with private housing providers and private and governmental health, mental health, and service agencies and other interested parties to implement its Consolidated Plan.

The DPCD leads Salem H.O.P.E. (Human Organization Partnership Effort), a networking group of human service agencies that serves Salem residents. H.O.P.E. provides an opportunity for agencies to learn about the services being provided by other agencies in order to fill in gaps, coordinate efforts and avoid duplication of services. All human service agencies are invited to attend the quarterly Steering Committee breakfast meetings held at rotating agency locations. Through this program, agency

representatives are (re-)introduced to each other and exchange information, announcements and updates.

Although the City does not currently use its CDBG funds to assist the Salem Housing Authority (SHA), the DPCD coordinates with the SHA to address the housing needs of Salem's lower-income residents. Proposed development sites or demolition or disposition of existing public housing developments must follow established regulatory procedures administered by City agencies. Some of these, such as the Board of Appeal and Planning Board have staff support from the DPCD.

The City also works with nonprofit agencies to administer social service activities. The City issues an annual Request for Proposals (RFP) for CDBG public services funding to undertake priority programs outlined in the Consolidated Plan. Additionally, the City cooperates and coordinates with other agencies and funding sources to support specific activities. Examples of these include MassHousing's "Get the Lead Out" and Massachusetts Housing Partnership's "Soft Second Mortgage" programs.

The City of Peabody is the lead community for the North Shore HOME Consortium. Salem works with the consortium to coordinate the implementation of its HOME-funded programs. Salem also works with local CHDOs and CDCs to carry out priority activities.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The major homeless needs in the area are primarily serviced through the **Gloucester/Haverhill/Salem/Essex County Continuum of Care (CoC)** which is referred to locally as the North Shore **Continuum of Care Alliance**, using McKinney-Vento funding. The lead entity for the CoC is the City of Peabody, which also oversees the North Shore HOME Consortium, of which Salem is a member. Through the Consortium, the CoC has received funds through the McKinney-Vento program. The Consortium distributes these funds directly to area organizations. Salem-based Lifebridge has been a subrecipient of these funds.

Salem's DPCD works directly with programs that participate in the North Shore CoC, including the North Shore Community Action Programs, Inc. (NSCAP), Lifebridge, and HAWC to support and enhance programs that address at-risk and homeless families. The City relies on its CDBG funding to address homeless needs and conduct homelessness prevention activities through public social services funding. Each year, through the public services program, the City of Salem solicits proposals from nonprofit organizations for housing and community services. Through this process, the City funds various homeless programs which may include rental down payment assistance, homelessness prevention emergency assistance, medical services, outreach, and transitional housing. Salem provides NSCAP, Salvation Army, Catholic Charities and HAWC with CDBG funding for Homelessness Prevention Programs and provides HOME funding to NSCAP, HAWC and Citizens for Adequate Housing to assist households with first/last/security payments for rental housing.

NSCAP coordinates the North Shore Housing Action Group (NSHAG), which is a network of social service agencies, faith-based organizations, elected officials, and businesses who work collaboratively to address the needs of those who are homeless or at risk of becoming homeless. The network covers the 24 cities and towns of Cape Ann, southern Essex County, and the greater Lynn region. NSCHAG's aim is to enhance the level of coordination and communication among providers.

In late 2014, the Mayors of Salem and Beverly joined together to create a joint task force to better understand and address the homelessness problem. The task force is co-chaired by the two mayors and includes representatives from city departments, and service agencies. In February, 2015, Danvers and Peabody were invited to join the task force. The Mayors' Task Force on Homelessness proposes to analyze sub-populations of homeless people: the chronic homeless, homeless families, seniors, teens and young adults, as well as those with substance abuse, mental health and/or behavioral health issues. The group will also look at long-term needs for supportive housing, emergency shelter, day programming, and other support systems.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

No community or agency within Salem's jurisdiction receives a direct award of ESG funds.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 82– Agencies, groups, organizations who participated

1	Agency/Group/Organization	AIDS ACTION COMMITTEE OF MASSACHUSETTS
	Agency/Group/Organization Type	Services-Persons with HIV/AIDS
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Paula Linell of the AIDS Action Committee was consulted via phone interview. She provided information that was incorporated into the Needs Analysis.
2	Agency/Group/Organization	Bass River, Inc.
	Agency/Group/Organization Type	Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Bass River, Inc. was consulted via phone interview to obtain information about services for persons with developmental disabilities that was incorporated into the Market Analysis.
3	Agency/Group/Organization	BEVERLY
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Salem is coordinating with Beverly through the Mayors' Task Force on Homelessness to identify and address housing needs and services of the region's homeless population.
4	Agency/Group/Organization	Caritas Communities
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Mark Winkeller of Caritas Communities was consulted via phone interview. Information they provided was incorporated into the Needs Analysis and Market Analysis.
5	Agency/Group/Organization	Community Teamwork
	Agency/Group/Organization Type	Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Ed Cameron of Community Teamwork Inc. (CTI) was consulted via phone interview. CTI provided information that was incorporated into the Needs Analysis and Market Analysis.
6	Agency/Group/Organization	DANVERS
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Salem is coordinating with Danvers as part of the regional Mayors' Task Force on Homelessness to identify and address housing needs and services of the region's homeless population.
7	Agency/Group/Organization	East Gate Christian Fellowship
	Agency/Group/Organization Type	Services-Elderly Persons Services - Nutrition Assistance
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Anti-poverty Strategy Community Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Paul Paulsen of the East Gate Christian Fellowship was consulted via phone interview to discuss their capacity and the needs of the population they are serving.

8	Agency/Group/Organization	Fair Housing Center of Greater Boston
	Agency/Group/Organization Type	Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Robert Terrell of the Fair Housing Center of Greater Boston was consulted via phone interview. Information he provided was included in the Needs Analysis and Market Analysis.
9	Agency/Group/Organization	HAWC
	Agency/Group/Organization Type	Services-Victims of Domestic Violence Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Anthony DiPietro of HAWC was consulted via phone interview, and provided information that was incorporated into the Needs Analysis and the Market Analysis.
10	Agency/Group/Organization	INDEPENDENT LIVING CENTER OF THE NORTH SHORE & CAPE ANN, INC.
	Agency/Group/Organization Type	Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Mary Margaret Moore of the Independent Living Center of the North Shore and Cape Anne participated in focus groups in the public participation process. Information provided by the organization was incorporated in the Needs Analysis and Market Analysis.
11	Agency/Group/Organization	Journeys of Hope
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Needs - Unaccompanied youth Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Journeys of Hope was consulted via phone interview to obtain information about homeless youth and young adults that was incorporated into the Needs Assessment and Market Analysis.
12	Agency/Group/Organization	Lahey Behavioral Health
	Agency/Group/Organization Type	Services-Health Health Agency
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Keysher Doyle of Lahey Behavioral Health Services was consulted via phone interview. She provided information that was incorporated into the Needs Analysis and Market Analysis regarding behavioral health services and addiction treatment services available to people in Salem who are homeless, disabled, or economically insecure.
13	Agency/Group/Organization	Lifebridge
	Agency/Group/Organization Type	Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Valerie Sweeney of Lifebridge was consulted via phone interviews. Lifebridge provided information that was incorporated into the Needs Analysis and the Market Analysis. Lifebridge will continue to coordinate with the City of Salem and the newly-formed Mayors' Regional Task Force on Homelessness to address the needs of people who are homeless.
14	Agency/Group/Organization	City of LYnn
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Homelessness Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Salem is coordinating with Lynn as part of the regional Mayors' Taskforce on Homelessness to identify and address housing needs and services of the region's homeless population.
15	Agency/Group/Organization	LYNN HOUSING AUTHORITY & NEIGHBORHOOD DEVELOPMENT
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Lynn Housing Authority was consulted via phone interview to obtain information about regional homelessness and housing resources that was incorporated into the Market Analysis.
16	Agency/Group/Organization	LYNN SHELTER ASSOCIATION
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Lynn Shelter Association was consulted via phone interview to obtain information about regional homelessness and housing resources that was incorporated into the Market Analysis.
17	Agency/Group/Organization	MA - DHCD
	Agency/Group/Organization Type	Other government - State
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Information provided by DHCD was incorporated into the Needs Analysis and Market Analysis. The City of Salem will continue to coordinate with DHCD to facilitate implementation of strategies to create affordable housing and combat poverty, and to address barriers to the development of affordable housing.

18	Agency/Group/Organization	SALEM MAIN STREETS
	Agency/Group/Organization Type	Services-Employment Services - Economic Development
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Kylie Sullivan of Salem Main Streets Initiative participated in focus groups during the public participation process. Salem Main Streets will continue to coordinate with the City of Salem in implementing strategies related to Economic Development.
19	Agency/Group/Organization	Massachusetts Department of Public Health
	Agency/Group/Organization Type	Other government - State
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The MA Department of Public Health, Bureau of Substance Abuse Services was consulted via phone interview to obtain information about incidences of substance abuse in Salem that was incorporated into the Needs Assessment and Market Analysis.
20	Agency/Group/Organization	METROPOLITAN AREA PLANNING COUNCIL
	Agency/Group/Organization Type	Regional organization
	What section of the Plan was addressed by Consultation?	Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Information provided by MAPC was incorporated into the Market Analysis. The City of Salem will continue to coordinate with MAPC to undertake planning related to housing and community development, particularly in the Point Neighborhood.
21	Agency/Group/Organization	North Shore Community Development Coalition
	Agency/Group/Organization Type	Housing Regional organization Planning organization Community Development

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The North Shore Community Development Coalition provided input through focus group meetings and interviews, and contributed data for the Needs Analysis and Market Analysis. NSCDC will continue to coordinate with the City of Salem to carry out projects in implementation of the Strategic Plan.
22	Agency/Group/Organization	North Shore Moving Market
	Agency/Group/Organization Type	Services-Elderly Persons Services - Nutrition Assistance
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Anti-poverty Strategy Community Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Linda Richards of the North Shore Moving Market was consulted via phone interview to discuss their capacity and the needs of the population they are serving.
23	Agency/Group/Organization	NORTH SHORE COMMUNITY ACTION PROGRAMS, INC.
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Deric LePard of North Shore Community Action Program (NSCAP) was consulted via phone interview. He provided information which was incorporated into the Needs Analysis and Market Analysis. NSCAP will continue to coordinate with the city to implement strategies that provide community services.

24	Agency/Group/Organization	North Shore Workforce Investment Board
	Agency/Group/Organization Type	Services-Employment
	What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Mary Sarris of the North Shore Workforce Investment Board was consulted through phone interview. Information they provided was incorporated into the Market Analysis and strategy for economic development and community services.
25	Agency/Group/Organization	PEABODY
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Anticipated Resources
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Information provided by the North Shore Home Consortium was incorporated into the Anticipated Resources.
26	Agency/Group/Organization	River House Inc
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	River House Inc. in Beverly was consulted via phone interview to obtain information about regional homelessness and transitional housing resources that was incorporated into the Market Analysis.
27	Agency/Group/Organization	Salem Chamber of Commerce
	Agency/Group/Organization Type	Business Leaders
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The consultant preparing the Consolidated Plan attended a Chamber of Commerce meeting to discuss meeting attendees perspective on economic development needs. Mary Sarris of the Chamber was further consulted via phone interview.

28	Agency/Group/Organization	Salem Community Charter School
	Agency/Group/Organization Type	Services-Education
	What section of the Plan was addressed by Consultation?	Homelessness Needs - Unaccompanied youth Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Salem Community Charter School was consulted via phone interview. It provided information that was incorporated into the Needs Analysis and Market Analysis.
29	Agency/Group/Organization	Salem Council on Aging
	Agency/Group/Organization Type	Services-Elderly Persons Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Staff of the Salem Council on Aging attended focus groups during the public participation process, and were further consulted with in a meeting with several staff members. Input provided by the Council on Aging was incorporated into the Needs Analysis and Market Analysis. The City will continue to utilize the Council on Aging in implementing strategies to identify and meet the service needs of seniors and elderly residents.
30	Agency/Group/Organization	Salem Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Salem Housing Authority was consulted via meeting and phone interview to determine the agency's most pressing needs. In addition, the SHA's Comprehensive Plan must take into account the findings of the Consolidated Plan and the City of Salem must certify that the documents are consistent. Information provided by the SHA was incorporated throughout the Consolidated Plan.
31	Agency/Group/Organization	Salem Police Department
	Agency/Group/Organization Type	Services-Victims of Domestic Violence Services-homeless Other government - Local
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Lt. Dennis King of the Community Impact Unit of the Salem Police Department was consulted via phone interview. He provided information that was incorporated into the Needs Analysis and Market Analysis. The City will continue coordination between the Police Department, Department of Planning & Community Development, homelessness and domestic violence service providers within the city, and the Mayors' Regional Taskforce on Homelessness.

Identify any Agency Types not consulted and provide rationale for not consulting

To the City's knowledge, it consulted with all relevant agency types. There were a few individual agencies that it attempted to contact but were unable to reach.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	City of Peabody	Salem DPCD works directly with Peabody and member agencies in implementation of the Strategic Plan to support and enhance its existing programs that address at-risk and homeless families.
North Shore HOME Consortium Consolidated Plan	City of Peabody	HOME programs overlap with affordable housing-related goals in the Consolidated Plan.
Salem Housing Authority Comprehensive Plan	Salem Housing Authority	The Salem Housing Authority seeks to address the housing needs of lower-income residents in Salem.
NSWIB 2015-2017 Strategic Plan	North Shore Workforce Investment Board, Inc.	The WIB seeks to create economic opportunities that benefit low- and moderate-income residents and align with the anti-poverty strategy of the Consolidated Plan.
Downtown Salem Retail Market Strategy & Action Pla	Salem Redevelopment Authority	The SRA seeks to create economic opportunities that benefit low- and moderate-income residents and to improve the downtown which is designated as a slum & blight area.

Table 83– Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

The City of Salem works with the City of Peabody, the lead community for the North Shore HOME Consortium, to coordinate the implementation of its HOME-funded programs. Salem also works with the North Shore Community Action Programs, Inc. and local CHDOs and CDCs to carry out priority activities.

In December, 2014, the Cities of Beverly and Salem formed the Beverly-Salem Mayors’ Regional Task Force on Homelessness, which brings city officials and staff together with homelessness services and housing organizations to coordinate efforts to address homelessness.

In addition, federal and state agencies were contracted to obtain data and to determine the status of programs or the funding resources being provided in Salem by jurisdictions or agencies other than the City itself.

Narrative

The Department of Planning and Community Development (DPCD) coordinates and communicates with other municipal departments, local and regional agencies, and public and private housing organizations. The DPCD coordinates the Salem H.O.P.E. effort and communicates regularly with subcontracted agencies delivering social services and subrecipients of federal funds. DPCD also works with the Salem Housing Authority (SHA), nonprofit organizations, and housing developers to produce affordable housing in the City. The strength of these relationships is beneficial in streamlining housing development and leveraging additional funds for projects.

PR-15 Citizen Participation - 91.401, 91.105, 91.200(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

In developing this Consolidated Plan, the City held a series of nine community and focus group meetings throughout the city, including a public hearing. The meetings were held at the Salem Housing Authority, at neighborhood meetings within specific wards with large LMI populations, in the City Hall offices, at community organizations, and at Salem State University to reach as broad of a population as possible. The focus groups targeted persons with disabilities, housing providers, businesses and seniors, while individual stakeholder interviews were conducted with city staff, service providers, residents, business owners, and other interested parties. To augment the outreach process, the City conducted an online survey in English and Spanish (also available in a hard copy format), for which the City had 318 responses. Meeting notes and a summary of survey results are provided in the appendix. All public comment was considered during the development of the draft and final plans. Comment letters are included in the Appendix, along with the City's response to comments.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Public Meeting	Non-targeted/broad community Service providers and public	On October 21, 2014, a focus group was held with housing services providers, banks, developers, realtors, social service agencies and interested persons. There were 7 attendees.	Affordable housing supply does not meet the demand. Huge demand for housing by extremely low income households and families. Need transitional units for youth and women and permanent housing for homeless population, especially those leaving foster care.	N/A	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Focus Group	Persons with disabilities Residents of Public and Assisted Housing Commission on Disabilities	On October 21, 2014, a focus group was held with persons with disabilities and their service providers. There were 9 attendees.	Calls for a program to retrofit units (publicly- and privately-owned) to make them functionally accessible to occupants. Need for more curb cuts and more functional accessible pedestrian infrastructure throughout the city.	N/A	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Public Meeting	Non-targeted/broad community LMI neighborhood residents and businesses	On October 21, 2014, a public meeting was held with the Ward 4 Neighborhood Association. There were 12 attendees.	Increase housing affordability for young families. Need more vocational training. Condition of streets and sidewalks a concern. Improve pedestrian safety: lighting along sidewalks, pedestrian lights, illuminated crossings, handicapped accessibility and curb cuts.	N/A	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Focus Group	Non-targeted/broad community Economic Development Stakeholders	On October 21, 2014, a focus group was held with businesses, banks, realtors, developers and interested persons. There were 7 attendees.	The city needs new methods of business recruitment. Current retail mix is a challenge - difficult to find appropriate businesses for vacant storefronts. Funding an event coordinator for Main Street Salem could facilitate more downtown events. Need to update 2007 downtown retail study.	N/A	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
6	Focus Group	Department Heads	On October 22, 2014, a focus group was held with various heads of departments of the City of Salem. There were 15 attendees.	There has been a significant increase in homelessness, particularly among youth. Continued funding for walking police patrols is desirable. Develop pedestrian routes with corresponding wayfinding signage.	N/A	
7	Public Meeting	Business community	On October 22, 2014, the consultant attended a meeting of the Salem Chamber of Commerce to discuss the Consolidated Plan. There were 20 attendees.	Continue funding the Salem Main Streets Program. Support for businesses outside of October is a high priority. Increase support for the programs run in partnership with the city and civic groups such as public art, the Farmer's market, and events.	N/A	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
8	Public Meeting	Non-targeted/broad community LMI neighborhood residents and businesses	On November 5, 2014, a public meeting was held with the South Salem Neighborhood Association at the Salem State University Enterprise Center. There were 5 attendees.	Landlords are not keeping up their properties. Need to improve landlord relations with their neighborhoods. Overcrowded housing particularly those with students sharing apartments. Affordable after-school programs are needed, particularly for working parent households. Need for street lighting and street trees, trash bins and lane and crosswalk striping. Housing similar to SROs is needed. Encourage programs for teen pregnancy prevention and services for teen parents.	N/A	
	Consolidated Plan		SALEM		314	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
9	Public Meeting	<p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Residents of Public and Assisted Housing</p> <p>Elderly residents and service providers</p>	<p>On November 7, 2014, a public meeting was held at the Salem Senior Center. There were 25 attendees. Spanish translation was provided.</p>	<p>Need affordable senior housing located near transportation, groceries, and other amenities. Address tripping hazards caused by street trees, poor pavement conditions, and curbs. Transportation program needs expanded times.</p>	N/A	
10	Public Meeting	Residents of Public and Assisted Housing	<p>On November 13, 2014, a public meeting was held with tenants of the Salem Housing Authority. There were no attendees.</p>	No comments were received.	N/A	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
11	Public Hearing	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	On November 20, 2014, a public hearing was held for all interested persons. Spanish translation was provided. There was 1 attendee.	No comments were received.	N/A	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
12	Internet Outreach	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	An on-line survey was posted on the City's website in English and in Spanish. There were 318 responses.	Respondents were asked to describe their demographic and socio-economic profile, and then to provide insight on housing issues, community service needs, economic development constraints, and priorities for neighborhood improvements. A detailed summary of the survey results is provided in the appendix.	N/A	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
13	Public Hearing	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	On April 16, 2015, a public hearing was held for all interested persons. There were 3 attendees.	Participants asked about specific neighborhood improvements planned for FY16, as well as the number of jobs in Salem created as part of Economic Development programs that receive CDBG funds.	N/A	

Table 84– Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

During the needs assessment process, the City identified several priorities, including housing, economic development, public services and neighborhood improvements.

Salem needs more housing that is affordable to people of all income levels and household types. Throughout the public outreach and consultation process, participants identified the cost of housing in the city and the region as a major concern. Cost and a shortage of subsidized affordable housing units are the two greatest challenges to meeting the needs of the constituent population. A significant proportion of the community is housing cost-burdened. The wait for subsidized housing can be 10 years or longer. The greatest gaps in affordable housing are for extremely low- and very low-income households, and disabled and elderly residents. More rental housing is also needed for families and for persons living alone. Much Salem's housing stock is in century-old, 2-4 family structures, making it difficult for families, disabled, senior, individual, and minority households to find housing appropriate to their needs due to the presence of stairs, lead paint, code violations, and discrimination. Many homeowners are in housing that is inadequate or does not fit their needs because they cannot afford repairs or modifications, access financing, or find alternative housing. Purchase prices are out of reach for low- and moderate-income households trying to become homeowners.

Elderly, disabled, and homeless families have been identified by survey respondents and participants in the consultation process as the population sub-groups needing the greatest support. There is also a growing need for services to assist low-income young adults who are homeless or at risk of homelessness.

Salem has identified needs for social services that include transportation, nutrition, housing advocacy, legal services, education, childcare, and emergency funds for homelessness prevention. Input from the public and local and regional service agencies cites the need to help seniors and other low income individuals and households to navigate available programs and services. Mental health issues are a concern for many of these individuals, and access to both sustained and a continuum of care is critical. Incidences of drug addiction have been increasing, and more capacity is needed for prevention and treatment around substance abuse, as well as HIV/AIDS.

Salem residents in low-wage occupations struggle with the high cost of living, while other residents are commuting long distances to reach higher paying jobs. There is a need for more local or nearby living wage jobs that provide health benefits, as well as entry-level jobs that provide a path for career advancement. Job training and ESL classes would help to match the available work-force with jobs in the region. Services to provide orientation to new immigrants, or financial management or life skills to those

emerging from homelessness would help these individuals gain economic independence. A lack of affordable childcare and after-school care is a barrier to full employment for many workers, along with transportation constraints.

Economic development initiatives will help to increase and maintain quality employment opportunities for low- and moderate-income residents in Salem. Business recruitment, downtown coordination, and technical and financial assistance will support and maintain a vibrant economy in the downtown and help to build small businesses in the city.

NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

There is a wide variety of needs for public facilities and services within the city. The public consultation process cited accessibility modifications to public buildings and facilities as one of the most pressing needs. These include the construction of ramps and elevators to and within public buildings, upgrades for persons with visual and auditory impairments, access to public transportation, and unobstructed and accessible routes through city streets (see discussion below under "Public Improvements").

Additional needs that were cited included upgrades to the City's parks and beaches: better maintenance of existing buildings, landscaping, and pavement; additional lighting; improvements to playing fields; the provision of public restrooms and drinking fountains; and unspecified improvements of a nature that would make the City's considerable public parks and beaches more pleasant to visit.

Residents also continue to strongly support the construction of a new senior center to provide services and meeting space to serve the elder population.

Residents of the Point Neighborhood suggest the need for a community center that could provide space for ESL, adult education, food pantry, childcare/afterschool care, and other services, as well as social meeting space.

How were these needs determined?

The needs were determined through the public outreach process including nine community meetings and focus groups, interviews, and the online survey identified above.

Describe the jurisdiction's need for Public Improvements:

Common themes have emerged with respect to public improvements. In a 2014 survey of residents to evaluate City services, repairing streets and sidewalks, and keeping streets and public areas clean ranked among the highest priorities. Survey respondents also indicated that that sidewalk and street repair, park maintenance, and general cleanliness of the city are services for which they see the most need for improvement. Participants in public input meetings for the Consolidated Plan commonly cited improvements to sidewalk conditions and handicapped accessibility as a high priority. Due to Salem's historic nature, many of the sidewalks are constructed of cobblestone with granite curbing. Buckled bricks in the cobblestone, whether from typical wear, maintenance, or tree roots, can create hazards and become impassible to those who are disabled. Steep sidewalks, sidewalks with non-compliant cross-slopes, lack of or non-compliant curb cuts/ramps, sidewalks impeded by drainage and tree grates, signage, signals, and other issues create additional physical barriers. While most downtown street

corners have access ramps, additional ramps are needed on street corners leading into the downtown to make them fully accessible to people with mobility impairments. In addition, the city's elderly say that downtown sidewalks and pedestrian areas need further improvement, including surface repairs. Meeting participants cited the Essex Street pedestrian mall as particularly hazardous to people with mobility limitations. A number of intersections were identified as problematic for both pedestrian and vehicular safety, though the reasons for these hazards varied from needs for better signage, signalization, to the physical construction of pedestrian facilities, turning lanes, or inclusion of bicycle lanes. In addition to the functional adequacy of the city's surface infrastructure, residents have aesthetic concerns as well. Beautification projects, including tree plantings, street and sidewalk improvements, signage, and lighting programs have been implemented and continue to be a priority for many Salem residents.

How were these needs determined?

The needs were determined through the public outreach process including nine community meetings and focus groups, interviews, and the online survey conducted as part of the Consolidated Plan process, and another online survey focused on City services undertaken by the City in 2014.

Describe the jurisdiction's need for Public Services:

While many needs are related to housing, such as homelessness, elder care, and substance abuse treatment, there were a number of other needs for public services identified related to child care, after school programs (particularly for children with special needs), programming and services for senior citizens and residents with disabilities (particularly outside of normal operating hours), food pantries, and legal and financial services. While Salem currently offers many services as identified above, many service providers stated that a large amount of needs remain unmet 1) due to income ineligibility for those who are slightly above income but struggle to meet their expenses, 2) limited range of services, or 3) service areas for which there is very limited funding (fuel assistance, legal services, etc.) or funding is nonexistent.

Of the respondents who completed the online survey, 28% indicated that they or their family members have some unmet needs for public services while two-thirds stated that there are unmet service needs in the community as a whole. The types of service needs most frequently noted were for homelessness, substance abuse, childcare/after school care and youth programs, as well as programs for community engagement, recreation, and adult education. When asked which populations are most in need of additional services, respondents were most frequently concerned for homeless families, followed by seniors, children, and veterans. Other needs mentioned include more public transportation in general or specifically for seniors and disabled residents, services for seniors outside of business hours, and more capacity to deliver food to homes. Finally, some respondents indicate simply that more services are needed, while others would like to see a shift in the distribution of funding for different services.

The need for improvement of Salem’s public schools has also received considerable concern. Since 2011, Salem has been designated by the state as a “Level 4” school district, having performed poorly on the Massachusetts Comprehensive Assessment System in both the Math and English Language Arts sections over a four-year span and as a system that hasn't shown signs of "substantial improvement."

Designation as a Level 4 school requires a school district to undertake an accelerated process for rapid and sustainable achievement within three years. A district is considered Level 4 when one or more of its schools moves into that status; Salem has one Level 4 school, the Bentley Elementary School, and four that are rated Level 3. According to the Department of Elementary and Secondary Education, 75% of Bentley’s students come from low-income families and are receiving free or reduced lunch. In addition, 37% of the school’s students reported that English is not their first language. [1]Since 2013, the Salem School District has been working with the Blueprint Schools Network, a Newton nonprofit, to run the low-achieving Bentley Elementary School.

How were these needs determined?

The needs were determined through the public outreach process including nine public meetings, focus groups, interviews, and the online survey identified above.

Based on the needs analysis above, describe the State's needs in Colonias

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Salem offers an array of housing that includes single family homes, and a range of multi-family housing types, from smaller 2-8 unit structures, to apartment buildings and newer garden and mid-rise complexes. Salem has approximately 2,350 subsidized units.

A large inventory of historically significant buildings contribute to Salem's sense of place. Half of all single family homes predate World War II. The majority of the city's rental housing is in 2-8 unit structures built prior to 1930. While older homes define Salem's character, their age and type of construction also challenge their suitability for certain segments of the population. They often have stairs, maintenance issues such as lead paint, or outdated heating and electrical systems that make them unaffordable or unsuitable for many seniors, families with young children and persons with disabilities.

The cost of housing is a concern for Salem residents at all income levels, but increasing housing costs are particularly hard on lower income residents. There are 6,229 households living below the poverty level and another 4,000 living between 100%-150% of the poverty level. Approximately 3,700 households with incomes below 80% of median income are paying more than 30% of their income on housing.

For homeowners, home values rose at more than twice the rate of homeowner incomes between 2000 and 2011. Only 10% of owner-occupant housing is considered affordable to low-and moderate- income households. Fluctuation in prices has resulted in "upside down" mortgages making it difficult for owners to sell or refinance.

Average rents increased at four times the rate of incomes for renters from 2000-2011 making market rents unaffordable for low- and moderate-income households. The 2,350 subsidized housing units, and additional 1,000 Section 8 rental housing vouchers used by Salem households, are unable to meet the demand from housing cost burdened households for housing affordability assistance.

Numerous organizations in the region provide support to special needs populations such as those with disabilities, victims of domestic violence, veterans, people with HIV/AIDS, and those with mental health and substance abuse issues.

Salem is home to a diverse workforce and varied employment base dominated by the health care and educational services industries. The city has a vibrant downtown, and robust tourism economy based on natural, historic, and cultural resources. Despite relatively low unemployment, a gap exists between the skills of the available workforce and employment opportunities. As a Massachusetts "Gateway City",

Salem is part of a collaborative effort to foster economic revitalization in the state's older, mid-sized cities.

Salem's Point neighborhood has the highest concentration of low income renter households, and is also racially and ethnically concentrated. Point residents' low wages, together with the neighborhood's aging housing stock, result in multiple housing problems, including inadequate building maintenance and overcrowding. The City and organizations such as the North Shore CDC have focused recent planning efforts for economic development, infrastructure improvement, and affordable housing development to meet the needs of this neighborhood.

MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

Introduction

Since 2009, Salem has been designated as one of Massachusetts 26 “Gateway Cities”, which are identified as mid-sized urban centers that anchor regional economies around the state and face "stubborn social and economic challenges while retaining many assets with unrealized potential.” Gateway cities have been defined by the State Legislature as having a population between 35,000 and 250,000, with an average household income below the state average and an average educational attainment rate below the state average. Since 2008, Gateway Cities have been the focus of a collaborative effort of municipal and state leadership to research and implement innovative strategies for economic development and revitalization.

Salem is home to a diverse workforce and varied employment base. Several economic sectors dominate the employment opportunities within the city, like health care and educational services, while several additional emerging industries such as local food and the creative economy need support to continue growing and providing additional economic opportunities. Salem has a vibrant traditional downtown, robust tourism economy based on its considerable natural, historical, and cultural resources, active and growing manufacturing and construction sectors, a stable financial services sector, and a lively and ever-growing restaurant and entertainment scene. Its workforce, which experiences lower unemployment rates than the state and national averages, is generally well-educated across most age cohorts, but gaps exist between the skills of the available workforce and employment opportunities, particularly within the medical and durable goods manufacturing fields.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	48	177	1	1	0
Arts, Entertainment, Accommodations	2,797	2,791	27	15	-12
Construction	839	714	9	4	-5
Education and Health Care Services	6,425	8,129	48	43	-5
Finance, Insurance, and Real Estate	1,846	696	17	4	-13
Information	719	171	6	1	-5
Manufacturing	1,467	754	18	4	-14

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Other Services	1,104	872	9	5	-4
Professional, Scientific, Management Services	2,230	1,021	17	5	-12
Public Administration	979	1,103	4	6	2
Retail Trade	2,613	2,221	31	12	-19
Transportation and Warehousing	902	179	8	1	-7
Wholesale Trade	224	274	6	1	-5
Total	22,193	19,102	--	--	--

Table 85 - Business Activity

Alternate Data Source Name:

ACS 2007-2011

Data Source Comments:

In 2013, Salem was home to 1,318 establishments that combined for an average monthly employment of 19,288 workers. [1] Due to the seasonal nature of some sectors of Salem’s economy, the average monthly employment experiences an uptick during the fall for the duration of the Halloween season and a low point during January and February after the holiday season, when inclement weather and reduced retail employment impacts the overall employment. Over the past five years, the number of establishments and workers in Salem has remained relatively constant with less than a 1% increase in the number of jobs. However, during the same time period, the average weekly wage has increased by approximately 7.5% from \$837 a week to \$897.

Table 45 reflects that there is currently a surplus of approximately 2,666 workers for positions in Salem; most notably, large surpluses exist within the Finance, Insurance, and Real Estate business sectors as well as the Professional, Scientific, and Management business sectors. As these tend to be higher wage occupations, the surplus of professionals generally employed within those sectors could impact other industries. However, it should also be noted that there are a number of business sectors that are experiencing a shortage of workers, particularly within the Education and Health Services Sector. The following table denotes the largest employers in Salem for every business that employs in excess of 100 employees. The largest employers correspond to the significant numbers of jobs in health care and education, but also demonstrate the broad range of employers within Salem including in the tourism, retail, manufacturing, and financial services industries. However, it should also be noted that Salem, and downtown Salem in particular, is home to many microenterprises which employ five workers or fewer and provide a

large share of jobs in the city.

Largest Employers		
Company Name	Nature of Business	Total Employees
North Shore Medical Center	Health Care	3,100
City of Salem	Municipal Government	1,780
Salem State University	Higher Education	1,443
Spaulding Hospital for Continuing Medical Care, North Shore	Health Care	576
Market Basket	Food Market	475
Commonwealth of Massachusetts	State Government	420
Salem Five Savings Bank	Banking	320
Peabody Essex Museum	Cultural/Tourism	255
Grosvenor Park Nursing Center	Health Care	241
Home Depot	Retail	185
Salem Glass	Retail	165
Salem YMCA	Social Service Agency	150
Hawthorne Hotel	Lodging	150
Northeast Behavioral Health Services	Health Care	146
Wal-Mart	Retail	120
Excelitas Technologies Corp.	Manufacturer	112
Jacqueline's Gourmet Cookies	Manufacturer	112
Middle-Oak Insurance Co.	Insurance	110
Target	Retail	110
Groom Construction	Service	100
Harbor Sweets	Retail	100
Shaw's Supermarket	Food Market	100
Crosby's	Food Market	100
TJ Maxx	Retail	100
Thermal Circuits	Manufacturer	95
Waterfront Hotel	Lodging	80

Data Source: City of Salem, 2015

Largest Employers

Labor Force

Total Population in the Civilian Labor Force	24,509
Civilian Employed Population 16 years and over	22,007
Unemployment Rate	10.21
Unemployment Rate for Ages 16-24	28.29
Unemployment Rate for Ages 25-65	7.51

Table 86 - Labor Force

Data Source: 2007-2011 ACS

While the size of the labor force has remained relatively constant since 2010, it has grown marginally by 1.4%, representing an increase of 402 employed members of the workforce. The unemployment rate has also improved significantly; while the ACS 2007-2011 reported that the unemployment rate averaged 10.2% during that time period, local data provided by the Executive Offices of Labor and Workforce Development (EOLWD) reports that the overall unemployment rate was 8.1% in 2010, slightly lower than the overall unemployment rate in the State of Massachusetts of 8.3% during the same year. Unemployment has steadily decreased between 2010 and 2014; however, there was with a slight uptick in unemployment in 2012. During the same period of time the number of business establishments in Salem constricted. The unemployment rate subsequently decreased in both 2013 and 2014. The unemployment is currently 6% in Salem, which is on par with a 6% unemployment rate in Massachusetts in 2014. In contrast to the overall workforce, the unemployment rate for youth was reported by ACS at 28.3% during 2007-2011, and likely remains high.

Occupations by Sector	Number of People
Management, business and financial	5,804
Farming, fisheries and forestry occupations	646
Service	2,599
Sales and office	5,492
Construction, extraction, maintenance and repair	1,229

Occupations by Sector	Number of People
Production, transportation and material moving	716

Table 87 – Occupations by Sector

Data Source: 2007-2011 ACS

The above table reflects that there are approximately 16,486 median income workers in Salem, representing 74.9% of the civilian workforce with the majority of remaining workers represented in low income occupations and a minority of workers represented in high income occupations. Of those workers, 35.2% are employed in management, business, and financial occupations; 33.3% are employed in sales and office occupations; 15.8% in service occupations (which is notable because service occupations represent nearly ¼ of all jobs in Salem, meaning that roughly 10% of those jobs do not provide median income wages); construction, extraction, maintenance, and repair, represent 7.5% of occupations; production, transportation, and material moving represents 4.3% of occupations; and finally, farming, fisheries, and forestry occupations represent 3.9% of employment. Of the latter, the Salem Farmer’s Market is integral to helping local farmers bring their goods and products to market and it is likely to see some increase in those occupations in upcoming years; while maritime occupations, once a mainstay in Salem’s economy continue to experience difficulties due to economic conditions resulting from federal regulations. With the introduction of cruise ships to Salem’s harbor, as well as the development of trade schools and maritime programs within the North Shore Community College system, there may be an increase in service and technical occupations related to the maritime economy in upcoming years.

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	12,358	59%
30-59 Minutes	5,082	24%
60 or More Minutes	3,521	17%
Total	20,961	100%

Table 88 - Travel Time

Data Source: 2007-2011 ACS

During the public outreach process and within interviews, Salem’s geographic location and access issues were repeatedly mentioned as a concern. Many of Salem’s residents live and work within Salem or within close proximity to the city, as reflected by the table above which shows that nearly 60% of Salem residents commute for less than 30 minutes to work. Still, access to jobs outside of the North Shore region, particularly those in high-tech or financial service occupations which tend to be located within Boston, Cambridge, or the northwest suburbs, remains problematic. This is due in part to the nature of public transportation options offered by the Massachusetts Bay Transit Authority (MBTA) which links Salem to Boston by commuter rail or ferry, but not as conveniently to other suburban locations, leading to poor east-west transportation connections along those corridors. Further, due to high and frequently unpredictable traffic volumes on Route 128, accessing locations to the west can create significant commute times to high skilled jobs. Local Routes 107 and 114, which provide access to larger arteries and highways such as Route 128, Route 1A, and Interstate 95, are frequently plagued by traffic congestion and have many signalized intersections that lengthen commute times, contributing to the perception of access issues in Salem. With 41% of Salem residents commuting more than 30 minutes to work, and a full 17% commuting more than 60 minutes, transportation to work remains a challenge to Salem residents. In addition, 68% of residents drove alone to work, 8% car pooled, 11% took public transit, 7% walked, 4% worked from home, and the remaining 2% arrived to work by other means.

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,292	141	827
High school graduate (includes equivalency)	3,397	518	741
Some college or Associate's degree	4,944	539	762
Bachelor's degree or higher	8,034	510	1,004

Table 89 - Educational Attainment by Employment Status

Data Source: 2007-2011 ACS

Forty-two percent (42%) of Salem’s workforce holds a bachelor’s degree or higher. Salem’s workforce has a higher educational attainment than Massachusetts overall, wherein 39% of the workforce has completed a bachelor’s degree or higher. Within that cohort, the unemployment rate

was 2.2%, while 4.4% are not in the labor force. Twenty-eight% of the population has received some college or an Associate’s degree; with an unemployment rate of 2.4%, this cohort experiences the highest unemployment rate. High school graduates or equivalent represent 21% of the labor force while those with less than a high school diploma represent 10%. The lowest unemployment rate is among those who do not have a high school diploma or equivalency, with an unemployment rate of 0.6%, and a non-participation rate in the labor force of 3.6%. These rates are on par with all other cohorts, with the exception of those with a bachelor’s degree or higher who are more likely to not be participating in the labor force by will rather than necessity.

Although workers with lower educational attainment experience less unemployment, interview data and survey responses suggest that marginal employment, leading workers to have to hold multiple jobs in order to afford basic necessities, is routinely experienced by this cohort. This issue is especially pronounced for members of the labor force with limited English language proficiency who find their employment options to be limited. As many low wage earners are employed in service occupations, instability due to the seasonal nature of Salem’s tourism economy is particularly impactful on these populations.

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	93	129	209	710	583
9th to 12th grade, no diploma	452	416	152	644	580
High school graduate, GED, or alternative	1,851	918	1,076	2,662	2,253
Some college, no degree	2,155	1,244	1,027	2,021	708
Associate's degree	267	376	569	1,019	187
Bachelor's degree	293	2,060	1,733	2,417	493
Graduate or professional degree	79	1,116	733	1,504	489

Table 90 - Educational Attainment by Age

Data Source: 2007-2011 ACS

The 24-35 year age cohort is the most well educated cohort in Salem, with 51% of residents in that age group having attained a bachelor’s degree or higher, and 77% having attended some college or attained an associate’s degree. Residents between 35 and 44 years of age had similar educational attainment levels to residents in the 24-35 year age cohort, with 74% having attended college and 45% having completed a bachelor’s degree or higher. Within both cohorts, roughly one quarter of residents had attained a high school education or less. The least educated cohort in Salem are residents 65 years or older; 22% did not complete high school and 65% did not attend college. This reflects cultural shifts and economic necessities within the United States, wherein the necessity of a college education or some post-high school specialized training is typically now a prerequisite for entry level employment. Interestingly, within the 18-24 age cohort, 46% of residents hold a high school diploma or less and have not attended college; while 54% of residents in that cohort have completed some college. Although traditional students attend college during the ages represented by that cohort, it is possible this generation will have lower educational attainment levels than previous generations, or wait longer to further their education.

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	23,977
High school graduate (includes equivalency)	36,898
Some college or Associate's degree	36,464
Bachelor's degree	50,076
Graduate or professional degree	63,951

Table 91 – Median Earnings in the Past 12 Months

Data Source: 2007-2011 ACS

Educational attainment has a strong impact on income earning potential, as workers with less than a high school education earn a median income that is 38% of the median income of workers with a graduate or professional degree. Comprising 10% of the workforce, these workers earn a median income of \$23,977. Workers with some college or associate’s degrees had median earnings that were marginally lower than those who were high school graduates (or equivalent), which may in part be explained by the slightly higher unemployment rate that cohort

experiences. Workers with a bachelor's degree or higher (42% of the workforce) earn considerably more than workers with less than a bachelor's degree (58% of the workforce).

However, educational attainment is not the only indicator which impacts median income; household type and marital status also has a strong correlation to median income. In 2011, married-couple family households had a median income of \$90,269 (representing 34% of all households), while family households including married-couple households had a median income of \$64,769 (representing 55% of all households). Non-family households had the lowest incomes, with a median income of \$40,630 (representing 45% of all households). The overall median household income in Salem was \$56,203, which is significantly lower than the Area Median Income (AMI) for the Boston-Quincy-Cambridge HMFA, which is \$94,400.

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

By far, the largest employment sector in Salem is Education and Health Care Services, employing nearly 30% of workers and representing almost half the jobs within the city. The health care sector is composed of 246 establishments employing 5,454 workers on average, with an average weekly wage of \$1,059, and is expected to expand in upcoming years due to need for increased medical services related to demographic changes and planned investments. Subject to legal proceedings with Partners Health Care, the North Shore Medical Center is currently planning to consolidate its in-patient care services within Salem and construct a new emergency room, 72 private in-patient rooms, a parking garage, and a new main entrance providing additional jobs for a diverse workforce within in an already significant sector. Meanwhile, Spaulding Hospital for Continuing Care will be closing as of September 30, 2015 due to a decline in occupancy. In addition to health care services, there are 22 establishments offering educational services within Salem employing 2,675 workers on average, with an average weekly wage of \$960. Salem State University, a public university located in South Salem, is currently the recipient of significant investment and is undergoing substantial construction of new residential facilities, a parking garage, and new science labs, in addition to ongoing construction at Viking Hall and the Sophia Gordon Center for Performing Arts. Additional investments are occurring within public, charter, and private educational facilities within the city and the North Shore region.

The second largest sector, when grouped together, is Arts, Entertainment, Accommodations, and Retail Trade, representing 185 establishments, employing 24% of workers, and providing 28% of jobs in Salem. Salem's vibrant downtown, tourism industry, and reputation as a culinary destination all contribute to the size and success of these sectors. However, these sectors tend to provide low wage occupations, with average weekly wages of \$711 for arts, entertainment, and recreation workers; \$467 for retail workers; and \$355 for accommodations and food service workers; all of which fall below the \$897 average weekly wage in Salem.

Based on a significant interview process including area bankers, real estate agents, managers and brokers, government officials, construction company executives, and representatives of non-profits, a study by the North Shore Alliance for Economic Development (commissioned by the North Shore Workforce Investment Board) has identified the following clusters as dominant economic clusters within the region:

4. Health care
5. Construction
6. Life sciences/Bioscience
7. Manufacturing
8. Financial Services
9. Creative Economy
10. Tourism
11. Local Food

Investments in these sectors have been identified by local stakeholders as having great importance to the region in providing employment, business development opportunities, and economic growth. The sectors are widely varied and represent opportunities for individuals with diverse skills and educational attainment levels.

Describe the workforce and infrastructure needs of the business community:

Salem’s workforce of approximately 24,509 workers spans a diverse array of industries and occupations. Nearly eighty percent (79% or 17,126) of workers in Salem are private wage and salary workers, while 15% (3,253) of workers are employed by government and 6% (1,295) are self-employed. Less than 1% of workers are unpaid family workers. Salem’s residents are generally well-educated, with over 42% of the workforce having obtained a degree from a four-year college. High educational attainment is especially pronounced within the 25-34 and 35-44 year old age cohorts (see discussion above). However, in spite of high educational attainment levels, median incomes in Salem remain lower than the Area Median Income (AMI) for the region. While nearly half the residents are employed in relatively well paying occupations in health services and education, many of the other jobs offered in Salem are in lower wage occupations, such as retail or food service and accommodations. Although Salem enjoys relatively affordable housing prices for the region, the cost of living is still a major obstacle to economic stability for many residents working in low or moderate wage occupations.

Unemployment in Salem is lower than the state average, with residents with some college education or an associate's degree experiencing the highest rates of unemployment and residents with a high school education or less experiencing the lowest rates of unemployment (see discussion above). Interview and survey data indicate that many workers with lower levels of education work at two or more jobs frequently for more than forty hours a week in order to be able to afford a minimum standard of living. While the unemployment rates may be lower within that cohort, their needs are not necessarily met by the jobs and wages offered in Salem.

When surveyed, 82 respondents (36%) felt that Salem's local economy does not provide the types of jobs its residents need, compared with 46 respondents (21%) who feel that it does. (43% selected "I don't know" in response to this question.) Most of all, respondents are concerned about the balance of too many tourism-related or seasonal jobs in the city, and would like to see more stable year-round jobs that provide a living wage and benefits to their employees. Respondents would like to see more "blue collar" jobs such as manufacturing, engineering, or high tech industry jobs, as well as "white collar" jobs that offer a career path for those starting at the entry level. Finally, those who complain of long commutes to well-paying professional jobs would like to see more opportunities for "knowledge-based" professional employment closer to home.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

There are several critical projects occurring within Salem that may impact local employment and growth opportunities in upcoming years. A new MBTA parking garage was recently completed in Salem which expanded parking opportunities for both the commuter rail station and Salem's downtown area. The new parking facility helps provide overflow parking during evening and seasonal events, while also providing easy access to Boston and other points on the commuter rail system. Implementation of key recommendations of the North River Canal Corridor Plan to improve transportation safety and flow is ongoing, which increases commercial potential of the dilapidated and underutilized structures within that corridor. In addition, ongoing improvements to the Essex Street Pedestrian Mall should improve retail opportunities within the corridor as perceptions of a lack of parking decrease (due in part to "smart parking" rates and the construction of new parking garages with less expensive rates than on-street parking) and increases in year round pedestrian activity. Finally, there are a number of large mixed use complexes in the development pipeline allowing an increase in the residential population as well as new commercial space to come onto the market, including a proposed mixed-use development to be built at the southern edge of Salem's downtown and additional redevelopment at the "Old Salem Jail". Implementation of key recommendations of the North River Canal Corridor Transportation Study to improve the roadway system is underway with the improvement of Grove Street, which will increase commercial potential of the brownfield sites within that corridor. In addition, ongoing

improvements to the Essex Street Pedestrian Mall should improve retail opportunities within the corridor due to increased pedestrian activity. The implementation of a new parking management system is creating available on-street parking and decreasing the perception of a lack of parking in downtown. This will lead to increased economic development activity downtown.

When surveyed, residents ranked infrastructure improvement to gas, sewer, water, multi-modal transportation networks, electrical, fiber optics, and parking as the most important priority for the city's economic development. The next highest priority was streetscape improvements and business retention. There is also substantial support for workforce training through schools and other existing resources. Some respondents would like to see a shift in the types of events and programming and the focus of business recruitment in the downtown to attract more stable, year-round activity.

The City is dedicated to economic development through efforts to revitalize the downtown and neighborhood commercial districts, improve exterior building facades, and assist local business owners. Economic development funds are used to fund the Business Loan Program, Storefront Improvement Program, and Technical Assistance Programs. An Economic Development Planner administers the City's financial assistance programs and provides administration to the Salem Redevelopment Authority, which oversees the Urban Renewal Area. The Economic Development Planner has also been a point-person coordinating all aspects of grant administration and programming with partners such as the North Shore Work Investment Board, the North Shore Community Development Coalition, the North Shore Medical Center, and Salem State University as part of the \$105,000 "Working Cities Challenge" grant from the Federal Reserve Bank of Boston to address poverty, unemployment, and civic engagement in its lowest income and majority immigrant neighborhood, "the Point". As a complement to this program, the city continues to collaborate with partner agencies to provide technical assistance to entrepreneurs in the Point neighborhood.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

Educating and training residents for ever-evolving employment opportunities can be complex. Many businesses are challenged by succession planning for the retiring workforce where it is difficult to find a younger generation of workers with the skills necessary to take their places. In some industries, contractions in employment and downsizing during the recent recession have shown employers they can perform the same tasks with fewer workers; thereby reducing overall employment opportunities, particularly within entry level positions. This has contributed to issues with succession planning as there are fewer opportunities for entry into career paths for younger workers. Further, some industries such as manufacturing are experiencing labor shortages due to the lack of an adequately trained workforce. This is in part due to technological changes, an aging workforce, and perceptions of instability which discourage younger workers from pursuing training and employment in skilled manufacturing occupations. Construction professionals noted that there is shortage of qualified engineers, estimators, and construction project

managers. Those working in the life sciences and biotechnology observe difficulties in attracting businesses in that industry sector unless a business owner already has ties to the North Shore region, due to competition from Boston, Cambridge, Waltham, and surrounding suburbs. For those working in banking, there are concerns about the future of community banks due to changes in banking regulations and technology expenses, particularly with respect to websites. Further, it is anticipated that bank branches will continue to close and locate farther apart as banking is increasingly being performed online. While there are labor shortages in specific industries and technological shifts continue to occur, the City of Salem has a well-developed economic development infrastructure to assist business owners with a range of needs from technical assistance to accessing labor markets, maintaining a vibrant downtown, educating and training their residents, and connecting business owners for cross-promotion, marketing, and skill sharing.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

The \$105,000 Working Cities Challenge grant, funded through the Federal Reserve Bank of Boston focuses workforce training, economic development, and leadership development in the Point neighborhood, Salem's lowest income neighborhood. The program is a partnership among the Workforce Investment Board, North Shore Community College, Spaulding Rehabilitation Center, North Shore Medical Center, the City and the CDC. Training focuses on the healthcare industry. Its goal is to provide job opportunities to participants upon completion of their training. The City hopes to create a sustainable initiative to support the job training and economic development goals and objectives.

Several organizations work with Salem on workforce development including the Enterprise Center at Salem State University, the North Shore Workforce Investment Board (NSWIB) and the Salem Main Streets program, among others. The Enterprise Center and NSWIB are the agencies primarily responsible for workforce training. In addition, Destination Salem and the Salem Chamber of Commerce promote economic development in the city to ensure a diversity of employment opportunities.

The Enterprise Center at Salem State University supports workforce and economic development through initiatives such as business breakfasts, workshops, business plan competition, CEO groups, Million Dollar Women, 128 Venture North Investment Boot-camp, The Growth Program, Local Food Initiative, and non-profit programs. The Center offers certificate programs for professional development, promotes economic development via the North Shore Alliance for Economic Development, and operates the regional office of the MA Small Business Development Center.

The NSWIB is composed of business and community leaders from the nineteen communities that make up the North Shore region. The board is the oversight and policy-making body for federally funded employment and training services in the region. Its annual operating budget is \$6-8 million. The board develops strategic partnerships with the K-12 and higher education system, government agencies, chambers of commerce and community-based labor organizations. The NSWIB offers job training and readiness programs that help the business community fill positions, and also administers the Career Gateways portion of the Working Cities grant to address youth employment in the Point Neighborhood.

Partially funded by CDBG, the Salem Main Streets Program coordinates, promotes, and markets, businesses in Salem's downtown area, and provides technical assistance and workshops. Main Streets follows a national model that focuses on business retention and attraction, physical design of the downtown, promotion and marketing, and creating collaborations across business and residents. Salem Main Streets coordinates downtown events, including Salem Arts Festival, Salem's Farmer's Market, Salem Heritage Days, Salem Winter Market, Salem Holiday Happenings, and New Year's Eve Salem. The program is looking to increase its capacity to provide technical and financial assistance to local businesses.

Salem supports economic development through CDBG-funded programs: the small business loan program to support commercial revitalization and job creation for low- or moderate-income individuals; the storefront improvement program; and the business technical assistance program which funds Salem Main Streets. CDBG also funds public service programs that provide job training, ESL or college success programs working toward career exploration, improved access and better skills.

The North Shore CDC's youth jobs program recently became an affiliated member of YouthBuild USA. YouthBuild North Shore commits to empowering young adults with the competency and desire to transform their lives and improve their communities through education, employment and leadership development.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

No

Discussion

Salem's economy is not large or diverse enough to support all of the needs of its labor force, and there is a less than optimal fit between labor force skills and the composition of the employment base. Salem's unemployment rate in 2013 was 6.9%, which was lower than the state average. The rate has consistently declined since 2009, but remains higher than the 2000 unemployment rate of 2.5%. The jobs-to-labor force ratio is 0.80, which means that for every person in the local labor force, the city has 0.80 jobs. This is an improvement from 2010, when the ratio was 0.78, but still represents a gap in employment potential. As a result, a large number of Salem residents do not work locally.

While a decline in manufacturing has affected all regions of the state, a much smaller portion of Salem's employment base is in manufacturing than Essex County or the state as a whole. There has recently been an uptick in manufacturing, which is seen as an area of growth in the local economy. The construction trades weakened during the recession, but have also seen recent growth, largely due to investment in educational facilities. Educational services and health care remain very strong in Salem and are expected to continue to grow. Hospitality, food services, and entertainment also employ a large number of people. Skilled workers are lacking to fill certain occupations, particularly within manufacturing, life sciences and biotechnology, engineering, and construction.

Fewer than half the jobs available in the city pay high enough wages to support a household, even with two workers, and the resulting mismatch is a barrier to housing affordability - particularly for those who need to work locally because of transportation and child care constraints. The departure of large employers has caused significant changes in Salem's tax base. In 1983, the first year for which complete data is available, Salem's tax base was 49% residential, 51% commercial, industrial, and personal property (CIP). For FY 2015, the tax base is now 84% residential, and 16% CIP. This shifts the burden on residents to make up for the decline in commercial and industrial activity. Industrial property valuation in FY 2015 is the lowest it has been since 1986, while commercial properties have fared better, having recovered their pre-recession value and continuing to increase in value.

Salem is well-positioned to sustain economic growth and diversification of its tax base. However, some residents experience hardship with respect to long commutes, seasonal or unstable employment, low wages, and linguistic and other employment barriers, while some employers have concerns about securing well trained and reliable employees, and accessing funding for job training, capital investments or improvements, and other financial obstacles. The city and the region have a well-developed economic development infrastructure to promote, create, and develop opportunities, but funding remains a continuing problem limiting their ability to assist businesses and residents at the capacity required. In a 2014 survey by the City to evaluate municipal services, Salem residents overwhelmingly rank supporting business growth as "important" or "very important". The Consolidated Plan will help guide investments in economic development; however, these interests compete for very limited funding with many other critical needs with respect to housing, infrastructure, neighborhood activity, and overall quality of life.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

According to HUD, a "housing problem" exists when at least one of the following is true: 1) more than 30% of a household's monthly gross income is spent on housing costs; 2) the housing unit is substandard; or 3) the housing unit is too small to reasonably accommodate the number of household members (more than one person per room). City-wide, many homeowners and renters face housing problems, with the high cost of housing presenting the greatest housing problem. The Point neighborhood is an area where a concentration of multiple housing problems exist, including high housing cost burdens, substandard housing conditions and overcrowding.

The Point neighborhood was entirely rebuilt after the Great Salem Fire of 1914 with a mix of single- and multi-family structures and apartment buildings on small lots. The Point is the City's densest residential neighborhood with approximately 33 people per acre (the City average is only 8 people per acre). Most housing units in the Point are rental (64%), with only 17% of the units occupied by owners, significantly lower than the City's average of 49% owner-occupied. (Census 2010) Almost 90% of the residential properties in this neighborhood are 2-8 family structures, compared with 21% citywide. The neighborhood continues its historic tradition of providing affordable housing options for working families. According to the Assessor, the Point's average value of a single family property (\$171,900) is 30% lower than the city-wide average (\$248,650), while according to the Salem Point Neighborhood Commercial Corridors Revitalization Plan completed in December, 2014, the average gross rent is 13% lower than City average. However, Point residents' household incomes (median \$38,635) are 31% lower than the citywide median (\$56,203) city-wide. Despite the Point's relative affordability, 62% of neighborhood renters and 39% of homeowners are cost-burdened, paying more than 30% of their wages for housing costs. Moreover, neighborhood residents and advocates have observed an influx of students living in the Point neighborhood, due to the proximity to the Downtown and to Salem State University, placing further pressure on the housing market for traditional families.

Residents' low wages, combined with the Point's older housing stock, result in multiple housing problems in the neighborhood. Three out of four (75%) of the neighborhood's housing units were built before 1940 (compared to 57% of units city wide) and the neighborhood has a high rate of absentee landlords, which contributes to housing maintenance concerns. Review of fire, building, and health code violations between 2008 and 2012 indicates that 46% of absentee properties were in violation of at least one of the three aforementioned codes. Common concerns include missing smoke detectors, obstructed exits, exposed sewerage, and excessive trash/hoarding. Building department violations include disregard for proper zoning, construction and building codes. For the Point's lower-income homeowners, the neighborhood's low property values can hinder their ability to qualify for financial assistance for home repairs since the cost of the work needed often exceeds the value of their property. Participants in a meeting held in the neighborhood in developing this plan also indicated that overcrowded housing conditions are occurring due to low wages.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

As shown on the Low to Moderate Income Areas map (see Appendix), Salem has several areas (11 census blocks) where low- and moderate-income (LMI) families are concentrated. However, several of these areas are influenced by the location of subsidized housing developments in areas that otherwise have a fairly low density of LMI residents. One LMI area, the Point neighborhood, located directly south of Salem's downtown, is the City's only racially and ethnically concentrated area where census tracts have a non-white population of 50% or more. (See Appendix, Race/Ethnicity – Areas of Concentrated Non-White Population map.) Nearly two-thirds (63%) of the Point's 4,491 residents are non-white, more than double the city's non-white population of 25%. (US Census 2010) The majority of the Point's non-white residents are Latino immigrants and second and older generations from the Dominican Republic, with some new arrivals from Haiti and African countries. Approximately 35% of Point residents do not speak English as a primary language, compared with 26% city-wide. (ACS estimates 2006-2010) The neighborhood's median income is \$26,483, with 33% of the households meeting poverty guidelines. (Salem Point Neighborhood Commercial Corridors Revitalization Plan, 19: "ESRI and US Census") While housing units in the Point are the city's most affordable (the average gross rent is 13% lower than City average (ACS 2007-2011), more than half (62%) of renters and one-third (39%) of homeowners are cost-burdened.

What are the characteristics of the market in these areas/neighborhoods?

The 195-acre Point neighborhood is distinguished by its geography, density, high proportion of multi-family housing and masonry apartment blocks, grid-like street pattern with oversized street blocks, and high concentration of immigrants. The neighborhood was almost completely rebuilt within the decade after the Great Salem Fire of 1914, resulting in an architecturally-cohesive neighborhood of single and multi-family wood frame dwellings interspersed with multi-story, multi-unit masonry apartment buildings. Today, the neighborhood has the City's largest concentration of multi-family buildings (only 7% of buildings are single-family dwellings) and its smallest lots (most at less than one-tenth of an acre). The neighborhood has a high rate of non-resident owned buildings and property values in the neighborhood are lower than elsewhere in the city.

Are there any community assets in these areas/neighborhoods?

The Point neighborhood is recognized for its rich architectural assets, significant supply of affordable housing, immigrant-owned small businesses, access to Salem Harbor and public transportation and close proximity to Salem State University. There are numerous community assets in the Point. The neighborhood contains four public parks – Mary Jane Lee, Palmer Cove, Lafayette Park, and the Peabody Street Waterfront Park. Due to the Point's dense development pattern, most properties have very limited outdoor space, thus the neighborhood's public parks provide vital recreational options and community gathering spaces. Lafayette Park allows for passive recreation with benches and pathways, while Mary Jane Lee, Peabody Street and Palmer Cove parks all contain playground equipment for

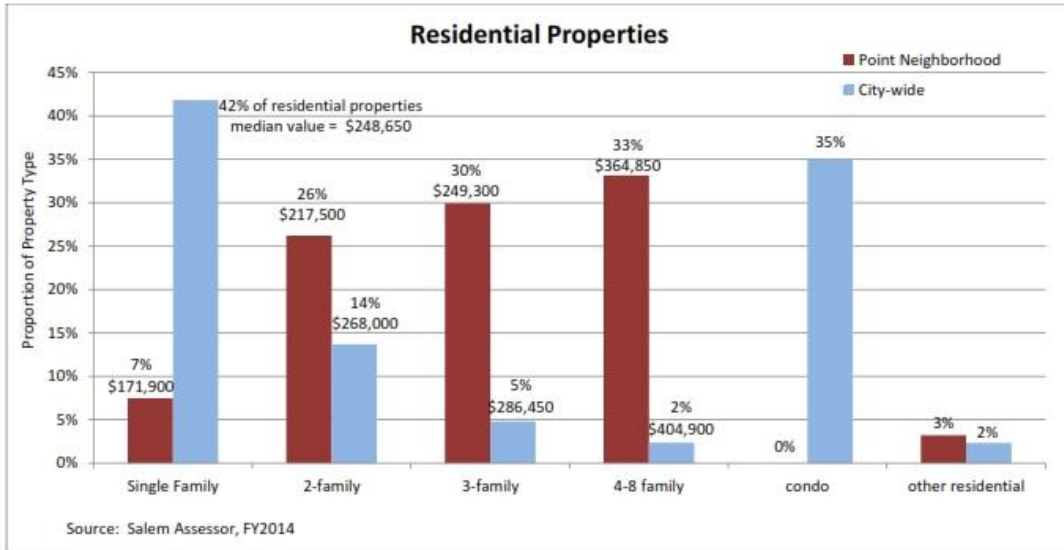
children. Peabody Street Park also includes seating and a performance canopy, while Palmer Cove contains basketball courts, baseball diamonds and a community garden. The City has invested in improvements to several of these parks in the past five years. Other community assets in the Point include the entrance to the Salem Harborwalk, which connects the neighborhood to the South River, and the OnPoint Teen Resource Center, which provides safe recreation alternative for neighborhood youth. The North Shore CDC recently completed renovations to its building at 104-106 Lafayette Street, creating space for local programming, including YouthBuild North Shore, Community English Classes, and other local partners, like the Salem Public Schools and the Point Neighborhood Association.

Are there other strategic opportunities in any of these areas?

Based on the concentration of LMI and minority residents in the Point neighborhood, the area is eligible for area-wide improvements through the City's CDBG programs, and might in the future be considered for designation as a Neighborhood Revitalization Strategy Area which would facilitate the investment of human and economic capital, and economically empower low-income residents through partnerships among federal and local governments, the private sector, community organizations and neighborhood residents. The Point was listed on the National Register of Historic Places in 2014, providing another opportunity to access State and Federal funding programs.

In the past five years, the City has invested both CDBG and HOME funds in the Point, including funds for housing rehabilitation, affordable housing creation and first-time homebuyer assistance. The City has also completed infrastructure improvements to neighborhood sidewalks and streetscapes. The City is committed to improving the Point neighborhood, recently completing several planning initiatives, including a 2013 "Vision and Action Plan" and a "Commercial Corridors Revitalization Plan" with assistance from the Metropolitan Area Planning Council. These plans identified numerous action items to improve conditions in the Point, including more job training and improved access to multi-lingual services. During community meeting held in support of this plan, neighborhood residents expressed the need for more job training and the need for the creation of more affordable housing, citing the long waiting list for subsidized housing units. Residents of the Point Neighborhood also suggest that a community center for their neighborhood could provide space for ESL, adult education, food pantry, childcare/afterschool care, and other services, as well as social meeting space.

As a means of supporting commercial and housing diversity, as well as providing housing affordable to households of varying income levels, Actions 2.1 and 5.1 (page 57 and 59) of the Commercial Corridors Revitalization Plan, call for the "Adopt(ing) a 40R Smart Growth Overlay District (SGOD) that will facilitate mixed use development at higher minimum densities. This removes the need to approve higher densities and certain commercial uses on a special permit basis;" and "...to ensure inclusion of a minimum of 20% affordable units in residential and mixed use redevelopment projects." Salem has received a \$30,000 award of state funds through the Massachusetts Department of Housing and Community Development Planning Assistance Toward Housing (PATH) grant program to facilitate the process of developing a 40R SGOD in 2015.



Residential Property Characteristics, Point Neighborhood

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan outlines the City of Salem's goals and anticipated accomplishments for the next five years. As required by HUD, the City has established objectives and measures for each major program area to address the needs identified in this plan. This section also describes the City's strategies for removing barriers to affordable housing, reducing lead-based paint hazards and reducing the incidence of poverty, as well as the institutional structure through which the City will implement its Consolidated Plan.

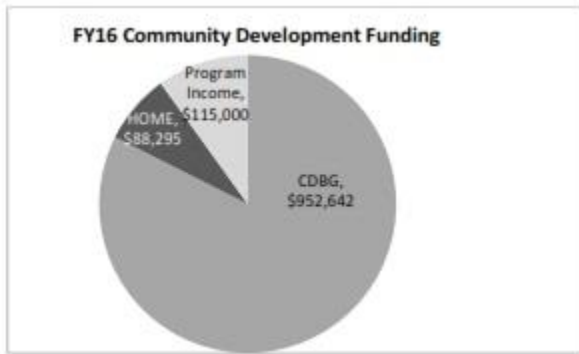
Through the Needs Assessment process and Market Analysis, the City identified several priorities in the areas of housing, economic development, public services and neighborhood improvements.

- Salem needs more housing that is affordable to people of all income levels and household types, including accessible housing and housing with supportive services. The disparity between income and the cost of housing in the city and the region and a shortage of subsidized affordable housing units are the two greatest challenges to meeting the needs of the constituent population.
- Salem has identified needs for social services, including transportation, nutrition, housing advocacy, legal services, education, childcare, emergency funds for homelessness prevention, and substance abuse prevention and treatment, as well as programmatic navigational support for seniors and new immigrants, and access to continuous programs and services.
- Salem residents in low-wage occupations struggle with the high cost of living, while other residents are commuting long distances outside of Salem to reach higher paying jobs. Job training, ESL classes, and other work-readiness programs would help to match the available work-force with living-wage jobs in the region. Economic development initiatives will help to increase and maintain quality employment opportunities for low- and moderate-income residents in Salem. Business recruitment, coordination, and technical and financial assistance will support and maintain a vibrant economy and help to build small businesses in the city.
- Improvements to streets, sidewalks, parks, and public spaces will help to improve the quality of life in areas of the city with concentrations of low- and moderate-income households, as well as to improve the accessibility of the city's public realm for persons with disabilities. There is strong support for the completion of a new senior center.

In each of the five years covered by this Consolidated Plan, Salem anticipates receiving approximately \$953,000 in CDBG entitlement funding, approximately \$88,000 in HOME funds and an estimated \$115,000 in program income, based on recent funding levels. The total estimated five-year allocation is \$4,765,000 from CDBG, \$440,000 in HOME funds and \$575,000 in program income. Except for the

projected amount of program income, these funds are conditional upon annual appropriations by the federal government.

Salem's Department of Planning and Community Development will continue to administer CDBG funding to address the needs identified in this Consolidated Plan, and to work with other city departments and nonprofit community partners to create affordable housing, rehabilitate housing occupied by low- and moderate-income households, provide access to homeownership for first-time homebuyers, support businesses through small business loans, technical assistance and storefront improvement programs, provide community services to combat poverty and promote self-sufficiency, and to improve neighborhood infrastructure and public facilities in LMI neighborhoods and the downtown.



SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

Geographic Area

Table 92 - Geographic Priority Areas

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

The City of Salem typically supports programs that benefit low- and moderate-income households or specific populations such as senior citizens, disabled persons and minorities. Although some programs support the needs of these populations throughout the city, many activities are targeted to specific neighborhoods that have a concentration of low- and moderate-income households. When prioritizing activities, the City pays special attention to those low- and moderate-income neighborhoods where the greatest needs have been identified and whose public facilities and infrastructure are in the worst condition. In addition, the City has also undertaken improvements in the Downtown Urban Renewal Area, which is designated as a Slums and Blight District.

A map of the 2010 Census block groups (see Appendix) is used to identify low- to moderate-income areas. According to the 2010 Census, areas of low-to moderate-income concentration are the Point Neighborhood, the neighborhoods along Boston Street, the area bordered by Jackson and Wilson Streets and Jefferson and Highland Avenues, South Salem between Lafayette and Washington and Canal Streets, a neighborhood bordered by North Street, School Street, Balcomb Street, Cushing, and Highland Streets, and the neighborhood bordered by Winter, Bridge, Arbella and Briggs Streets and encompassing Lee Fort Terrace, Szetela Lane and Settlers Way in Salem Neck. There is overlap between the Downtown and the Point neighborhood, which also has the highest concentration of minority residents.

In accordance with CDBG regulation, the City can undertake specific activities, such as street, sidewalk and playground improvements in the low- and moderate-income neighborhoods or in neighborhoods meeting the definition of "slums and blight". However, recognizing that needs are not solely located in distressed neighborhoods, the City also offers programs that may be accessed by people living outside these areas. For example, the Housing Rehabilitation Loan Program, First-Time Homebuyer Downpayment Assistance Loan Program, and the Small Business Loan Program are offered city-wide to allow any low- to moderate-income individual or household to take advantage of their availability.

SP-25 Priority Needs - 91.415, 91.215(a)(2)

Priority Needs

Table 93 – Priority Needs Summary

1	Priority Need Name	Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	
	Associated Goals	Housing Rehabilitation Programs Affordable Housing
	Description	Preserve, expand and improve the City’s supply of affordable housing and increase availability of decent housing that meets the needs of lower income seniors, families, individuals, and people with disabilities, as well as transitional and supportive housing for homeless and non-homeless with special needs.
	Basis for Relative Priority	There is a high unmet need for decent affordable housing to serve low- and moderate-income households who are cost-burdened or have other housing problems, are at risk of homelessness, or trying to exit homelessness.
2	Priority Need Name	Homeownership Assistance
	Priority Level	Low

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	
	Associated Goals	First Time Homebuyer Program
	Description	Increase homeownership opportunities for low- to moderate-income households.
	Basis for Relative Priority	This continues to be a moderate priority, as the number of prospective homeowners in Salem who qualify for assistance under a primary lender is relatively small.
3	Priority Need Name	Economic Development
	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	Small Business Financial Assistance Programs Business Technical Assistance
	Description	Provide financial and technical assistance, design assistance, training, and location assistance to potential or existing local businesses, including microenterprises, that create or retain jobs for low- and moderate-income residents of Salem and contribute to the vitality and diversity of Salem’s economy.
	Basis for Relative Priority	This is a high priority because creating and sustaining economic opportunity is critical to improving the lives of low- and moderate-income residents in Salem.
4	Priority Need Name	Public Services

Priority Level	High
Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
Geographic Areas Affected	
Associated Goals	Community Support Services
Description	Support community development needs by targeting resources to support the social service needs of low- to moderate-income households and special needs populations through anti-poverty, self-sufficiency, quality of life, enrichment and instruction programs, including programs for immigrants, non-English speaking residents, youth and seniors, homeless individuals and families, as well as specialized education programs for adults.
Basis for Relative Priority	The Needs Analysis identified as a high priority need Community Services that support efforts to reduce poverty, increase self-sufficiency, and improve the quality of life for low and moderate income residents and special needs populations.

5	Priority Need Name	Neighborhood Public Facilities and Infrastructure
	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	Neighborhood Improvements Activities
	Description	Focus neighborhood improvements on activities that are located in low- to moderate-income areas and/or benefit people with disabilities.
	Basis for Relative Priority	Improving the quality of life in neighborhoods with a high concentration of LMI residents, and improving safety and accessibility for people with disabilities is a high priority.
6	Priority Need Name	Downtown Public Facilities and Infrastructure
	Priority Level	Low
	Population	Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	Downtown Improvements
	Description	Focus public improvements on activities that are located in Salem’s Urban Renewal area and/or benefit people with disabilities.
	Basis for Relative Priority	Improving infrastructure in the Downtown continues to be a moderate priority and will complement economic development initiatives and increase safety and accessibility for people with disabilities.

Narrative (Optional)

SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)

Introduction

The City of Salem receives Community Development Block Grant (CDBG) funds from HUD to benefit low- and moderate-income persons or to prevent or eliminate slums or blight in Salem through a variety of community development programs. CDBG is a formula-based program designed to develop viable urban communities by providing decent housing, a suitable living environment, and expanded economic opportunities for persons of low- and moderate-income.

In addition, Salem is a member of the North Shore HOME Consortium and receives an allocation of Home Investment Partnership (HOME) funds from HUD. HOME funds are dedicated solely for housing programs, and can be used to fund a wide range of activities that build, buy and/or rehabilitate affordable housing for rent or home ownership. The City of Salem is one of 30 member communities in the North Shore HOME Consortium. The Consortium, through its lead community of Peabody, submits a Consolidated Plan for operating the HOME program. The City of Salem will not use HOME funds to refinance any existing debt secured by multi-family housing developments.

Along with HUD funds, Salem's housing and economic loan programs generate program income, which the City directs to existing or new programs as needed. Income is generated as loans are repaid or recaptured from an assisted property or business. The City typically receives program income funds each year and they help extend its ability to support CDBG-eligible activities.

The Federal funding that Salem will receive for FY16 includes \$952,642 in CDBG entitlement funds. Additional funds include an estimated \$88,295 in HOME funds and approximately \$115,000 in program income (from housing and ED loans).

In addition to these resources, many activities leverage funding from other government and private sources to maximize the impact of the federal dollars the city receives.

The Community Preservation Act (CPA) was adopted by Salem voters in 2012. It established a local dedicated fund for the purpose of open space, historic preservation, outdoor recreation and community housing projects. It is financed by a property tax surcharge of 1%, along with annual matching funds from the statewide CPA Trust Fund. These funds can be used for a variety of purposes, including activities that acquire, create, preserve, support and rehabilitate/restore housing for low- and moderate-income households. An appointed committee recommends how the funds will be utilized each year, with the City Council approving the actual funding commitments. Massachusetts CPA regulations require that a minimum of 10% of annual CPA revenues be set aside or spent for each of the program areas, including affordable housing, open

space and recreation, and historic preservation, and the remaining 70% may be dedicated to any eligible program area. In FY14, the first year for which the surcharge was collected, the city raised \$539,788 in local funds, and received \$167,707 in matching funds, for a total of \$709,495. In future years, the city anticipates an estimated \$531,000 annually from both local and matching funds (based on FY16 funding estimates).

Several housing and community development programs are carried out by non-city agencies that operate through a variety of funding resources. Together, these resources fund a wide range of activities designed to develop and maintain affordable housing, improve neighborhood public facilities, provide economic opportunities, improve access for people with disabilities, provide critical public services, assist people who are homeless, and prevent homelessness. The City will continue to work with community and regional partners to identify further funding opportunities that can be used to support affordable housing and other objectives served by CDBG programs, such as the anticipated National Housing Trust Fund which will be available through the Commonwealth of Massachusetts sometime in 2016.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	952,642	115,000	0	1,067,642	3,818,568	CDBG is a formula-based program that provides decent housing, a suitable living environment, and expanded economic opportunities for persons with low- and moderate income.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Housing Trust Fund	public - federal	Acquisition Housing Other	0	0	0	0	0	Housing Trust Fund - Salem anticipates that funding from the National Housing Trust Fund will become available through the State sometime in 2016. Salem would consider using these funds for real property acquisition, site improvements and other development hard costs, related soft costs, or if eligible, for supportive services for housing previously homeless individuals or persons or households with special needs.
Other	public - federal	Acquisition Housing	88,295	0	0	88,295	353,180	HOME - Estimated distribution of Home Investment Partnership (HOME) funds through North Shore HOME Consortium. Funds are dedicated solely for housing programs, and can be used to fund a wide range of activities that build, buy, and/or rehabilitate affordable housing for rent or home ownership. The City of Salem is one of 30 member communities in the North Shore Home Consortium. On behalf of the member communities, the Consortium, through its lead community of Peabody, submits a Consolidated Plan for operating the HOME program.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - state	Public Improvements	275,000	0	0	275,000	0	Grants from Massachusetts Office of Coastal Zone Management for coastal green infrastructure improvements to mitigate Salem's vulnerability to storm surges and sea level rise.
Other	public - local	Acquisition Housing Public Improvements	531,000	0	0	531,000	2,124,000	Community Preservation Act - A surcharge on the local property tax will generate approximately \$450,000 annually with an estimated State match of \$81,000 annually, which will be dedicated for affordable housing, open space, recreation, and historic preservation projects.
Other	public - local	Admin and Planning	400,000	0	0	400,000	1,600,000	City funds for Administration & Planning
Other	public - local	Public Improvements	150,000	0	0	150,000	600,000	City of Salem Capital Improvement Program (based on average of prior 4 years' projects)

Table 94 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

In FY14, CDBG funds leveraged an estimated \$8.07 in funds from other sources for every dollar of CDBG funding. The following summarizes the funds typically leveraged:

- *First Time Homebuyer Program*: matching funds and financing of approximately \$131,500 in FY16, and \$675,500 over the next five years.
- Housing development projects by POAH and NSCDC have combined Low-Income Housing Tax Credits and other state, federal funding, as well as private fundraising, grants, financing, and program fees. North Shore CDC's 77 unit Salem Point II project (2015), has a total development cost of \$18 million, of which \$450,000 comes from CDBG and HOME. The 27 SRO units at Harbor-Lafayette Street (2016) will have total development cost of \$4.9M, of which \$50,000 is HOME. Further projects in the pipeline(2017 and 2018) will entail \$35.5M total development cost, creating more than 80 units of affordable housing.
- State programs such as *Get the Lead Out* and *MassSaves* have been used to assist in home rehabilitation.
- The *National Housing Trust Fund* is anticipated to provide an additional resource to support the creation of affordable rental housing. These funds are expected to be available through the State sometime in 2016.
- The *Salem Main Streets Program* leverages funds through business contributions and donations, as well as program income from events: \$20,000-\$50,000 annually, or \$100,000-\$250,000 over the next five years.
- The City will continue to pursue grant opportunities such as the Working Cities Challenge to support economic development and job training.
- Salem is a Gateway City, making it eligible for certain State funds.
- The City's Capital Improvement Program: \$150,000 annually on CDBG-funded projects, resulting in a \$600,000 projected spending over 5 years. Other leveraged sources include the City's General Fund, and various federal, state and private grant or loan programs for brownfields, parks, and infrastructure improvements. Examples of these include Parkland Acquisitions and Renovations for Communities (PARC), Environmental Protection Agency, National Endowment for the Arts, MassDevelopment Brownfields Assessment Program, MassWorks, and the Massachusetts Preservation Projects Fund. The City may also seek state grants including Green Communities, the Cultural Facilities Fund, and the Gateway Cities Park Program.
- Most subrecipient agencies use CDBG as a portion of their overall activity budgets. Examples of several major agency funding sources are provided in the appendix. Other funding sources include federal and state grants, private grants and donations, and program income.
- The City provides about \$400,000 annually (\$1.6M over 5 years) for Planning and administration funds.
- Additional planning funds and technical assistance have been obtained through Massachusetts Historical Commission and Metropolitan Area Planning Council.

A listing of anticipated leveraged funds for FY16 is found in the Appendix, including anticipated funding resources for the City of Salem, as well as several key organizations.

If appropriate, describe publically owned land or property located within the state that may be used to address the needs identified in the plan

None have been identified at this time.

Discussion

SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Salem, Planning & Community Development Dept.	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction
Bentley Elementary School	Public institution	public services	Jurisdiction
BOYS & GIRLS CLUB	Subrecipient	public services	Region
CATHOLIC CHARITIES NORTH	Subrecipient	public services	Region
CEREBRAL PALSY ASSOCIATION	Subrecipient	public services	Region
Community Teamwork	Non-profit organizations	Rental public services	Region
East Gate Christian Fellowship	Subrecipient	public services	Region
Enterprise Center at Salem State University	Public institution	Economic Development	Region
HAVEN FROM HUNGER	Subrecipient	public services	Region
HAWC	Subrecipient	Homelessness Rental public services	Region
INDEPENDENT LIVING CENTER OF THE NORTH SHORE & CAPE ANN, INC.	Subrecipient	public services	Region
Lahey Behavioral Health	Continuum of care	Homelessness public services	Region

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Leap for Education	Non-profit organizations	public services	Region
Lifefridge	Continuum of care	Homelessness	Jurisdiction
MA - DHCD	Government	Ownership Rental	State
SALEM MAIN STREETS	Subrecipient	Economic Development	Jurisdiction
Metropolitan Area Planning Council	Government	Planning	Region
NORTH SHORE COMMUNITY ACTION PROGRAMS, INC.	Subrecipient	Rental public services	Region
North Shore Community Development Coalition	Subrecipient	Rental public services	Region
North Shore Home Consortium	Government	Ownership Rental	Region
North Shore Moving Market	Subrecipient	public services	Region
North Shore Workforce Investment Board	Regional organization	Economic Development	Region
SALEM ACCESS TELEVISION	Subrecipient	public services	Jurisdiction
SALEM COMMUNITY CHILD CARE	Subrecipient	public services	Jurisdiction
Salem Council on Aging	Departments and agencies	public services	Jurisdiction
Salem Housing Authority	PHA	Public Housing	Jurisdiction
Salem Police Department	Departments and agencies	Homelessness public services	Jurisdiction
SALEM YMCA	Subrecipient	public services	Region
SALVATION ARMY	Subrecipient	Homelessness public services	Region
VOCES	Subrecipient	public services	Region
WELLSPRING HOUSE, INC.	Subrecipient	public services	Region

**Table 95 - Institutional Delivery Structure
Assess of Strengths and Gaps in the Institutional Delivery System**

Salem’s Department of Planning and Community Development (DPCD) administers the City’s Community Development Program as well as the formula funding received by the North Shore HOME Consortium. Under the direction of the Director of Planning and Community Development, the Assistant Community Development Director manages and monitors Salem’s community development programs.

Salem’s housing programs are administered by the DPCD Housing Coordinator under the direction of the Director of Planning and Community Development. In addition, local non-profit agencies, CHDOs and CDCs administer certain housing activities. Many housing activities leverage funds through private lender financing.

City departments undertake certain CDBG-funded activities, such as the tree planting program, sidewalk replacement, street paving and curbcut installation. These departments may subcontract work under public bidding procedures and provide requests for reimbursement and any required documentation (i.e., prevailing wage documentation) to the DPCD.

Each year the City issues a Request for Proposals to nonprofit organizations that offer social service, housing or economic development programs. CDBG funds are awarded to organizations that demonstrate programmatic needs and the capacity to administer the proposed program. The City’s Assistant Community Development Director coordinates the management of the public service and housing subcontracts and the Economic Development Planner coordinates the management of the economic development subcontracts.

In general, DPCD staff carries out the remaining activities, including the hiring of consultants or other private businesses through established municipal purchasing procedures.

The City’s auditing firm audits Salem's CDBG program delivery system annually. In addition, HUD staff conducts periodic reviews and monitorings. The City promptly implements recommendations arising as a result of these reviews. The DPCD continuously works to improve upon its methods and procedures for the administration of its programs.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance	X		
Rental Assistance	X	X	X
Utilities Assistance	X	X	X

Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics			
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X	X	
Education	X	X	X
Employment and Employment Training	X	X	
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	
Mental Health Counseling	X	X	X
Transportation	X	X	X
Other			
Food Distribution/Nutrition	X	X	X

Table 96 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

As described in the Needs Assessment section (NA-40), homelessness is a complex problem that requires different solutions and interventions. It is rooted in many different and often co-occurring causes: physical and mental illness, domestic violence and abuse, disability, substance abuse/addiction, and economic conditions. The table above shows nearly every service type is available in Salem and/or the region. This array of services assists in addressing immediate, short-term and long-term needs of homeless individuals and families. Beyond providing shelter and services that provide immediate assistance, various agencies provide case management and referrals to connect homeless persons to the spectrum of services that can aid in their exit from homelessness and entry into a more stable life. Supportive services are part of transitional and permanent housing programs serving homeless and formerly homeless individuals and families.

Lifefridge’s services address medical, supportive service and other needs. Partners Home Care provides medical care to homeless persons. Lifefridge also provides case management services that directly connect clients who need access to mental health care and substance abuse treatment. Lifefridge acts as a clearinghouse, referring people to other area service providers such as the North Shore Career Center, the Salvation Army, HAWC and North Shore Community Action Programs. Salem State University also provides classes at Lifefridge. In addition, CDBG funding provides for nursing services through Lifefridge, and Lifefridge’s staff actively conducts outreach on the streets to homeless persons.

HAWC provides a wide range of services including a 24-hour crisis hotline, legal assistance and advocacy, support groups, one-on-one counseling for women and men, and play therapy groups for children.

The City's Veterans Services Office is the main local contact point for veterans seeking assistance.

The Salem Community Charter School provides educational services to unaccompanied homeless youth, and North Shore CAP provides services targeted to the homeless population as well as the mainstream population, and help people who are homeless to access mainstream services.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

Through Lifebridge, the City partially funds a licensed nurse who provides onsite and community based health assessments to the homeless population, including wound care, blood pressure monitoring, nutrition and general health education. The nurse also provides outreach services via random patrols in order to help connect unsheltered homeless individuals with needed services and to liaise with local businesses. The Salem Police Community Impact Unit works closely with Lifebridge in its outreach to homeless individuals, especially those on the street.

The City continues to support and administer Salem H.O.P.E. (Human Organization Partnership Effort), a network of human service providers that meets quarterly at rotating social service agency locations. Agency representatives meet, exchange information, announcements and updates to enhance coordination of programs. They work to fill gaps in services, avoid duplication of services, and coordinate efforts. DPCD administers this program and produces the Salem H.O.P.E. digital newsletter quarterly.

In late 2014, the Mayors of Salem and Beverly joined together to create a joint task force to better understand and address the homelessness problem. The task force is co-chaired by the two mayors and includes representatives from city departments, and service agencies. In February, 2015, Danvers and Peabody were invited joined the task force. The Mayors' Task Force on Homelessness proposes to analyze sub-populations of homeless people: the chronic homeless, homeless families, seniors, teens and young adults, as well as those with substance abuse, mental health and/or behavioral health issues. The group will also look at long-term needs for supportive housing, emergency shelter, day programming, and other support systems.

The primary strengths of the service delivery system is that it is comprehensive (i.e., there are public and private agencies providing services of every type) and that the agencies are staffed by qualified and experience personnel, as well as dedicated volunteers. In general, the private non-profit providers receive strong community support. The major weaknesses relate to resources: inadequate funding for programs, services and facilities; and the intractable issue of high housing costs.

Despite the comprehensive network of services available to Salem residents, numerous agencies identified three major factors that complicate making greater progress in solving homelessness: 1) an insufficient supply of affordable housing, 2) a lack of capacity of substance abuse/treatment programs, and 3) inadequate access to mental health/illness facilities and programs, due to treatment policies and funding.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

Salem and its community partners will continue to seek additional sources of funding to leverage CDBG and HOME funds in addressing community needs. One of the objectives of the Salem-Beverly Mayors' Task Force is to identify strategies that could potentially reduce the incidence of homelessness.

SP-45 Goals - 91.415, 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing Rehabilitation Programs	2015	2019	Affordable Housing		Affordable Housing	CDBG: \$660,000	Homeowner Housing Rehabilitated: 20 Household Housing Unit
2	Affordable Housing	2015	2019	Affordable Housing		Affordable Housing	CDBG: \$375,000	Rental units constructed: 56 Household Housing Unit
3	First Time Homebuyer Program	2015	2019	Affordable Housing		Homeownership Assistance	CDBG: \$218,375	Direct Financial Assistance to Homebuyers: 25 Households Assisted
4	Small Business Financial Assistance Programs	2015	2019	Non-Housing Community Development		Economic Development	CDBG: \$200,000	Jobs created/retained: 15 Jobs Businesses assisted: 5 Businesses Assisted
5	Business Technical Assistance	2015	2019	Non-Housing Community Development		Economic Development	CDBG: \$735,000	Jobs created/retained: 10 Jobs Businesses assisted: 50 Businesses Assisted
6	Community Support Services	2015	2019	Homeless Non-Homeless Special Needs		Public Services	CDBG: \$801,250	Public service activities other than Low/Moderate Income Housing Benefit: 45000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Neighborhood Improvements Activities	2015	2019	Non-Homeless Special Needs		Neighborhood Public Facilities and Infrastructure	CDBG: \$1,225,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 8265 Persons Assisted
8	Downtown Improvements	2015	2019	Non-Housing Community Development		Downtown Public Facilities and Infrastructure	CDBG: \$56,085	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5055 Persons Assisted

Table 97 – Goals Summary

Goal Descriptions

1	Goal Name	Housing Rehabilitation Programs
	Goal Description	Offer financial and technical assistance to eligible homeowners and investor-owners to improve housing units, including improvements for accessibility, for low- to moderate-income renters through the Housing Rehabilitation Loan Program.
2	Goal Name	Affordable Housing
	Goal Description	Support local non-profit housing organizations and CHDOs seeking to acquire, create, preserve, and/or renovate affordable units.
3	Goal Name	First Time Homebuyer Program
	Goal Description	Offer financial assistance to eligible households in the form of loans for downpayments and closing costs through the First-Time Homebuyer Downpayment Assistance Program.

4	Goal Name	Small Business Financial Assistance Programs
	Goal Description	Provide a Business Loan Program and a Storefront Improvement Program for new, emerging or expanding small businesses that create or retain jobs for low-and moderate-income workers, address building code violations, handicapped access, and/or leverage private investment.
5	Goal Name	Business Technical Assistance
	Goal Description	Offer technical assistance, training, design guidance, location service, and referrals for owners of microenterprises or businesses that create or retain jobs for low- and moderate-income workers. Provide program delivery for the business loan program, oversight of the Salem Redevelopment Authority, and funding for the Salem Main Streets and other economic development programs.
6	Goal Name	Community Support Services
	Goal Description	Provide grants to nonprofit agencies for social services programs such as homelessness and foreclosure prevention, housing education, food distribution, homeless services, job training, senior transportation, childcare, crime prevention, immigrant services (cultural orientation and acclimation), ESL and citizenship education, youth activities, senior services, adult education (financial literacy, computer training, ect.), and substance abuse prevention, and other programs that advance self-sufficiency, reduce household financial burdens, or improve the quality of life, as well as other special services (legal assistance, program navigation). Also support programs that provide supplemental education and/or engagement programs to increase public school students' academic achievement.
7	Goal Name	Neighborhood Improvements Activities
	Goal Description	Undertake public facility and infrastructure improvements that enhance the quality of life in eligible neighborhoods, such as, parks/playgrounds, tree planting, lighting, signage, bike paths, streets, sidewalks, crosswalks, pedestrian safety, trash receptacles, traffic calming, accessibility, senior center, fire stations, schools, etc.
8	Goal Name	Downtown Improvements
	Goal Description	Undertake infrastructure improvements to support Salem's Urban Renewal Area (downtown) and complement ongoing Economic Development activities. Projects may include street & sidewalk improvements, tree planting, trash receptacles, traffic improvements, lighting, signage and open space improvements, as well as improvements to public facilities and public infrastructure.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

Affordable housing projects currently in the pipeline will create at least 56 new units to serve low- and moderate-income families and individuals in the next five years.

SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The Salem Board of Health disseminates information regarding the proper disclosure of lead hazards to property owners upon selling or renting a housing unit and inspects rental units for lead paint hazards. In Salem, a landlord is required to obtain a Certificate of Fitness inspection when an apartment becomes vacant. Board of Health personnel conducts this inspection to enforce the State Sanitary Code for Housing. When the information is sent to the landlord prior to this inspection, a letter describing the Federal law is included, as is a copy of the Tenant Notification Form in English and Spanish. Also, the Board of Health periodically sends notification of regulations regarding lead-based paint to area realtors. In addition, Board of Health personnel are trained Lead Determinators. Should the Board receive a call from a tenant who is concerned that there may be lead-based paint in his/her apartment, potentially affecting their children under six years of age, the Board is able to send out a Sanitarian to conduct a Lead Determination. If lead paint is detected, an order is sent to the landlord requiring compliance with the State Lead Law. The Board ensures compliance with the order. The State Lead Program is notified of the results of all Lead Determinations.

In cooperation with the State of Massachusetts and other municipal departments, the City, through the DPCD, actively works to reduce lead-paint hazards in pre-1978 housing occupied by lower-income households through the City of Salem's Housing Rehabilitation Loan Program. Through the City's CDBG-funded Housing Rehabilitation Loan and the State-funded Get the Lead Out Programs, the City provides loan funds for qualified applicants for lead testing, hazard reduction and abatement activities, and temporary relocation reimbursements. Lead-based paint hazard control measures are consistent with the federal Title X requirements and State lead based paint regulations. MassHousing's Get the Lead Out Program is also available to homeowners with a lead poisoned child.

Finally, all participants in the First-Time Homebuyer Downpayment Assistance Loan Program are given a copy of the EPA brochure *Protecting your Family from Lead in Your Home*.

How are the actions listed above integrated into housing policies and procedures?

See above.

SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

This Anti-Poverty Strategy describes programs and policies the City is supporting in its efforts to reduce the number of households living below the poverty level. Some public service agency representatives state that Salem residents in poverty stay in poverty because they lack adequate skills for better employment opportunities. As a result, they work multiple jobs to pay for housing, utilities, transportation expenses, and childcare. Providing adequate job training and educational opportunities will enable them to enter the workforce at a more competitive level. Salem uses CDBG and other funds to pursue an anti-poverty strategy carried out by the City and a variety of social service sub-recipients. The City's anti-poverty strategy is comprehensive and it consists of four components: education, job training, affordable housing and social services.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

See above.

Education

The Salem School Department has been participating in a voluntary desegregation program since 1987 in an effort to give residents more choices about the school system they want their children to attend. The City has used state funding to renovate and improve its educational facilities and provide school-age children with an environment conducive to learning. Many of Salem's schools focus on particular subjects. The school choice program is ideal for educating children with specific skills that will enable them to obtain employment when they graduate. For example, the Saltonstall School is a magnet school that focuses on science and technology. It is equipped with 140 computers for its 400-plus students. Like many of Salem's schools, the Saltonstall School provides transitional bilingual classes, which integrate English and Spanish speaking students within the classroom. This approach helps Spanish speaking students to become proficient in English. Encouraging youths to attend service-oriented schools will provide the future workforce with the skills necessary to find employment and reduce poverty. In addition, the Horace Mann Laboratory School focuses not only on academics but also attempts to teach students important social skills that will help them communicate in the working world. The school also encourages community service by offering programs to its students within nursing homes and helping needy families. Activities such as these help students at an early age see the importance of working and encourage them to obtain jobs after they finish their education.

Salem's Parent's Information Center provides parents with information to help make educational decisions for their children. It provides interpretation and written translation services, resources for school information, and adult education programs. The center also provides school placement services. The Information Center coordinates the City's school choice program designed to improve racial balance

within the school systems. The City of Salem's Title 1 Program provides programs such as Computers for Beginners for parents of school-age children. This type of program is designed to help low-income families who may not otherwise have access to computer training. The City's attention to its public schools is part of a larger strategy to help children succeed academically and in the work place. An adequate school system is crucial to reducing poverty in future generations. The Salem Public Schools support bilingual classroom settings and technology-based training that will enable those with lower incomes to improve their job opportunities.

In FY15, the City supported various educational programs with CDBG funds, including the Bentley School's After School Enrichment Program that requires a mandatory 20-30 minutes of homework time followed by other educational and/or physical activities. Programs administered by non-profit agencies include Salem Cyberspace's CyberYouth Academic Program (College Success Program), a program that assists lower income youth with career exploration and college preparation. The Boys and Girls club offers one-on-one homework help each day after school. North Shore Community Development Coalition provides a Family Stability Program that provides workshops on ESL, tax return preparation and FTHB education to a mainly Latino population. VOCES provides GED and Citizenship classes to lower income Latino residents. It is anticipated that these or similar programs will be assisted over the next five years.

Job Training and Employment Resources

The North Shore Career Center helps potential employees to improve their skills and meet the needs of the job market. The Career Center receives funding from federal, state and local resources to provide free job placement, job training and job readiness. With the continued support of the City of Salem, the Career Center helps economically disadvantaged populations receive specific skills to obtain better paying jobs.

Salem is home to Training Resources of America (TRA) - formerly Mass. Job Training, Inc. - a private non-profit organization funded by various state and federal agencies. TRA offers programs such as basic adult education, GED preparation and ESL classes. TRA also has programs to help young parents receive an education that they might otherwise not be able to receive because they are disadvantaged. The program offers a basic education and pre-vocational skills training to help adults obtain better employment and reduce dependence on public assistance. Job training and ESL classes help to strengthen and diversify the City's labor force by providing opportunities for lower-income people to advance in employment.

The City is the lead community for the North Shore Workforce Investment Board (NSWIB), representing 19 surrounding communities. The DPCD has a seat on the Board and represents the economic development sector on the North Shore. The NSWIB directs federal, state and local employment and training funds so that job seekers can find training and employment, and businesses can find employees that are skilled and ready to work. Through partnerships with schools, colleges, training providers, public organizations and businesses, the NSWIB builds and supports a workforce development system that

serves all members of the North Shore community. The NSWIB assists over 14,000 employers, schools and agencies, adults, and youths each year with job screening services, labor needs programs, job training, career training and other services. The NSWIB is also responsible for administering the F1rstJobs Summer Employment initiative for North Shore Teens. F1rstJobs places North Shore youths in jobs that will provide them with important job training and skills that will be useful in the future when applying for employment. Other programs include Training for Employed Workers, Training for Displaced Workers, School to Career, Welfare to Work and Workforce Investment Act.

In early 2014, Salem was awarded a \$105,000 Working Cities Challenge grant, a groundbreaking effort to support cross-sector collaboration in the state's small to midsize Gateway Cities. The Working Cities Challenge is an initiative led by the Federal Reserve Bank of Boston with a twofold goal: to advance collaborative leadership in Massachusetts smaller cities and to support ambitious work to improve the lives of low-income people in those cities. Salem's funds are being used to bring the Point neighborhood's economic indicators in line with rest of the city by focusing on four issue areas: economic development, small business development, workforce development, and leadership development.

Through its CDBG funds, the City of Salem also supports job training and employment assistance programs, such as the Wellspring House MediClerk Program which trains eligible participants for clerical positions in the medical field.

Affordable Housing

Through cooperative efforts with state, federal and local organizations, the City has taken a comprehensive approach to preventing poverty. Providing adequate, affordable housing for Salem's low- and moderate-income residents is critical to the success of any anti-poverty strategy. High housing costs and low-wage jobs continue to hinder the efforts of some to climb out of poverty. Agencies such as the Salem Housing Authority and the DPCD are committed to providing safe, secure, suitable, and appropriate affordable housing opportunities to very-low, and low- and moderate-income family, elderly, and disabled households. In addition, many housing providers and social service agencies work together to combat poverty in Salem. The City's established partnerships with agencies such as the NSCAP, the North Shore HOME Consortium and the North Shore Community Development Coalition increase its success at bringing services to lower-income residents and encouraging them to participate in revitalizing their community.

The North Shore HOME Consortium's goal is to expand the regional supply of affordable housing through the acquisition, rehabilitation, and new construction of rental units, homeownership assistance and housing rehabilitation, and housing options for special needs populations and the homeless. The DPCD is one of thirty member communities receiving a formula allocation of HOME funds. Salem is committed to distributing its HOME funds to programs that provide assistance to those in need of affordable housing. Some examples of HOME assistance in Salem include funds for the City's own Housing Rehabilitation Loan Program, acquisition and redevelopment of affordable housing by the

North Shore Community Development Coalition (a CHDO) and rental down payment assistance programs provided by NSCAP, Citizens for Adequate Housing, Salvation Army and HAWC. In addition to funds allocated to individual communities, the Consortium financially supports activities that contribute to affordable housing in the region.

Salem provides significant funds to community housing development organizations (CHDOs), specifically North Shore CDC and NSCAP. CHDOs are focused on changing the social and environmental factors that foster poverty and in motivating low-income residents to take control of their future and the future of their neighborhoods. North Shore CDC works to increase the supply of affordable housing through acquisition and rehabilitation projects. The CDC works closely with public and private agencies to improve the quality of life for Salem's low- and moderate-income residents.

NSCAP is an anti-poverty agency providing services to Salem, Peabody, Beverly and Danvers. The goal of NSCAP is to help low-income people empower themselves as they move toward self-sufficiency, and to motivate the larger community to be more responsive to the needs of low-income people. This agency provides an array of services, such as assistance with home heating bills, ESOL and citizenship classes, home care for senior citizens, weatherization, a housing assistance program, and a transition to work program with job training, financial management services, scattered sites shelter, and job-readiness workshops, as well as immigration, housing and welfare advocacy. These programs are designed to help the poor become self-reliant and less dependent on public assistance.

Salem's Housing Coordinator periodically participates in regional workshops and forums to address issues around fair housing, equal access, housing rights, and first time homebuying, and other housing concerns that impact low income residents, sponsored by agencies such as the Metropolitan Area Planning Council, North Shore CDC, North Shore United Way, CHAPA, NSCAP, and the Aging and Disability Resource Consortium of the Greater North Shore, Inc.

Social Services

According to the 2010 U.S. Census, 1,656 female single parents have dependent children under 18. The challenges facing this population are inadequate, affordable childcare choices, a lack of jobs that provide "mother's hours" and insufficient transportation opportunities. The Massachusetts Office of Child Care Services' Region 3 office is located in Salem. It provides childcare referrals and financial assistance. The agency provides a way for lower-income families to obtain adequate daycare so they can obtain employment and improve their quality of life.

Through CDBG, the City funds 20-25 non-profit social service programs annually. Through an annual competitive funding round, Salem financially supports programs that provide services to help families meet the costs of living, promote family self-sufficiency, serve special populations and/or provide crisis intervention assistance – in essence, programs that work to break the cycle of poverty. Along with the many programs that help directly with housing and household expenses, CDBG funds support several programs which indirectly assist with housing in many ways such as increased pay (i.e. job training, ESL

programs) and decreased monthly expenditures (i.e. child care and food programs) so households can better afford rent or mortgages. There are also many non-CDBG funded programs available to Salem residents to help households overcome various obstacles to self-sufficiency.

Salem H.O.P.E. is a networking group of social service agencies that meet at rotating public service agency locations. Open to all social service agency representatives serving Salem residents, it is a forum to work toward filling gaps in services and avoiding duplication of efforts. DPCD staff coordinates the quarterly meetings and distributes the Salem H.O.P.E. digital newsletter quarterly.

In addition to the above, based on the concentration of LMI and minority residents in the Point neighborhood, the area might in the future be considered for designation as a Neighborhood Revitalization Strategy Area which would facilitate the investment of human and economic capital, and economically empower low-income residents through partnerships among federal and local governments, the private sector, community organizations and neighborhood residents.

SP-80 Monitoring - 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The DPCD monitors all projects to ensure compliance with applicable Federal, State and local regulations and program requirements.

As part of ongoing monitoring, public service sub-recipients submit monthly reports that include income, race and ethnic information on clients served and programmatic accomplishments. In addition, public service sub-recipients are monitored on-site each year (exceptions are noted in the Monitoring Plan in the Appendix). Agencies submitting reimbursement requests must include proof of expenditure of funds, as well as documentation that the pre-determined benchmark or goal was attained.

All First-Time Homebuyer Downpayment Assistance Loan Program properties and Housing Rehabilitation Loan Program properties receive on-site inspections. Rehabilitation projects must meet current housing codes and non-emergency projects must meet HQS. All tenant based rental assistance provided with HOME funds requires an inspection with a HQS report. Monitoring of affordable housing loan activities undertaken with CDBG or HOME funds for compliance with affordability requirements and/or other programmatic requirements is discussed in full in the Monitoring Guide, included in the Appendix of the Consolidated Plan. Monitoring of economic development activities undertaken with CDBG funds for compliance with Davis-Bacon and job creation is discussed in full in the Monitoring Guide. There is also a Loan Management Policy for dealing with delinquent or in default housing or economic development loans.

The DPCD also annually reviews its performance in meeting its goals and objectives set for in the Consolidated Plan during the development of the annual CAPER.

Payments to agencies are made on a reimbursement basis to ensure compliance with expenditure requirements. The Assistant Community Development Director encourages timely submission of reimbursement requests by subrecipients and reviews timeliness status weekly until the annual 1.5 draw ratio is met.

Expected Resources

AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

Introduction

The City of Salem receives Community Development Block Grant (CDBG) funds from HUD to benefit low- and moderate-income persons or to prevent or eliminate slums or blight in Salem through a variety of community development programs. CDBG is a formula-based program designed to develop viable urban communities by providing decent housing, a suitable living environment, and expanded economic opportunities for persons of low- and moderate-income.

In addition, Salem is a member of the North Shore HOME Consortium and receives an allocation of Home Investment Partnership (HOME) funds from HUD. HOME funds are dedicated solely for housing programs, and can be used to fund a wide range of activities that build, buy and/or rehabilitate affordable housing for rent or home ownership. The City of Salem is one of 30 member communities in the North Shore HOME Consortium. The Consortium, through its lead community of Peabody, submits a Consolidated Plan for operating the HOME program. The City of Salem will not use HOME funds to refinance any existing debt secured by multi-family housing developments.

Along with HUD funds, Salem's housing and economic loan programs generate program income, which the City directs to existing or new programs as needed. Income is generated as loans are repaid or recaptured from an assisted property or business. The City typically receives program income funds each year and they help extend its ability to support CDBG-eligible activities.

The Federal funding that Salem will receive for FY16 includes \$952,642 in CDBG entitlement funds. Additional funds include an estimated \$88,295 in HOME funds and approximately \$115,000 in program income (from housing and ED loans).

In addition to these resources, many activities leverage funding from other government and private sources to maximize the impact of the federal dollars the city receives.

The Community Preservation Act (CPA) was adopted by Salem voters in 2012. It established a local dedicated fund for the purpose of open space, historic preservation, outdoor recreation and community housing projects. It is financed by a property tax surcharge of 1%, along with

annual matching funds from the statewide CPA Trust Fund. These funds can be used for a variety of purposes, including activities that acquire, create, preserve, support and rehabilitate/restore housing for low- and moderate-income households. An appointed committee recommends how the funds will be utilized each year, with the City Council approving the actual funding commitments. Massachusetts CPA regulations require that a minimum of 10% of annual CPA revenues be set aside or spent for each of the program areas, including affordable housing, open space and recreation, and historic preservation, and the remaining 70% may be dedicated to any eligible program area. In FY14, the first year for which the surcharge was collected, the city raised \$539,788 in local funds, and received \$167,707 in matching funds, for a total of \$709,495. In future years, the city anticipates an estimated \$531,000 annually from both local and matching funds (based on FY16 funding estimates).

Several housing and community development programs are carried out by non-city agencies that operate through a variety of funding resources. Together, these resources fund a wide range of activities designed to develop and maintain affordable housing, improve neighborhood public facilities, provide economic opportunities, improve access for people with disabilities, provide critical public services, assist people who are homeless, and prevent homelessness. The City will continue to work with community and regional partners to identify further funding opportunities that can be used to support affordable housing and other objectives served by CDBG programs, such as the anticipated National Housing Trust Fund which will be available through the Commonwealth of Massachusetts sometime in 2016.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan	Narrative Description
			Annual Allocation:	Program Income:	Prior Year Resources:	Total:		
			\$	\$	\$	\$	\$	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	952,642	115,000	0	1,067,642	3,818,568	CDBG is a formula-based program that provides decent housing, a suitable living environment, and expanded economic opportunities for persons with low- and moderate income.
Housing Trust Fund	public - federal	Acquisition Housing Other	0	0	0	0	0	Housing Trust Fund - Salem anticipates that funding from the National Housing Trust Fund will become available through the State sometime in 2016. Salem would consider using these funds for real property acquisition, site improvements and other development hard costs, related soft costs, or if eligible, for supportive services for housing previously homeless individuals or persons or households with special needs.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - federal	Acquisition Housing	88,295	0	0	88,295	353,180	HOME - Estimated distribution of Home Investment Partnership (HOME) funds through North Shore HOME Consortium. Funds are dedicated solely for housing programs, and can be used to fund a wide range of activities that build, buy, and/or rehabilitate affordable housing for rent or home ownership. The City of Salem is one of 30 member communities in the North Shore Home Consortium. On behalf of the member communities, the Consortium, through its lead community of Peabody, submits a Consolidated Plan for operating the HOME program.
Other	public - state	Public Improvements	275,000	0	0	275,000	0	Grants from Massachusetts Office of Coastal Zone Management for "coastal green infrastructure" improvements to mitigate Salem's vulnerability to storm surges and sea level rise.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - local	Acquisition Housing Public Improvements	531,000	0	0	531,000	2,124,000	Community Preservation Act - A surcharge on the local property tax will generate approximately \$450,000 annually with an estimated State match of \$81,000 annually, which will be dedicated for affordable housing, open space, recreation, and historic preservation projects.
Other	public - local	Admin and Planning	400,000	0	0	400,000	1,600,000	City funds for Administration & Planning
Other	public - local	Public Improvements	150,000	0	0	150,000	600,000	City of Salem Capital Improvement Program (based on average of prior 4 years' projects)

Table 98 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

In FY14, CDBG funds leveraged an estimated \$8.07 in funds from other sources for every dollar of CDBG funding. The following summarizes the funds typically leveraged:

- *First Time Homebuyer Program*: matching funds and financing of approximately \$131,500 in FY16, and \$675,500 over the next five years.
- Housing development projects by POAH and NSCDC have combined Low-Income Housing Tax Credits and other state, federal funding, as well as private fundraising, grants, financing, and program fees. North Shore CDC's 77 unit Salem Point II project (2015), has a total development cost of \$18 million, of which \$450,000 comes from CDBG and HOME. The 27 SRO units at Harbor-Lafayette Street (2016) will have total development cost of \$4.9M, of which \$50,000 is HOME. Further projects in the pipeline (2017 and 2018) will entail \$35.5M

total development cost, creating more than 80 units of affordable housing.

- State programs such as *Get the Lead Out* and *MassSaves* have been used to assist in home rehabilitation.
- The *National Housing Trust Fund* is anticipated to provide an additional resource to support the creation of affordable rental housing. These funds are expected to be available through the State sometime in 2016.
- The *Salem Main Streets Program* leverages funds through business contributions and donations, as well as program income from events: \$20,000-\$50,000 annually, or \$100,000-\$250,000 over the next five years.
- The City will continue to pursue grant opportunities such as the Working Cities Challenge to support economic development and job training.
- Salem is a Gateway City, making it eligible for certain State funds.
- The City's Capital Improvement Program: \$150,000 annually on CDBG-funded projects, resulting in a \$600,000 projected spending over 5 years. Other leveraged sources include the City's General Fund, and various federal, state and private grant or loan programs for brownfields, parks, and infrastructure improvements. Examples of these include Parkland Acquisitions and Renovations for Communities (PARC), Environmental Protection Agency, National Endowment for the Arts, MassDevelopment Brownfields Assessment Program, MassWorks, and the Massachusetts Preservation Projects Fund. The City may also seek state grants including Green Communities, the Cultural Facilities Fund, and the Gateway Cities Park Program.
- Most subrecipient agencies use CDBG as a portion of their overall activity budgets. Examples of several major agency funding sources are provided in the appendix. Other funding sources include federal and state grants, private grants and donations, and program income.
- The City provides about \$400,000 annually (\$1.6M over 5 years) for Planning and administration funds.
- Additional planning funds and technical assistance have been obtained through Massachusetts Historical Commission and Metropolitan Area Planning Council.

A listing of anticipated leveraged funds for FY16 is found in the Appendix, including anticipated funding resources for the City of Salem, as well as several key organizations.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

None have been identified at this time.

Discussion

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing Rehabilitation Programs	2015	2019	Affordable Housing		Affordable Housing	CDBG: \$132,000	Homeowner Housing Rehabilitated: 4 Household Housing Unit
2	Affordable Housing	2015	2019	Affordable Housing		Affordable Housing	CDBG: \$75,000	Rental units constructed: 27 Household Housing Unit
3	First Time Homebuyer Program	2015	2019	Affordable Housing		Affordable Housing Homeownership Assistance	CDBG: \$43,675	Direct Financial Assistance to Homebuyers: 5 Households Assisted
4	Small Business Financial Assistance Programs	2015	2019	Non-Housing Community Development		Economic Development	CDBG: \$40,000	Jobs created/retained: 3 Jobs Businesses assisted: 2 Businesses Assisted
5	Business Technical Assistance	2015	2019	Non-Housing Community Development		Economic Development	CDBG: \$147,000	Jobs created/retained: 2 Jobs Businesses assisted: 22 Businesses Assisted
6	Community Support Services	2015	2019	Homeless Non-Homeless Special Needs		Public Services	CDBG: \$160,250	Public service activities other than Low/Moderate Income Housing Benefit: 9000 Persons Assisted
7	Neighborhood Improvements Activities	2015	2019	Non-Homeless Special Needs		Neighborhood Public Facilities and Infrastructure	CDBG: \$245,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 8265 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Downtown Improvements	2015	2019	Non-Housing Community Development		Downtown Public Facilities and Infrastructure	CDBG: \$11,217	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5055 Persons Assisted

Table 99 – Goals Summary

Goal Descriptions

1	Goal Name	Housing Rehabilitation Programs
	Goal Description	<p>The majority of Salem’s housing stock pre-dates 1949. While older homes are an integral part of Salem’s history and neighborhood fabric, they also require a great deal of maintenance and may not meet current building codes. In response to this issue, the City administers a <i>Housing Rehabilitation Loan Program</i> (funded with both CDBG and HOME funds) to provide low-interest loans to owners of single and multi-family properties to address cost-prohibitive health and safety issues. Through the rehabilitation of existing housing stock, more homeowners, as well as tenants residing in rental units, can live in decent housing. The City has expanded the program to investor-owners with low- to moderate-income tenants, to address code compliance and health and safety issues and to maintain affordable, quality rental properties and to discourage the conversion of affordable rental units into market rate condominiums.</p> <p>In June, 2007, the North Shore HOME Consortium voted to adopt the federal Energy Star Standards. The implementation of this new policy for the use of HOME funds began in October, 2007. All new HOME-assisted units are required to be certified as Energy Star compliant whenever either new construction is involved or where the rehabilitation of an existing structure involves the gutting of the structure to the bare walls. Homeowners are also referred to NSCAP’s weatherization program, where they can get energy-efficiency work undertaken, and then utilize Salem’s loan program, thereby reducing the homeowner’s loan burden.</p> <p>In addition, the City offers deleading assistance for homeowners with a lead poisoned child through MassHousing’s <i>Get the Lead Out Program</i>. This program can be combined with the City’s <i>Housing Rehabilitation Loan Program</i>. As a Local Rehabilitation Agency (LRA) for the <i>Get the Lead Out Program</i>, Salem is responsible for intake of application information, technical assistance, working with the applicant through the construction process and acting as the escrow agent for the loan funds.</p>
2	Goal Name	Affordable Housing
	Goal Description	<p>Salem consistently provides support toward the creation of new affordable housing units through the conversion of old, abandoned or underutilized buildings and parcels into new residential housing units. Funds for affordable housing are often set aside to provide resources for the City or a nonprofit partner, such as the North Shore CDC or the Boston Roman Catholic Archdiocese’s Planning Office for Urban Affairs (POUA), to take advantage of opportunities that arise to acquire available abandoned, derelict properties and turn them back into decent, affordable homes. Salem will continue to work with nonprofit partners, as well as to negotiate on a case-by-case basis with private developers, to facilitate the creation of new affordable housing units.</p>

3	Goal Name	First Time Homebuyer Program
	Goal Description	<p>The City continues its goal to provide families with the opportunity to own their first home through the <i>First-Time Homebuyer Downpayment Assistance Loan Program (FTHB)</i>. In addition to basic downpayment assistance, the program offers a \$1,000 increase over the maximum loan amount for homeowners who complete First-Time Homebuyer Counseling through a qualified training program.</p> <p>In addition to administering the <i>First-Time Homebuyer Downpayment Assistance Loan Program</i>, DPCD staff provides assistance to coordinate other resources for down payment assistance, such as Massachusetts Housing Partnership (MHP) <i>SoftSecond Loan Program</i> and a variety of homeownership programs offered by MassHousing, as well as supporting first time homebuyer education workshops provided by various organizations.</p>

4	Goal Name	Small Business Financial Assistance Programs
	Goal Description	<p>Businesses often need additional assistance and more creative financing options than may be offered by banks. Even the very best innovative new business idea often has difficulty filling the “gap” between what they can invest and what banks will loan, versus the cost of the project. Without capital, new equipment or storefront improvements, some of the best small businesses can fail. The <i>Salem Business Loan Program</i> offers expanded financing opportunities for local entrepreneurs, while creating jobs and revitalizing the city. The program provides these types of loans:</p> <ul style="list-style-type: none"> • <i>Microenterprise Assistance</i> - provides loans to low- to moderate-income entrepreneurs to assist with their microenterprise business (5 or fewer full-time employees, including the owner) • <i>Commercial Revitalization</i> - provides loans to business owners in the downtown and eligible neighborhood districts to assist with the exterior rehabilitation of their business and/or to correct code violations • <i>Special Economic Development</i> - provides loans to business owners throughout the city in exchange for job creation and/or job retention for low- and moderate-income people. <p>Low-interest loans for commercial, industrial or mixed-use projects help create and retain jobs while improving the appearance of neighborhoods and promoting economic growth. The DPCD will continue to work with business owners to help finance a small project or to assist with gap financing of larger projects.</p> <p>The <i>Storefront Improvement Program</i> helps to improve the physical appearance of districts by advocating for appropriate design and historic preservation. By offering small business loans and grants toward new signage and façade improvements, the City is helping to enhance our historic neighborhood business districts with financial incentives to Salem business and property owners. Furthermore, the City has developed the <i>City of Salem Commercial Design Guidelines</i> to help business and property owners with appropriate design. Copies are free at the DPCD office or on the City’s website.</p>

5	Goal Name Goal Description	Business Technical Assistance Often small business owners need some degree of technical assistance to help them with managing or growing their business. The needs of local entrepreneurs range from business planning, drawing up financial statements, or navigating the city permitting process. The City’s Economic Development Planner assists with new business location or existing business relocation, walks new businesses through the permitting process, coordinates available loan programs, develops tax increment financing agreements, coordinates the development of neighborhood and economic development plans, manages the Salem Main Streets contract and liaises between businesses and the Salem Redevelopment Authority, as well as with state economic development agencies to provide businesses with access to tax credits and other incentives. The city works in collaboration with several agencies to improve economic opportunity in Salem by providing technical assistance to businesses. The Salem Main Streets Initiative, Salem Partnership, Salem Chamber of Commerce, Destination Salem, SBA Small Business Development Center and Salem State University Assistance Corporation’s Enterprise Center each work in cooperation with the city to support local business, with some of the programs targeted toward low-income, minority and female entrepreneurs. The City offers a “ <i>Doing Business in Salem Guide</i> ” that is available on the City’s website.
6	Goal Name Goal Description	Community Support Services Along with housing services to help provide decent, affordable housing and economic development activities to help provide good jobs at good wages, individuals and families may have additional needs that are specific to their household. The Five Year Consolidated Plan identified the need for various social service programs to primarily benefit Salem’s low- to moderate-income population and those with special needs (i.e. physically or mentally disabled, elderly or frail elderly, youth, non-English speaking residents, persons living with HIV/AIDS, substance abusers and homeless persons and families). Each year, Salem sets aside funds for social service programs to address these special needs. Through a Request for Proposals process, the city makes awards to nonprofit service organizations that offer such services. Public services eligible for funding include, but are not limited to, employment, crime prevention, child care, health, substance abuse, education, fair housing counseling, energy conservation, recreation programs, food programs and services for senior citizens. Target populations include, but are not limited to, persons with HIV/AIDS, abused children, battered spouses, elderly and frail elderly, minorities, non-English speaking residents, residents of public assisted housing, persons who are mentally ill or mentally retarded, substance abusers, youth and persons with disabilities. Funding proposals received are available for viewing at the DPCD.

7	Goal Name	Neighborhood Improvements Activities
	Goal Description	<p>Residents depend on neighborhood infrastructure and public facility improvements to make the city the livable community that it is. By continually investing in neighborhoods, Salem strives to be the best place it can be for people to live and work. In FY16, the City will continue the investment in eligible neighborhoods through public infrastructure and traffic improvements (i.e. street paving, new sidewalks, curbcuts/crosswalks, traffic/pedestrian improvements and the removal of architectural barriers), and through neighborhood planning initiatives (e.g., parks/playgrounds, lighting, trash receptacles, tree planting, signage and bike paths).</p> <p>In addition, the City continues to assess and clean-up known contaminated sites and is currently working with state and federal agencies on several parcels.</p> <p>The City will continue to invest in efforts that strengthen its public facilities. City Hall has seen major improvements over the last few years, including the construction of a new elevator and related handicap accessibility improvements. In FY14, an addition was completed to the Teen Resource Center in the Point Neighborhood. Salem will also continue to work on its goal to have a new senior center.</p>
8	Goal Name	Downtown Improvements
	Goal Description	<p>Healthy vibrant downtown and neighborhood commercial districts are essential to Salem’s overall economic health. Salem will continue to work toward the implementation of the Salem Downtown Renewal Plan, including historic preservation, public art and other improvements that help discourage neglect and disinvestment and eliminate slums/blight.</p>

AP-35 Projects - 91.420, 91.220(d)

Introduction

Salem will carry out the following programs to address the goals identified in the 5-Year Consolidated Plan:

- **Affordable Housing** - Support for local non-profit housing organizations and CHDOs seeking to acquire, create, preserve, and/or renovate affordable units.
- **Downpayment Assistance for First Time Homebuyers** - Financial assistance to eligible households in the form of loans for downpayments and closing costs.
- **Housing Rehabilitation Program** - Offer financial and technical assistance to eligible homeowners and investor-owners to improve housing units, including improvements for accessibility.
- **Business Technical Assistance** - Technical assistance, training, design guidance, location service and referrals for owners of microenterprises or businesses that create or retain jobs for low- and moderate-income workers. Program delivery for the business loan program, oversight of the Salem Redevelopment Authority and funding for the Salem Main Streets Program and the micro-enterprise programs offered by Salem State University's Enterprise Center.
- **Small Business Financial Assistance Programs** - Business Loan Program and Storefront Improvement Program for new, emerging or expanding small businesses that create or retain jobs for low- and moderate-income workers or eliminate or prevent blight, address building code violations and/or improve access, and/or leverage private investment.
- **Community Support Services** - Grants to nonprofit agencies for social services programs such as homelessness and foreclosure prevention, housing education, food distribution, homeless services, job training, senior transportation, childcare, crime prevention, immigrant services (cultural orientation and acclimation), ESL and citizenship education, youth activities, senior services, adult education (financial literacy, computer training, etc.) and substance abuse prevention, and other programs that advance self-sufficiency, reduce household financial burdens or improve the quality of life, as well as other special services (legal assistance, program navigation guidance). Also to support programs that provide supplemental education and/or engagement programs to increase public school students' academic achievement.
- **Neighborhood Improvement Activities** - Public facility and infrastructure improvements that enhance the quality of life in eligible neighborhoods, such as, parks/playgrounds, tree planting, lighting, signage, bike paths, streets, sidewalks, crosswalks, pedestrian safety, trash receptacles, traffic calming, accessibility, senior center, fire stations, schools, etc.
- **Downtown Improvements** - Public facilities and infrastructure improvements that are located in Salem's Urban Renewal area and/or benefit people with disabilities.

General Program Administration - Planning and general administration necessary to provide the tools needed to manage the CDBG program, as well as the development of plans and studies and the provision of public information.

#	Project Name
1	Housing Rehabilitation Programs
2	Affordable Housing
3	First Time Homebuyer Program
4	Small Business Financial Assistance Programs
5	Business Technical Assistance
6	Neighborhood Improvement Activities
7	Community Support Services
8	Planning & Administration
9	Downtown Improvements

Table 100 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

During the development of the Five Year Consolidated Plan, Salem residents identified the community development needs and goals for Fiscal Years 2016-2020. The priority needs identified during the extensive public process included the need for affordable housing, economic development, neighborhood improvement, and social services. The City has based its funding allocations on the identified needs. The proposed activities and expected accomplishments are intended to address those needs, with the goals and accomplishments calibrated to projected funding levels. At least 70% of the FY 2016 CDBG funding will be used for activities that benefit low- and moderate-income persons.

- **Affordable Housing** - Approximately 23.5% of CDBG funding (including estimated program income) in FY 2016 will be allocated to affordable housing, along with 100% of Salem’s HOME funding allocation through the North Shore Home Consortium. This funding will be used to facilitate rehabilitation, acquisition and rental assistance for low- and moderate-income households.
- **Economic Development** – The City intends to allocate approximately 17.5% of its CDBG funding for FY 2016 to efforts to revitalize commercial districts, improve exterior building facades, and assist new and existing business owners (including microenterprises), through financial and technical assistance.
- **Social Services** - The City intends to allocate the maximum allowable amount of 15% to support a broad range of social service programs that are consistent with the needs and goals identified in the Five Year Consolidated Plan.
- **Public Facilities and Infrastructure Improvements** - Approximately 24% of the City’s FY 2016 CDBG funding will be allocated towards public facilities and infrastructure improvements projects in LMI neighborhoods and in the Downtown Urban Renewal District.
- **Program Administration** - Not more than 20% will be allocated for the necessary general administration costs for program oversight and coordination, including plans and studies.

The primary obstacle to addressing underserved needs in the categories listed above is the lack of

adequate funding. For FY16, the City received nearly level funding in CDBG, and its HOME allocation reflects a 12% percent reduction from FY15. However, it should be noted that CDBG funding has been reduced by 17% since 2010, while HOME funding has been reduced by more than 52%.

AP-38 Project Summary

Project Summary Information

1	Project Name	Housing Rehabilitation Programs
	Target Area	
	Goals Supported	Housing Rehabilitation Programs
	Needs Addressed	Affordable Housing
	Funding	HOME: \$48,295
	Description	Offer financial and technical assistance to eligible homeowners and investor-owners to improve housing units, including improvements for accessibility, through the Housing Rehabilitation Loan Program.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that four families of low to moderate income will be assisted.
	Location Description	Addresses will be determined from applications for assistance to be submitted.
	Planned Activities	Housing Rehabilitation Loan Program Inspectional Services Rehabilitation Administration
2	Project Name	Affordable Housing
	Target Area	
	Goals Supported	Affordable Housing
	Needs Addressed	Affordable Housing

	Funding	Community Preservation Act: \$100,000
	Description	Support local non-profit housing organizations and CHDOs seeking to acquire, create, preserve, and/or renovate affordable units.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Currently there are several projects planned by North Shore CDC. In FY16, one project is expected to be completed, which will result in 27 units of affordable SRO rental housing, with 50% of the units for persons at or below 50% AMI, with a preference for young people 18-24 coming out of homelessness.
	Location Description	Point Neighborhood
	Planned Activities	Affordable housing loan pool for pre-development, acquisition and/or rehabilitation of affordable housing units, for households at or below 80% of AMI. As projects are designated, individual activities are set up and the pool is reduced.
3	Project Name	First Time Homebuyer Program
	Target Area	
	Goals Supported	First Time Homebuyer Program
	Needs Addressed	Homeownership Assistance
	Funding	:
	Description	Financial assistance to eligible households in the form of loans for downpayments and closing costs through the First Time Homebuyer Downpayment Assistance Loan Program.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	A minimum of five low- to moderate-income families will be assisted with purchasing their first home.
	Location Description	

	Planned Activities	Loan Pool for downpayment assistance loan program. As individual activities are set up for first time homebuyer loans, the loan pool is reduced.
4	Project Name	Small Business Financial Assistance Programs
	Target Area	
	Goals Supported	Small Business Financial Assistance Programs
	Needs Addressed	Economic Development
	Funding	:
	Description	Provide a Business Loan Program and a Storefront Improvement Program for new, emerging or expanding small businesses that create or retain jobs for low- and moderate-income workers, address building code violations and/or handicapped access, and/or leverage private investment.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that two businesses will be assisted, creating a minimum of 3 jobs.
	Location Description	Point Neighborhood, Downtown Salem (Urban Renewal Area) and other eligible LMI commercial areas.
	Planned Activities	<i>Small Business Loan Program</i> <i>Storefront Improvement Program</i>
5	Project Name	Business Technical Assistance
	Target Area	
	Goals Supported	Business Technical Assistance
	Needs Addressed	Economic Development
	Funding	:

	Description	Offer technical assistance, training, design guidance, location service and referrals for owners of micro-enterprises or businesses that create or retain jobs for low- and moderate-income workers. Provide program delivery for the business loan program, oversight of the Salem Redevelopment Authority, funding for the Salem Main Streets Program, as well as funding for the Salem State University Enterprise Center's micro-enterprise programs in the Point Neighborhood.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that a minimum of two LMI jobs will be created, as well as a minimum of twenty-two micro-enterprise businesses assisted.
	Location Description	Point Neighborhood, Downtown and other LMI commercial areas.
	Planned Activities	Salem Main Streets Program Economic Development Program Delivery Enterprise Center Micro-Enterprise Program
6	Project Name	Neighborhood Improvement Activities
	Target Area	
	Goals Supported	Neighborhood Improvements Activities
	Needs Addressed	Neighborhood Public Facilities and Infrastructure
	Funding	:
	Description	Undertake public facility and infrastructure improvements that enhance the quality of life in eligible neighborhoods, such as, parks/playgrounds, tree planting, lighting, signage, bike paths, streets, sidewalks, crosswalks, pedestrian safety, trash receptacles, traffic calming, accessibility, senior center, fire stations, schools, etc.
	Target Date	6/30/2016

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Street Improvements Tree Planting Park Improvements Point Neighborhood Improvements Boston Street Neighborhood Improvements Council on Aging Improvements
7	Project Name	Community Support Services
	Target Area	
	Goals Supported	Community Support Services
	Needs Addressed	Public Services
	Funding	:
	Description	Provide grants to nonprofit agencies for social services programs such as homelessness and foreclosure prevention, housing education, food distribution, homeless services, job training, senior transportation, childcare, crime prevention, immigrant services (cultural orientation and acclimation), ESL and citizenship education, youth activities, senior services, adult education (financial literacy, computer training, etc.) and substance abuse prevention, and other programs that advance self-sufficiency, reduce household financial burdens or improve the quality of life, as well as other special services (legal assistance, program navigation guidance). Also to support programs that provide supplemental education and/or engagement programs to increase public school students' academic achievement.
	Target Date	6/30/2016

	Estimate the number and type of families that will benefit from the proposed activities	Approximately 9,000 persons will be assisted through approximately 25 social service programs.
	Location Description	
	Planned Activities	Grants for approximately 25 social service programs.
8	Project Name	Planning & Administration
	Target Area	
	Goals Supported	Housing Rehabilitation Programs Affordable Housing First Time Homebuyer Program Small Business Financial Assistance Programs Business Technical Assistance Community Support Services Neighborhood Improvements Activities Downtown Improvements
	Needs Addressed	Affordable Housing Homeownership Assistance Economic Development Public Services Neighborhood Public Facilities and Infrastructure Downtown Public Facilities and Infrastructure
	Funding	:
	Description	Cover costs associated with planning and general administration in order to provide the tools needed to manage the CDBG program, as well as the development of plans and studies and the provision of public information.
	Target Date	6/30/2016

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	General Program Administration Planning Studies
9	Project Name	Downtown Improvements
	Target Area	
	Goals Supported	Downtown Improvements
	Needs Addressed	Downtown Public Facilities and Infrastructure
	Funding	:
	Description	Undertake infrastructure improvements to support Salem's Urban Renewal Area (downtown) and complement ongoing Economic Development activities. Projects may include street & sidewalk improvements, tree planting, trash receptacles, traffic improvements, lighting, signage and open space improvements, as well as improvements to public facilities and public infrastructure.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Urban Renewal Area/downtown (slums/blight area)
	Planned Activities	Slums/blight area improvements.

AP-50 Geographic Distribution - 91.420, 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The City typically supports programs that benefit low- and moderate-income households or specific population groups such as senior citizens, disabled persons and minorities. Although some programs support the needs of these populations throughout the city, many activities are targeted to specific neighborhoods with concentrations of low- and moderate-income households. When prioritizing activities, the City pays special attention to those low- and moderate-income neighborhoods where the greatest needs have been identified and whose public facilities and infrastructure are in the worst condition. In addition, the City has also undertaken improvements in the Downtown Urban Renewal Area, which is designated as a Slum and Blight District.

A map of the 2010 Census block groups (see Appendix) is used to identify low- to moderate-income areas. According to the 2010 Census, areas of lower income concentration are the Point Neighborhood; the neighborhood area along Boston Street; the area bordered by Jackson and Wilson Streets and Jefferson and Highland Avenues; South Salem between Lafayette, Washington and Canal Streets; a neighborhood bordered by North, School, Balcomb, Cushing, and Highland Streets; and the neighborhood bordered by Winter, Bridge, Arbella and Briggs Streets and encompassing Lee Fort Terrace, Szetela Lane and Settlers Way in Salem Neck. There is overlap between the Downtown and the Point Neighborhood, which also has the highest concentration of minority residents.

In accordance with CDBG regulations, the City can undertake specific activities, such as street, sidewalk and playground improvements in the low- and moderate-income neighborhoods or in neighborhoods meeting the definition of "slums and blight." However, recognizing that needs are not solely located in distressed neighborhoods, the City also offers programs that may be accessed by people living outside these areas. For example, the *Housing Rehabilitation Loan Program*, *First-Time Homebuyer Downpayment Assistance Loan Program*, and the *Small Business Loan Program* are offered citywide to allow any low- to moderate-income individual or household to take advantage of their availability.

Geographic Distribution

Target Area	Percentage of Funds

Table 101 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Discussion

AP-85 Other Actions - 91.420, 91.220(k)

Introduction

Actions planned to address obstacles to meeting underserved needs

The Five Year Consolidated Plan outlines several barriers to housing affordability and reducing the impacts of poverty in Salem: the cost of permitting and developing land with environmental constraints, the lack of regulatory tools to require or encourage affordable housing in new developments, the lack of resources to finance affordable housing development, an economy imbalanced by lower-wage jobs, and local government's dependence on the property tax to finance City services.

Like other communities, Salem is not in control of all of these barriers, and as a result, its ability to solve them is constrained by financial resources and legal requirements. Nevertheless, Salem has identified several strategies to overcome these obstacles in its goals to increase affordable housing, provide a decent living environment, and increase economic opportunities for low- and moderate-income residents.

- The City will continue to support the creation of new affordable housing units, neighborhood improvement projects, and anti-poverty strategies through partnership with non-profit entities, supplementing state and federal subsidies with local funding, and case-by-case negotiation with private developers.
- The City will continue to utilize tools such as the Chapter 40B Comprehensive Permit program to exempt developments which create affordable housing from local land use regulations.

The City is looking to undertake a planning process in 2015 that will create a 40R Smart Growth Overlay District (SGOD) within the Point Neighborhood. Adoption of a 40R district would help encourage commercial and housing diversity in mixed-use developments at high minimum densities, by being allowed as-of-right rather than on a special permit basis. Under state law, a 40R SGOD district requires a minimum of 20% deed-restricted affordable housing units. In order to fund and facilitate the process of developing a 40R SGOD, the City intends to apply to the MA Department of Housing and Economic Development's Planning Assistance Toward Housing (PATH) grant program.

Actions planned to foster and maintain affordable housing

The following summarizes Salem's strategy to address housing needs. This strategy includes both new housing production and preserving the existing housing stock for working families. The key components are:

- Producing New Housing Units - Working with private and nonprofit developers, Salem supports the creation of affordable housing units through the conversion of underutilized buildings and

parcels.

- Preserving Existing Affordable Units - Salem has several private rental developments with affordable units utilizing subsidies that will expire after a period of time. The city continues to negotiate the extension of affordability for expiring subsidized units.
- Funding to support affordable housing - The Affordable Housing Fund established by the City Council provides resources to create and preserve affordable housing. The City negotiates with developers on a case-by-case basis for affordable units.
- In 2012 the City passed the Community Preservation Act, which raises funds through a surcharge on property tax bills. CPA requires a minimum spending (or reserve) of 10% of the annual budget on community housing projects.
- Improving Public Housing - The Salem Housing Authority (SHA) and Community Teamwork, Inc. in Lowell currently administer a combined total of 1,215 Section 8 vouchers in Salem. In addition, the SHA owns and manages a portfolio of 715 units of public housing for low income elderly, family, and handicapped residents scattered across the city. Funding to preserve and maintain these properties is provided by DHCD and HUD.
- Providing First-Time Homebuyers Assistance - The City provides families with the opportunity to own their first home through the *First-Time Homebuyer Downpayment Assistance Loan Program*. The program offers a \$1,000 increase over the maximum loan amount for homeowners who complete First-Time Homebuyer Counseling. In addition, DPCD staff provides assistance to coordinate other resources for homebuyers, such as Massachusetts Housing Partnership *SoftSecond Loan Program* and a variety of homeownership programs offered by MassHousing, as well as supporting first-time homebuyer education workshops provided by various organizations.
- Rehabilitation of Existing Housing - While older homes are integral to Salem's history and neighborhood fabric, they require a great deal of maintenance and may not meet current building codes. In response to this issue, the City administers a *Housing Rehabilitation Loan Program* to provide low-interest loans to owners of single and multi-family properties to address health and safety issues. The program was expanded to investor-owners with low- to moderate-income tenants to maintain affordable, quality rental properties and to discourage the conversion of affordable rental units into condominiums. Homeowners are also referred to NSCAP's weatherization program for energy-efficiency work before utilizing Salem's loan program, thereby reducing the homeowner's loan burden. In addition, the City offers deleading assistance for homeowners with a lead poisoned child through MassHousing's *Get the Lead Out Program*, which can be combined with the City's *Housing Rehabilitation Loan Program*.

Working Regionally to Increase the Supply of Housing - As the housing market is not confined to city boundaries, multi-jurisdiction cooperation is needed to address the region's lack of affordable housing. No one city or town can, or should, bear the responsibility of providing all of the region's affordable units. Salem is committed to working with its partners in the North Shore HOME Consortium and with the region's mayors to encourage the development of housing throughout the area in an effort to increase the supply of housing for all.

Actions planned to reduce lead-based paint hazards

The Salem Board of Health disseminates information regarding the proper disclosure of lead hazards upon selling or renting a housing unit and inspects rental units for lead paint hazards. In Salem, a landlord is required to obtain a Certificate of Fitness inspection when an apartment becomes vacant. Board of Health personnel conduct this inspection and enforce the State Sanitary Code for Housing. When the information is sent to the landlord prior to this inspection, a letter describing the Federal law is included, as is a copy of the Tenant Notification Form in English and Spanish. Also, the Board of Health periodically sends notification of regulations regarding lead-based paint to area realtors. In addition, Board of Health personnel are trained Lead Determinators.

Should the Board receive a call from a tenant who is concerned that there may be lead-based paint in his/her apartment, potentially affecting their children under six years of age, the Board is able to send out a Sanitarian to conduct a Lead Determination. If lead paint is detected, an order is sent to the landlord requiring compliance with the State Lead Law. The Board ensures compliance with the order. The Massachusetts Childhood Lead-Paint Poisoning Prevention Program is notified of the results of all Lead Determinations.

In cooperation with the Commonwealth of Massachusetts and other municipal departments, the City of Salem, through its DPCD, works to decrease the number of housing units containing lead-based paint hazards. The City actively works to reduce lead-paint hazards in pre-1978 housing occupied by lower-income households through the City of Salem's *Housing Rehabilitation Loan Program*. Through the *Salem Housing Rehabilitation Loan* and *Get the Lead Out Programs*, the City provides loan funds for qualified applicants for lead testing, hazard reduction and abatement activities, and temporary relocation reimbursements. Lead-based paint hazard control measures are consistent with the federal Title X requirements and State lead based paint regulations. MassHousing's *Get the Lead Out Program* is also available to homeowners with a lead poisoned child.

Finally, all participants in the *First-Time Homebuyer Downpayment Assistance Loan Program* are given a copy of the EPA brochure "Protecting Your Family from Lead in Your Home."

Actions planned to reduce the number of poverty-level families

Salem uses CDBG and other funds to pursue an anti-poverty strategy carried out by the City and a variety of social service subrecipients. The strategy consists of four components: education, job training, affordable housing and social services.

Education

An adequate school system is crucial to reducing poverty in future generations. The City has used state funding to renovate and improve its educational facilities and provide school-age children with an environment conducive to learning. The Salem Public Schools support bilingual classroom settings and

technology-based training that will enable those with lower incomes to improve their job opportunities. The school choice program gives residents more choices about the school they want their children to attend, and offers education focused specific skills, such as science and technology and communication and community service. Salem’s Parent Information Center coordinates the school choice program designed to improve racial balance within the school systems, and provides information about adult education programs designed to help low-income families.

The City will continue to support various educational programs for youth, adults, and the Spanish-speaking population with CDBG funds, including Salem Public Schools, and programs administered by non-profit agencies such as Salem Cyberspace, the Boys and Girls Club, North Shore Community Development Coalition, and VOCES.

Job Training and Employment Resources

Salem collaborates with numerous job training, and workforce development programs in the region such as The North Shore Career Center, Training Resources of America and the North Shore Workforce Investment Board. With assistance from a Working Cities Challenge grant, Salem is working toward bringing the Point Neighborhood’s economic indicators in line with rest of the city by focusing on four issue areas: economic development, small business development, workforce development, and leadership development.

The City will continue to use CDBG funds to support job training and employment assistance programs such as the Wellspring House MediClerk Program.

Affordable Housing

Providing adequate, affordable housing for low- and moderate-income residents is critical to the success of an anti-poverty strategy. City agencies such as the Salem Housing Authority and the DPCD are committed to providing safe, appropriate, and affordable housing opportunities to very-low, and low- and moderate-income family, elderly, and disabled households. In addition, many housing providers and social service agencies work in concert to combat poverty in Salem. The City’s established partnerships with agencies such as the NSCAP, the North Shore HOME Consortium and the North Shore Community Development Coalition increase its success at bringing services to lower income residents and encouraging them to participate in revitalizing their community.

Social Services

Through a competitive funding round, the City of Salem uses CDBG funds to support 20-25 non-profit social service programs annually. These organizations provide services to help families meet the costs of living, promote family self-sufficiency, serve special populations and/or provide crisis intervention assistance – programs seeking to break the cycle of poverty. CDBG funds support several programs which indirectly assist with housing in many ways such as increased pay (i.e. job training, ESL programs)

and decreased monthly expenditures (i.e. child care, food programs) so households can better afford rent or mortgages. There are also many non-CDBG funded programs available to Salem residents to help households overcome various obstacles to self-sufficiency.

Actions planned to develop institutional structure

The Department of Planning and Community Development (DPCD) administers the City of Salem Community Development Program as well as the formula funding received by the North Shore HOME Consortium for which the City of Peabody is the lead agency. Under the direction of the Director of Planning and Community Development, the Assistant Community Development Director manages and monitors Salem's community development programs.

Salem's housing programs are administered by the DPCD Housing Coordinator under the direction of the Director of Planning and Community Development. In addition, local non-profit agencies, CHDOs and CDCs administer certain housing activities. Many housing activities leverage funds through private lender financing.

City departments undertake certain CDBG-funded activities, such as the tree planting program, sidewalk replacement, street paving and curbcut installation. These departments may subcontract work under public bidding procedures and provide requests for reimbursement and any required documentation (i.e., prevailing wage documentation) to the DPCD.

Each year the City of Salem issues a Request for Proposals to nonprofit organizations that offer social service, housing or economic development programs. CDBG funds are awarded to organizations that demonstrate programmatic needs and the capacity to administer the proposed program. The City's Assistant Community Development Director coordinates the management of the public service and housing subcontracts and the Economic Development Planner coordinates the management of the economic development subcontracts.

In general, DPCD staff carries out the remaining activities, including the hiring of consultants or other private businesses through established municipal purchasing procedures.

The City's auditing firm audits Salem's CDBG program delivery system annually. In addition, HUD staff conducts periodic reviews and grant monitorings. The City promptly implements recommendations arising as a result of these reviews. The DPCD continuously works to improve upon its methods and procedures for the administration of its programs.

Actions planned to enhance coordination between public and private housing and social service agencies

DPCD will continue to administer Salem H.O.P.E. (Human Organization Partnership Effort), a networking group of human service agencies that serve Salem residents, offering a forum for agencies to learn

about the services being provided by other agencies in order to fill in gaps, coordinate efforts and avoid the duplication of services. All human service agency representatives are invited to attend the quarterly Steering Committee breakfast meetings held at rotating agency locations. Through this program, agency representatives are introduced to each other and exchange information, announcements and updates.

Discussion

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

Introduction

Over the past five years, Salem met all timeliness requirements, and program expenditures were consistent with its 5-Year Consolidated Plan and annual Action Plan goals. Funds drawn down are always used within the year they are received; no program income is carried over.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	70.00%

Discussion

Salem intends to spend at least 70% of CDBG funds to benefit persons of low and moderate income in FY16. The City of Salem primarily funds activities that serve low- to moderate-income households (limited clientele) or activities within majority low- to moderate-income neighborhoods, typically reaching a percentage of 89% or higher.

Appendix - Alternate/Local Data Sources

1	Data Source Name 2007-2011 CHAS
	List the name of the organization or individual who originated the data set.
	Provide a brief summary of the data set.
	What was the purpose for developing this data set?
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?
	What time period (provide the year, and optionally month, or month and day) is covered by this data set?
	What is the status of the data set (complete, in progress, or planned)?
2	Data Source Name ACS 2007-2011
	List the name of the organization or individual who originated the data set.
	Provide a brief summary of the data set.
	What was the purpose for developing this data set?
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?
	What time period (provide the year, and optionally month, or month and day) is covered by this data set?
	What is the status of the data set (complete, in progress, or planned)?

3	Data Source Name Assessor's Data, 2014
	List the name of the organization or individual who originated the data set. City of Salem Assessing Department
	Provide a brief summary of the data set. Value, physical characteristics, and ownership information pertaining to all real property in the city.
	What was the purpose for developing this data set? The Assessors are required by Massachusetts law to value all real and personal property within the City.
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? Data covers all real property throughout the city.
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? The data is for FY 2014.
	What is the status of the data set (complete, in progress, or planned)? Complete
4	Data Source Name ACS 2009-2013
	List the name of the organization or individual who originated the data set.
	Provide a brief summary of the data set.
	What was the purpose for developing this data set?
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?
	What time period (provide the year, and optionally month, or month and day) is covered by this data set?
	What is the status of the data set (complete, in progress, or planned)?
5	Data Source Name 2013 Average Employment ES-202

	<p>List the name of the organization or individual who originated the data set.</p> <p>Massachusetts Executive Office of Labor and Workforce Development (EOLWD)</p>
	<p>Provide a brief summary of the data set.</p> <p>Average Employment by Industry</p>
	<p>What was the purpose for developing this data set?</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>City of Salem</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2013</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>complete</p>
6	<p>Data Source Name</p> <p>Consolidated Plan Survey</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>Salem Department of Planning and Community Development</p>
	<p>Provide a brief summary of the data set.</p> <p>This survey was undertaken as part of the public participation process for preparation of the 2016-2020 Consolidated Plan.</p>
	<p>What was the purpose for developing this data set?</p> <p>The purpose of the survey was to obtain input on housing, economic development needs, and quality of life for Salem residents and businesses.</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>The survey was collected from November 1 through December 5, 2014.</p>
	<p>Briefly describe the methodology for the data collection.</p> <p>The online survey was provided in English and Spanish.</p>
	<p>Describe the total population from which the sample was taken.</p> <p>The survey targeted people who live or are employed in Salem. It was publicized directly to participants in neighborhood meetings and focus groups, through posting on City of Salem website, and distributed through social service providers & neighborhood associations to their members and stakeholders.</p>

	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>Overall, 315 people completed the survey in English, and 3 people completed it in Spanish. The vast majority of respondents are Salem residents from neighborhoods throughout the city, representing a broad range of incomes and household types.</p>
7	<p>Data Source Name</p> <p>Salem Housing Authority</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>Salem Housing Authority</p>
	<p>Provide a brief summary of the data set.</p>
	<p>What was the purpose for developing this data set?</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p>
8	<p>Data Source Name</p> <p>Screening and Incidence Statistics</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>MA Childhood Lead Poisoning Prevention Program</p>
	<p>Provide a brief summary of the data set.</p> <p>Cases of lead poisoning per year among children screened.</p>
	<p>What was the purpose for developing this data set?</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Data collected for all of Massachusetts, reported by community.</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p>

	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete through 2014.</p>
9	<p>Data Source Name</p> <p>Drug Use Characteristics</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>Massachusetts Department of Public Health, Bureau of Substance Abuse Services Online</p>
	<p>Provide a brief summary of the data set.</p> <p>Primary Substance of Use and past-year Substance Use as reported y clients on admission to substance abuse treatment programs</p>
	<p>What was the purpose for developing this data set?</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p>
10	<p>Data Source Name</p> <p>Subsidized Housing Inventory</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>Massachusetts Department of Housing and Community Development</p>
	<p>Provide a brief summary of the data set.</p> <p>List of qualifying subsidized housing units in each community in Massachusetts</p>
	<p>What was the purpose for developing this data set?</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p>

11	Data Source Name LURR Report 2010-2014
	List the name of the organization or individual who originated the data set. Massachusetts Executive Office of Labor and Workforce Development
	Provide a brief summary of the data set.
	What was the purpose for developing this data set?
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?
	What time period (provide the year, and optionally month, or month and day) is covered by this data set?
	What is the status of the data set (complete, in progress, or planned)?
12	Data Source Name Municipal Databank
	List the name of the organization or individual who originated the data set. Massachusetts Department of Revenue Division of Local Services
	Provide a brief summary of the data set. Property tax valuation, tax rates, and property tax levy data for each community in Massachusetts
	What was the purpose for developing this data set?
	Provide the year (and optionally month, or month and day) for when the data was collected.
	Briefly describe the methodology for the data collection.
	Describe the total population from which the sample was taken.
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.

GLOUCESTER CDBG PLAN

Executive Summary

ES-05 Executive Summary - 91.200(c), 91.220(b)

1. Introduction

The Consolidated Plan for the City of Gloucester is a five-year strategic plan to address economic development, housing, infrastructure, public facility, and social service needs in the community. A concerted effort was made through public hearings, a survey and consultations to seek citizen input on the community development needs of Gloucester.

An important tool that the City will use to meet the community needs is the Community Development Block Grant (CDBG). The City also receives HOME funding through the North Shore HOME Consortium which is used in a first-time homebuyers program. Non-profit agencies in Gloucester also receive funding from the Housing Opportunities for Persons with AIDS program, the Emergency Shelter Grant and the Continuum of Care. Each of these grant programs is funded through the United States Department of Housing and Urban Development (HUD). This plan seeks to outline how the City will use CDBG funds to address the issues it faces and to achieve the goals of the Consolidated Plan.

The City conducted an extensive analysis on all types of community development needs, ranging from creation of jobs and parks, as well as from housing rehabilitation to homelessness. Along with the analysis of the community development needs, the City developed goals to meet the needs of the community, within the confines of the federal funding regulations.

The Division of Grants within the Community Development Department (CD) administers the community development program. The Division completes the necessary reports to remain in compliance. The City is in an "entitlement" category, which means that it does not compete for the CDBG funding. However, several steps must be taken to receive the funding.

First, the City must complete this Consolidated Plan, a five-year strategic plan to address community development needs. Assisted by a consultant, City staff made an extensive analysis of the housing market and community needs in several categories including housing development, job development, homeless services and non-housing community development in the City. Along with the analysis, the staff hosted a number of public hearings and sought out citizen input on the needs of the community. As detailed later in the Needs Assessment and Market Analysis sections of the Consolidated Plan, citizen input, along with statistical information, sets the priorities the City will address with available funds. The City will work in years 2015-2019 to realize them.

Second, the City must complete an annual update of the Consolidated Plan. The Annual Action Plan is the method the City utilizes to specify which projects and third-party contracts will be used to accomplish the goals identified in the Consolidated Plan. The Annual Action Plan spells out which grants will fund those projects. Citizens can also provide input during this process as well, redefining the priorities of the community if necessary.

Third, the City must complete an annual performance report of the past year's projects called the Consolidated Annual Performance and Evaluation Report (CAPER). This report is a progress report on the five-year goals of the Consolidated Plan. It is a method for the public and elected officials to hold city projects and third party contractors accountable for their work.

All three reports have extensive ways to involve citizen input. Public meetings are held. All three reports are released in a draft format. A comment period allows citizens to comment and ask questions about the reports and for City staff to respond to those questions. Citizen input is solicited if the Annual Action Plan needs to be amended. This ensures that all these reports are in response to the actual need and these grant funds are paid in the manner in which citizens would like, within the parameters of the federal regulations.

2. Summary of the objectives and outcomes identified in the Plan

The shortage of affordable housing stock in Gloucester is the most critical problem for the City's low-income population. The City's low- and moderate- income population faces a high cost burden, with one-third of all Gloucester households considered cost burdened. The City recognizes this burden and is committed to engaging in a variety of activities that provide its low- and moderate- income population with the opportunities and resources they need to continue to grow and expand their standard of living. Gloucester will continue to implement its Housing Rehabilitation program to help qualified residents improve their homes and, particularly for seniors, reside in their homes for longer periods of time. The program provides safety, energy efficiency and accessibility improvements. Using HOME funds, the City also assists first-time homebuyers.

Gloucester has an extensive network of health, mental health and social service providers. With strategic support of CDBG funding, the City will assist these providers to serve the homeless and non-homeless special needs population. Decreasing resources from other sources for these agencies will dictate that the City will commit the maximum allowable funding for public services. Services supported include those for seniors, youth as well as battered and abused spouses. The CDBG program will also support a food bank, health and mental health services, subsistence payments and housing counseling.

Facility and infrastructure improvements will address community needs to strengthen the urban fabric, serving low- and moderate- income households and the City's target neighborhoods. Improvements will be made to the City's senior center, homeless facilities, parking facilities and streets as well as park and recreational spaces. Accessibility improvements will be made to parks, recreational facilities and sidewalks.

Over the next five years, the City also plans to increase economic opportunities for local businesses, which will employ low- and moderate- income people. Using CDBG funding, the City will strategically loan businesses capital to realize employment goals and offer technical assistance to businesses. The City will also support job training programs.

3. Evaluation of past performance

Gloucester has been successful in implementing many of the 2010-2015 Consolidated Plan initiatives. Still, Gloucester low-to-moderate income residents face numerous challenges related to housing affordability and job opportunities. Previously, the City's goals have been to increase affordable housing, provide economic opportunities, and provide a suitable living environment free from discrimination.

For affordable housing for low- and moderate-income residents, the City has: expanded access to homeownership, prevented displacement, maintained affordability of existing housing, increased the supply of housing, leveraged private investment in affordable housing and prevented homelessness.

For economic opportunity, the City has: supported the redevelopment of the maritime industry, provided loans for business growth and expansion, remediated environmentally-contaminated commercial properties, provided non-profits with resources for job training, and supported small businesses in commercial districts with youth service projects.

To provide a suitable living environment free from discrimination, the City has: supported social services, improved parks and playgrounds in the target area, and removed barriers to accessibility for those with disabilities.

4. Summary of citizen participation process and consultation process

The City of Gloucester has been following a Citizen Participation Plan that meets the requirements of Section 104(c)(3) of the Housing and Community Development Act of 1974, as amended, during the administration of its Community Development Block Grant (CDBG) program. That plan, with an updated schedule, is available from the Community Development Department. The plan was developed considering the input of other agencies in the City, including the Gloucester Housing Authority; regional entities, such as the North Shore HOME Consortium; and the previous experience and comments with local non-profits and residents.

The development of this Consolidated Plan was formulated, in part, with input received as part of the citizen participation process and consultations with other entities.

Five public hearings were held throughout the Consolidated Planning process. The first public hearing on November 13, 2015 followed an evening community meal at Open Door, a Gloucester based non-profit serving low-income residents of Gloucester and neighboring communities with nutritional

assistance. The second public hearing on December 10, 2014 was held at Willowood Gardens, a housing development operated by the Gloucester Housing Authority and located in the target neighborhood. The Rose Baker Senior Center was the site of the third public hearing on January 14, 2015. Two additional formal public hearings were held on February 5, 2015 and on March 5, 2015 (at the Sawyer Free Library), to explain the process behind the Consolidated Plan and provide applicants with an opportunity to present their proposed projects for CDBG funding. The locations of the public hearings were all fully accessible for people with disabilities. Advertisements in the Cape Ann Beacon provided advanced notice of each hearing. Advertisements for the public hearings were published on November 7, 2014; December 5, 2014, January 2, 2015 and January 16, 2015. All public hearing notices were also posted on the City website and at the City Clerk's Office.

The public hearings were complemented by extensive consultations to include local and regional institutions, business organizations, developers, community and faith-based organizations. In addition, the Consolidated Plan process built on extensive outreach efforts that were ongoing in the City. To plan for parks, open space and recreation, the City is undertaking an outreach effort that started with community meetings in early 2009 and has continued with the appointment of an advisory group representing the community development target neighborhood among others. The harbor economic development planning effort included public meetings in the Fall of 2009. The City partnered with MAPC to reach out to residents and businesses in the downtown area as part of a Railroad Avenue Study. The resulting information was considered in the Consolidated Plan. Priority listing and project planning for community development considered the results of these community outreach efforts.

A survey on community development and housing needs was drafted and implemented by the Grants Division of the Community Development Department. With 297 responses, the survey generated additional feedback on eligible housing, public facility and infrastructure, economic development and public service priorities of the CDBG and HOME program.

This final Consolidated Plan reflects comments and suggestions received as part of the citizen participation process. Copies of notices and other citizen participation documentation are incorporated in the appendix.

5. Summary of public comments

No comments were received.

6. Summary of comments or views not accepted and the reasons for not accepting them

N/A.

7. Summary

The City of Gloucester has undertaken a rigorous Consolidated Plan process and produced a document that will guide the City over the next five years. The Needs Assessment and Market Analysis review relative need in the areas of affordable housing, homelessness, special needs and community development. These sections also detail community assets and market information for Gloucester. The City reached out to the community with a coordinated effort that included a survey, and public hearings at the neighborhood and citywide levels. Extensive consultations with local agencies and others complemented this outreach. The Strategic Plan shows how the City will address its priority needs, while ensuring HUD regulations are followed. The Annual Action Plan details these efforts for the upcoming program year.

The Process

PR-05 Lead & Responsible Agencies - 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator		Community Development Department

Table 102– Responsible Agencies

Narrative

The Grants Division in the Community Development Department administers the Community Development Block Grant (CDBG) program; the Department is responsible for planning and economic development so the program is efficiently incorporated into citywide efforts, which encourages the leveraging of funds and other resources. In addition to CDBG, Community Development staff also administers HOME, the Gloucester Affordable Housing Trust and the Community Preservation Act (CPA) program. HOME funding is provided through the North Shore HOME Consortium. The City also receives a variety of state and federal grants on a competitive basis.

In addition to internal coordination in the Community Development Department, staff members from the Grants Division collaborate with other departments in the City, including the Health Department and the Department of Public Works, to plan and implement health related public service programs, public facility and improvement projects and architectural access improvements.

The success of the public service projects and programs depends on close coordination between the Community Development staff and the service providers. Interaction between staff and CDBG subrecipients is on a continuing basis, through the submission of quarterly reports and project monitoring. The Grants Division also works closely with the non-profit community in Gloucester to continually assess housing, economic, and community development needs and to allocate funds in a way that addresses these needs.

Finally, the Grants Division holds an active membership in the National Community Development Association (NCDCA). Grants Division staff attend conferences and workshops sponsored by NCDCA as well as remain up to date on regulatory changes through NCDCA communication.

The Community Development Department was assisted in completing the Consolidated Plan by Dan Cahill and Associates (DCA).

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PR-10 Consultation - 91.100, 91.200(b), 91.215(I)

1. Introduction

The Community Development Department, with its consultant Dan Cahill and Associates (DCA), extended multiple outreach efforts as a platform for the Consolidated Plan. Detailed consultations complemented public hearings and a community survey. The consultations were with a wide range of residents, local non-profit agencies, business interests, City department staff and other public agencies. These consultations were detailed conversations, often in person, analyzing community needs, programmatic approaches, cooperative efforts and funding priorities and limitations.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

The Community Development Department both supports and leads efforts to enhance coordination for overall community development and, in particular, between public and private housing providers and service organizations. As an example, the High-Risk Task Force is led by the Gloucester Health Department and comprised of representatives from the housing, health and social service agencies serving the Gloucester area. Meetings are held once a month, during which the Task Force focuses on high-risk clients that need a range of services, often times from different agencies or departments.

Cape Ann Resource Exchange is a networking group of human service providers and faith-based organizations in Cape Ann that was begun by Wellspring, Inc. in 2009 with the goal of establishing a shared understanding of available homeless prevention resources. The group is comprised of approximately 30 organizations that meet bi-monthly. Since members each have homeless prevention resources that vary in amount and eligibility requirements, the regular meetings help the providers to better serve the community by pooling and coordinating resources to assist different populations.

The Community Development Department supports the Gloucester Fair Housing Committee. The Analysis of Impediments to Fair Housing for Gloucester was completed in 2013.

The City of Gloucester is part of the North Shore Continuum of Care (NSCoC), which provides a regional network to assist the homeless, near-homeless and formerly homeless with shelter, permanent housing and supportive services. Members collaborate to apply for McKinney-Vento funds and administer the Point-in-Time count of unsheltered homeless.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The North Shore Continuum of Care (NSCoC) includes the City of Gloucester. Wellspring House Inc., Action, Inc., HAWC, and the Gloucester Housing Authority all participate in the Continuum of Care (CoC) efforts to end homelessness. Gloucester homeless providers are represented on each of the five NSCoC committees: Proposal Review, CoC Application, HMIS, CoC Structure and Governance and the Regional Network Leadership Council. The NSCoC addresses chronically homeless individuals and families, families with children, veterans, and unaccompanied youth and persons who were homeless but are now in permanent housing.

The City of Gloucester utilizes Community Preservation funds, Affordable Housing Trust funds and monies from the U.S. Department of Housing and Urban Development with the goals of preventing, treating and ending homelessness through the provision of permanent housing and public services.

The State of Massachusetts has mandated policies for the discharge of youth aging out of foster care, patients exiting health and mental care facilities and offenders exiting the corrections system. The MA Department of Children and Families, MA Department of Public Health, Executive Office of Health and Human Services, MA Department of Mental Health and the MA Interagency Council on Housing and Homelessness collaborate on the discharge planning process. The NSCoC regularly shares discharge planning information and updates from these agencies. Conversations with homeless providers serving Gloucester point to faults in the implementation of these discharge planning policies whereby patients are released from health facilities into homelessness.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

The ESG funds in the CoC region are overseen and distributed through the MA Non-Entitlement Grant program. These funds are used to provide emergency shelter to homeless families and individuals, shelter diversion and rapid re-housing funds for homeless families. The MA Department of Housing and Community Development (DHCD), the ESG recipient in FY12, FY13 and FY14 collaborates with all MA CoCs in determining how these funds should be best allocated. DHCD distributes ESG funds statewide in proportion to need and utilizes HMIS participant data from ESG funded agencies to evaluate performance. The NSCoC participates in meetings lead by DHCD to review this performance data and provide input on program evaluation.

The City of Gloucester is part of the NSCoC. Action, Inc., Gloucester's primary homeless provider, and the Gloucester Housing Authority represents Gloucester on each Continuum of Care Committee, including the HMIS Committee. The HMIS Committee is responsible for designating and overseeing the work of the HMIS Lead Agency, the City of Peabody. The implementation of a privacy plan, data quality plan, security plan and confidentiality protocols are the responsibility of this Committee. Additionally, the HMIS Committee utilizes HMIS data to evaluate outcomes and measure the performance of the CoC in relation to the CoC's goals. This Committee also ensures overall compliance with HUD and CoC HMIS

requirements as well as implements any HMIS directives in accordance with the coordinated assessment system. This Committee is charged with planning and implementing the Point-in-Time count.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 103– Agencies, groups, organizations who participated

1	Agency/Group/Organization	GLOUCESTER HOUSING AUTHORITY
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Gloucester Housing Authority (GHA) is the major provider of assisted housing in the City. The GHA has 602 units of public housing and 632 Housing Choice Vouchers under lease. The GHA has accessible housing units and works to make modifications in housing units when residents have disabilities. Consultation focused on housing need and the GHA's programs. The GHA established and continues to staff the Cape Ann Homeownership Center serving Gloucester residents on homeownership and foreclosure counseling.
2	Agency/Group/Organization	North Shore Home Consortium
	Agency/Group/Organization Type	Housing Other government - Local Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	North Shore Home Consortium is the recipient of approximately two million dollars annually from the Federal Home Investment Partnerships (HOME) program. These funds are then allocated throughout the region to assist in the development of affordable housing. The Consortium was a source of data and general information on new affordable housing development in the region.
3	Agency/Group/Organization	North Shore Continuum of Care
	Agency/Group/Organization Type	Services-homeless Other government - Local Regional organization

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	North Shore Continuum of Care (NSCoC) is led by the City of Peabody. Gloucester homeless providers represent the City on the NSCoC to provide a network of shelter, permanent housing and supportive services for the homeless and near-homeless. Members collaborate to apply for McKinney-Vento funds from the U.S. Department of Housing and Urban Development. Part of this effort includes the Point-in-Time count and the Housing Inventory Survey, which are completed each year in January. Staff to the NSCoC were consulted to better understand the current goals, policies and data centered on homelessness in Gloucester and the region.
4	Agency/Group/Organization	The Grace Center
	Agency/Group/Organization Type	Services - Housing Services-Persons with HIV/AIDS Services-homeless Services-Health
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Market Analysis Anti-poverty Strategy

	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>The Grace Center is a drop-in center that opened in 2011 to provide homeless individuals a place to go during the day when the local emergency shelter is closed. The Center's mission has been extended to provide supportive services to homeless, near-homeless and low-income individuals. These services include: psychiatric assessments, HIV/AIDS testing, rental, transportation and housing search assistance, benefits case management, nutrition, holistic therapies and life skills education. The Center's location rotates between the community halls of three local churches. The Grace Center was a source on the needs and characteristics of the near-homeless and homeless population.</p>
5	<p>Agency/Group/Organization</p>	<p>Wellspring House, Inc.</p>
	<p>Agency/Group/Organization Type</p>	<p>Services - Housing Services-homeless Services-Education Services-Employment</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Market Analysis Anti-poverty Strategy</p>
	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Wellspring House, Inc. (Wellspring) was established in 1981 to help families and individuals living in poverty through the provision of housing, jobs and education. Wellspring's portfolio of housing includes emergency shelter for families and 11 units of permanent housing. Emergency homeless prevention funding is also provided by the organization. Wellspring administers an adult education program and English proficiency classes; a job training program is available to clients through a partnership with the North Shore Medical Center. DCA consulted Wellspring staff with regards to the needs of imminently homeless and homeless families and individuals.</p>

6	Agency/Group/Organization	North Shore Health Project
	Agency/Group/Organization Type	Services-Persons with HIV/AIDS Services-Health
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The North Shore Health Project (NSHP) was founded in 1988 to address the lack of services for persons with HIV/AIDS; in 2006 NSHP also began providing services to persons living with Hepatitis C. The services offered by the NSHP include: case management, education and awareness, testing, support groups, emergency financial housing assistance, nutritional assistance and holistic health care services. The NSHP was a source on the size, characteristics and needs of Gloucester residents living with HIV/AIDS and Hepatitis C.
7	Agency/Group/Organization	The Open Door
	Agency/Group/Organization Type	Services-Health Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Open Door works to alleviate the impact of hunger in Gloucester and surrounding communities. Open Door programs include: a food pantry; regular community meals; Mobile Market, a summer meal and after school supper program for low-income children; Supplemental Nutrition Assistance Program (SNAP)/food assistance; nutritional education and job training. Open Door works closely with community partners, including the Grace Center, Gloucester Public Schools, Action Inc., Wellspring House, the Gloucester Senior Center and the NSHP to provide nutritional assistance to their clients. The Open Door hosted a neighborhood public meeting for the Consolidated Plan and staff provided insight on the needs of near-homeless and low-income households in the City.

8	Agency/Group/Organization	Action, Inc.
	Agency/Group/Organization Type	Services-homeless Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Action, Inc., is a non-profit human service organization and the designated Community Action Agency serving primarily the City of Gloucester and the immediate region. The City works with Action on a number of programs, including job creation, housing and services to the homeless. Extensive consultations with the Director and staff focused on the need for housing and social services as well as programmatic approaches to housing rehabilitation, housing development and economic development.
9	Agency/Group/Organization	Healing Abuse Working for Change
	Agency/Group/Organization Type	Housing Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Healing Abuse Working for Change (HAWC) is a regional non-profit serving victims of domestic abuse living in the North Shore. HAWC's Cape Ann office is located in Gloucester. Services provided by HAWC include: a 24-hour emergency hotline, case management, support and safety planning, legal advocacy and support groups. The organization also operates an 8 unit, 18 bed shelter at a confidential location in Massachusetts. Staff at Gloucester's HAWC office provided information on the characteristics, size and needs of victims of domestic violence in Gloucester.
10	Agency/Group/Organization	SENIORCARE, INC.
	Agency/Group/Organization Type	Services-Elderly Persons

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	SeniorCare, Inc. provides and coordinates services to elders. Consultations concerned senior needs.
11	Agency/Group/Organization	Cape Ann Social Club
	Agency/Group/Organization Type	Services-Persons with Disabilities Services-Education
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Cape Ann Social Club is a peer-run community based educational and recreational program for emotionally challenged adults. Consultations concerned mental health.
12	Agency/Group/Organization	North Shore Workforce Investment Board
	Agency/Group/Organization Type	Services-Employment Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	North Shore Workforce Investment Board (WIB) provides workforce training, information on job opportunities and counseling to Gloucester residents. The WIB has a satellite office in Gloucester. Consultation with the WIB concerned workforce development.
13	Agency/Group/Organization	Seaport Gloucester
	Agency/Group/Organization Type	Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Seaport Gloucester helps to provide tourism and hospitality businesses in Gloucester with marketing material. Consultation with the organization concerned economic development.
14	Agency/Group/Organization	Gloucester Tourism Commission
	Agency/Group/Organization Type	Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Gloucester Tourism Commission (Commission) is focused on marketing hospitality businesses to the region and beyond. The Commission has a direct link to the City as the Mayor appoints members. Consultation with the Commission concerned economic development and workforce development.
15	Agency/Group/Organization	Cape Anne Chamber of Commerce
	Agency/Group/Organization Type	Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Cape Ann Chamber of Commerce (Chamber) is a business membership organization that organizes and represents businesses in Gloucester. The Chamber often hosts economic development forums. Consultation with the Chamber concerned economic development.
16	Agency/Group/Organization	Gloucester Health Department
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Lead-based Paint Strategy Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Gloucester Health Department educates the community on lead based paint hazards. The Department also maintains data on the number of Hepatitis C cases in the City. Consultation concerned the Department concerned lead based poisoning educational efforts and the City's Hepatitis C population.

17	Agency/Group/Organization	Massachusetts Department of Health and Human Services
	Agency/Group/Organization Type	Other government - State
	What section of the Plan was addressed by Consultation?	Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Massachusetts Department of Health and Human Services maintains HIV/AIDS surveillance data. Consultation with the HIV/AIDS Surveillance Program concerned the number of persons with HIV/AIDS in Gloucester.
18	Agency/Group/Organization	Addison Gilbert Hospital
	Agency/Group/Organization Type	Services-Health
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation with Department of Care Coordination staff person. Impact of discharges considered for coordination efforts with Gloucester's High Risk Task Force.
19	Agency/Group/Organization	Town of Ipswich
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Town was contacted, their input solicited. For regional and state issues relative to the Consolidated Plan, Gloucester would expect to work with the adjacent Towns and the State.
20	Agency/Group/Organization	Town of Rockport
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Town was contacted, their input solicited. For regional and state issues relative to the Consolidated Plan, Gloucester would expect to work with the adjacent Towns and the State.
21	Agency/Group/Organization	Town of Manchester-by-the-Sea
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Town was contacted, their input solicited. For regional and state issues relative to the Consolidated Plan, Gloucester would expect to work with the adjacent Towns and the State.
22	Agency/Group/Organization	Town of Essex
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Town was contacted, their input solicited. For regional and state issues relative to the Consolidated Plan, Gloucester would expect to work with the adjacent Towns and the State.
23	Agency/Group/Organization	MASSACHUSETTS DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT
	Agency/Group/Organization Type	Other government - State
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Department was contacted, their input solicited. For regional and state issues relative to the Consolidated Plan, Gloucester would expect to work with the adjacent Towns and the State.

Identify any Agency Types not consulted and provide rationale for not consulting

N/A.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	City of Peabody	Goal to prevent, treat and end homelessness through the provision of shelter, permanent housing and supportive services.
2014 Gloucester Municipal Harbor Plan	City of Gloucester	Job creation through economic development, particularly maritime trades/industry and hospitality industry.
Community Development Plan, City of Gloucester	City of Gloucester	Policy initiatives for housing, including affordable housing and senior housing.
The Open Space and Recreation Plan (2010)	City of Gloucester	Identification of priority park and open space improvements.
Consolidated Plan, 2010-2014	North Shore HOME Consortium	Priority for affordable housing, reduce homelessness, preserve existing housing stock.
Economic Development Assessment Team Report for GI	U.S. Economic Development Administration	Identify opportunities for economic resiliency, provide collaborative technical assistance, understand federal resources.
Railroad Avenue Study	Metropolitan Area Planning Council (MAPC)	Market analysis, identify housing and economic development opportunities for downtown.
Five Year Plan	Action, Inc.	Programs to address housing and social service needs of low income residents of region, in particular, the homeless.
Five Year and Annual Plan	Gloucester Housing Authority	The Gloucester Housing Authority works to provide accessible, assisted and affordable housing, advance homeownership and reduce homelessness.
Community Health Needs Assessment for Gloucester	Lahey Health, owner of Addison Gilbert Hospital in Gloucester	Health needs and goals, including use of parks and open space to decrease obesity.

Table 104– Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

The North Shore Home Consortium allocates approximately two million dollars of HOME funding to all 30 communities in the region to assist in the development of affordable housing. Gloucester participates as a member community to set policy for allocation and work with all member communities for affordable housing on a regional basis. Gloucester has used its HOME funding for homeownership assistance.

Cape Ann Resource Exchange, the regional networking group of human service providers and faith-based organizations in the Gloucester region provides a platform for exchange of information and service coordination for private and public entities. The group focuses on homeless prevention.

Narrative

PR-15 Citizen Participation - 91.401, 91.105, 91.200(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

Outreach and transparency in the development and implementation of the CDBG and HOME program is a priority for Gloucester. The City's Citizen Participation Plan was updated during the development of the 2015-2019 Consolidated Plan. A total of five public hearings were held throughout the Consolidated Planning process. Three public hearings were hosted by the Community Development Department to assess the housing, homelessness, economic development, public facility and public service needs of Gloucester's low-income residents. The first public hearing on November 13, 2015 followed an evening community meal at Open Door, a Gloucester based non-profit serving low-income residents of Gloucester and neighboring communities with nutritional assistance. The second public hearing on December 10, 2014 was held at Willowood Gardens, a housing development operated by the Gloucester Housing Authority and located in the target neighborhood. The Rose Baker Senior Center was the site of the third public hearing on January 14, 2015; this meeting began after an afternoon bingo game. Two additional formal public hearings were held on February 5, 2015 and on March 5, 2015 (at the Sawyer Free Library), to explain the process behind the Consolidated Plan and provide applicants with an opportunity to present their proposed projects for CDBG funding. The locations of the public hearings were all fully accessible for people with disabilities. Advertisements in the Cape Ann Beacon provided advanced notice of each hearing. Advertisements for the public hearings were published on November 7, 2014; December 5, 2014, January 2, 2015 and January 16, 2015. All public hearing notices were also posted on the City website.

The Grants Division of the Community Development Department administered a Citizen Participation Survey to generate additional feedback on eligible housing, public facility and infrastructure, economic development and public service priorities of the CDBG and HOME program. Completion of the survey required respondents to rank specific funding opportunities within each priority. Respondents had the option of completing the survey online or in hard copy. The City received 297 survey responses; yielding a measurable data set to help inform Gloucester's goal-setting for the Consolidated Plan.

The availability of the 2015-2019 Consolidated Plan for public viewing and comment was advertised in the Cape Ann Beacon on April 15, 2015. The comment period extended until May 15, 2015. A link to the Plan was on the City's website and hard copies of the Plan were made available at the City Hall Annex and the Sawyer Free Library. The City also works with the Gloucester Housing Authority and its residents and clients. The City encourages participation of all its citizens, including minorities and non-English speaking minorities as well as persons with disabilities. For instance, the City publishes notices in Spanish and Portuguese and will provide translation services for people who are not English speaking.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public Hearing	Non-targeted/broad community	Well attended meeting had a broad spectrum of participation: near homeless recipients of Open Door assistance, neighborhood residents, non-profit workers and city council members. Questions about the program were addressed.	Participants also indicated their priority concerns in the following areas: housing, housing for homeless, neighborhood needs, economy and public services. See appendix for full list of comments.	None.	http://www.gloucester-ma.gov/index.aspx?NID=264

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Public Hearing	Residents of Public and Assisted Housing	Broad spectrum of participants. Meeting format was in discussion groups, with priorities reported. Questions about the program were addressed.	Participants also indicated their priority concerns in following areas: housing, housing for homeless, neighborhood needs, economy and public services. See appendix for full list of comments.	None.	http://www.gloucester-ma.gov/index.aspx?NID=264
3	Public Hearing	Seniors.	More focused group of participants. Questions about the program were addressed.	Participants also indicated their priority concerns in following areas: housing, housing for homeless, neighborhood needs, economy and public services. See appendix for full list of comments.	None.	http://www.gloucester-ma.gov/index.aspx?NID=264

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Survey	Non-targeted/broad community	A total of 297 completed online and hard copy surveys were received and tabulated by the Community Development Department.	Priority needs indicated in: housing, public safety, public facilities, economic development, public services. For full survey results see appendix.	None.	http://www.gloucester-ma.gov/index.aspx?NID=264

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Public Hearing	Non-targeted/broad community	This initial public hearing was to explain the purpose of community development and planning process. Outreach for meeting was through non-profits, posted announcements and web announcements. Attendees included representatives of non-profits and agencies, including the Gloucester Housing Authority.	After presentation on community development, discussion focused on the program and program requirements.	None.	http://www.gloucester-ma.gov/index.aspx?NID=264

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
6	Public Hearing	Non-targeted/broad community	The second public hearing reviewed basic information on community development and allowed people/agency representatives to make a presentation concerning proposed projects. Outreach for meeting was through non-profits, posted announcements and web announcements. 15 presenters reviewed proposals. In addition, there were some audience questions about the program.	Non-profit presentations of proposed projects. Some questions about the program, which were answered by staff.	None.	http://www.gloucester-ma.gov/index.aspx?NID=264

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
7	Newspaper Ad	Minorities Non-English Speaking - Specify other language: Spanish & Portuguese. Non-targeted/broad community	This publication has a wide circulation. The 30 day notice for public comment of the draft Consolidated Plan was noted.	No comments were received.	None.	

Table 105– Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Needs Assessment uses detailed data complemented by the results of community outreach to present prevalent, local needs in the following areas: housing affordability, homelessness, non-homeless special needs, and community development. The identification of these needs assists the City and its community partners to define programs and projects that will address current local and regional challenges. The formulation of these priorities is addressed in the Strategic Plan portion of this document. As an entitlement consortium member, the City has provided detailed information on specific housing needs and market conditions for incorporation into the lead entity's (City of Peabody) preceding Strategic Plan as well. This Needs Assessment includes an abbreviated discussion of Gloucester's individual housing needs found through the Assessment by staff and Dan Cahill Associates, which were reported for inclusion in the Consortium 2015-2019 Plan.

The shortage of affordable housing stock and the increase of housing costs in Gloucester is a critical problem for the low-income population. In Gloucester, 44% of households are considered low-income by HUD standards and 66% of these households struggle with a housing problem related to affordability. Cost burden is the most common of these problems. Nearly one-third of all Gloucester households are considered cost burdened because they pay more than 30% of their income toward housing costs. This data was reinforced by feedback received during the public participation process.

Homeless housing and service providers in the City also cite the need for affordable permanent housing for their clients. Gloucester's strong network of housing and services for the homeless population has resulted in a small unsheltered population, according to the City's 2014 Point-In-Time Count of homeless. However, housing waitlists are long and chronic homelessness among individuals is a persistent problem.

The GHA's waiting lists for subsidized housing indicate a substantial need for more affordable or assisted housing for families in Gloucester. The wait time for family housing at the GHA is 4 years and there are currently 800 qualified applicants in line for a Gloucester housing voucher. Housing and service providers as well as GHA residents identified a need for more flexible, affordable transportation options. This is also true city-wide for the elderly, people with disabilities and persons with HIV/AIDS.

In terms of non-housing community development needs, Gloucester's "Open Space and Recreation Plan, 2010-2017" establishes long range plans for recreational improvements. Gloucester's parks continue to be an important asset to the population, including persons with disabilities, elderly, and youth. Infrastructure improvements for roadways, sidewalks, sewage collection and water supply were identified as community development needs. As the cost of living goes up and incomes remain the

same, public services for low-income households in Gloucester are essential. A demand for the following public services was identified by local stakeholders and recent studies: mental health services, services for the persons living with Hepatitis C and HIV/AIDS, transportation, job training, child care, housing counseling, legal assistance, and services for the homeless and near homeless (i.e. housing search, nutritional assistance, education).

Housing Needs Assessment, Gloucester Summary of Housing Needs

A shortage of affordable housing stock places pressure on households to spend more than 30% of their income on housing costs, or in some cases to sacrifice the quality of their housing situation. Of particular concern is the impact that this problem has on lower income households because of their already limited financial resources. The Housing Needs Assessment analyzes the number and type of households, by income and tenure, which experience these housing problems.

According to the 2007-2011 ACS, Gloucester's current population is 28,869, which represents a 5% decrease since the last decennial census in 2000 (see the *Housing Needs Assessment Demographics Table*). There are 12,310 households in the City; a total of 17% of Gloucester households earn equal or less than 30% of the HUD Adjusted Median Family Income (HAMFI), 14% earn >30-50% of the HAMFI, and 13% earn >50-80% of the HAMFI.

HUD separates lower-income households into categories: extremely low-income, very low-income and low-income. The Area Median Income (AMI) limits, which are determined annually by HUD, are set for geographic regions called Fair Market Rent (FMR). Gloucester is part of Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area. The table entitled *Boston-Cambridge-Quincy FMR Area FY2014 Income Limits*, in the appendix, shows the current household income limits for this area.

In Gloucester, 5,375 or 44% of households are considered low-income (earning 0-80% of the AMI). A total of 1,465 small family households (2-4 persons) are low-income and 235 large family households (5+ persons) are low-income. A total of 1,344 low-income households include at least one person 62-74 years of age and 1,075 low-income households include at least one person age 75 or older. There are 509 low-income households with one or more children 6 years old or younger.

In terms of housing problems experienced by low-income households, 80% of extremely low-income households, 59% of households earning >30-50% of AMI and 55% of households earning >50-80% of the AMI experience one of five housing problems. These housing problems include: substandard living, overcrowding, extreme overcrowding, cost burden or extreme cost burden. A total of 1,855 renters and 2,189 owners experience one of these housing problems. The most common problem experienced by both renters and owners in Gloucester is cost burden.

Cost burden is an indicator of housing affordability. Households are considered cost burdened if they spend more than 30% of their income on housing costs and extremely cost burdened if they spend more than 50% of their income on housing costs. In Gloucester a total of 28.4% of households are considered

cost burdened; over half (15.1%) of these households are extremely cost burdened. Although cost burden is experienced by renters and owners at the same rate, extremely low-income renter households and elderly owner households are most impacted by this housing problem. Extreme cost burden is experienced at a high percentage by extremely low-income households and elderly household types in Gloucester.

Substandard housing and overcrowding is not a housing problem commonly experienced by Gloucester's population. Substandard housing, or housing that lacks complete plumbing or kitchen facilities is only experienced by .16% of households in Gloucester. Less than 1% of households experience overcrowding, defined as 1.01-1.5 people per room, or severe overcrowding, defined as greater than 1.51 people per room.

Detailed data tables on Housing Cost Burden and Housing Problems for the City of Gloucester are available for review at the City of Gloucester Community Development Office.

Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	30,273	28,869	-5%
Households	12,588	12,310	-2%
Median Income	\$47,722.00	\$59,061.00	24%

Table 106 - Housing Needs Assessment Demographics

Housing Needs Assessment, Specific Housing Needs

Number and type of single person households in need of housing assistance.

The 2007-2011 American Community Survey indicates that 30% or 3,705 households in Gloucester are comprised of householders living alone. A total of 12% (448 households) of householders living alone are 65 years or older.

Single-person households are included in the "other" household type under the 2007-2011 CHAS data. A total of 560 "other" renter households are cost burdened; the greatest percentage of which are extremely low-income. A total of 304 owner households are cost burdened. Extremely low-income renter and owner households--and owner households earning >50-80% AMI--encounter this housing problem in the highest percentages.

Number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking:

The (2009-2011) American Community Survey indicates that 11% (3,214) of Gloucester's population has a disability. The housing assistance needs of this population vary greatly, however there is a correlation between disability status and decreased earning potential. A total of 68% (939) of Gloucester's population with a disability, 18-64 years of age, is either unemployed or not in the labor force. Persons with a disability comprise 19% (264) of individuals living at or below the poverty line in the City. The

Gloucester Housing Authority has 222 households that include a person with a disability on their waiting list for public housing.

Healing Abuse Working for Change (HAWC) is the primary service provider for victims of domestic violence in Gloucester. HAWC assists victims of domestic violence throughout the North Shore; the organization has a satellite office in Gloucester. In 2013, HAWC provided services to 294 Gloucester residents. It is likely that the majority of these residents need either emergency shelter or affordable, permanent housing. HAWC operates a transitional house on Cape Ann with a capacity for 18 individuals. In 2013, HAWC housed 33 families in this facility. Due to the nature of domestic violence, individuals and families that are the victims of domestic violence need to relocate as far away as possible from their abuser. HAWC works within the network of Massachusetts domestic violence housing providers to secure housing for their clients.

Housing Needs Assessment, Specific Housing Needs Cont.

What are the most common housing problems?

Households experiencing housing cost burden is the most common housing problem in the City. A total of 28.4% of Gloucester households are considered cost burdened because they pay more than 30% of their income toward housing costs. A portion (15.1%) of these cost burdened households are extremely cost-burdened, meaning they spend more than 50% of their income on housing costs. This problem has a particularly negative impact on lower-income households due to their limited financial resources.

Are any populations/household types more affected than others by these problems?

Homeowners and renters in Gloucester experience cost burden at approximately the same rate. A total of 1,763 renters and 1,739 owners are cost burdened.

Elderly owners (48%) disproportionately experience this housing problem. A total of 49% (410) of elderly cost burdened households are extremely-low income.

More Gloucester homeowners (1,025) than renters (835) are extremely cost-burdened.

Characteristics and needs of low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered; needs of formerly homeless families and individuals who are receiving rapid re-housing assistance:

Action, Inc. is the regional anti-poverty organization and the Community Action Program serving Gloucester's near-homeless and homeless population. The first stop for most near-homeless individuals and families with children is Action, Inc.

Action has a Memorandum of Understanding with Emmaus Inc., a Haverhill-based homeless organization that receives Emergency Shelter Grant (ESG) funds from the Massachusetts Department of Housing and Community Development. Action assists individual clients eligible for rapid re-housing to access these funds in the form of move-in costs. In 2013, 5 Action clients received rapid re-housing assistance. In order to be eligible for rapid re-housing, clients must have supplemental resources in place to ensure they will be stably housed once the assistance expires.

Wellspring House, Inc., is a Gloucester-based -shelter and service provider assisting homeless and formerly homeless families. Wellspring works with approximately 40 families to provide stabilization services to ensure that they remain housed after they have exited their shelter. Through small, one-time case grants, active case management and referrals, Wellspring staff coordinate assistance for nearly 300 families each year that contact the organization's Homeless Prevention Fund to request emergency assistance. Annually, approximately 20 families are assisted with grants from the Homeless Prevention Fund. The grants average about \$900 per family.

Estimates of the at-risk population(s):

No current estimates available.

Housing characteristics that have been linked with instability and an increased risk of homelessness:

Action, Inc. has identified three primary characteristics among Gloucester residents that are linked with an increased risk of homelessness: households living below the poverty line, a lack of employment opportunity, and single-parent households. According to the 2008-2012 American Community Survey, 8.3% of individuals and 5.6% of families in Gloucester live below the poverty line. A total of 16.3% of single-parent female households in Gloucester are living below the poverty line; 55% of these households have children under 5 years of age. Wellspring House, Inc. staff identified families with low wage jobs or inconsistent employment as those at an increased risk of homelessness; staff note that many of Gloucester's working poor find themselves one car repair or health crisis away from homelessness.

Disproportionately Greater Need: Housing Problems

Nearly 33% of Gloucester households experience a housing problem that is related to the quality and/or affordability of their housing situation. In addition to household type and household tenure, examining the occurrence of housing problems by race and ethnicity will help the City develop and refine programs and policies that are focused on addressing these needs.

Gloucester's population is primarily White. According to the 2007-2011 American Community Survey, a total of 96.87% of the population is White, .62% is Black/African American, .05% is American Indian and Alaskan Native and .67% is Asian. Approximately 3% of the City's population identifies themselves as Hispanic.

The measure of "disproportionately greater need" is used by the City to identify racial or ethnic households who have housing needs that exceed those of the population as a whole. HUD has determined that a disproportionately greater need exists when the members of a racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. The incidence of four housing problems is tracked as part of the following data: 1. housing that lacks complete kitchen facilities 2. housing that lacks plumbing facilities 3. overcrowding (more than one person per room) and 4. cost burden (expending more than 30% of household income toward housing costs).

The share of households with one or more housing problems must be calculated to arrive at the disproportionate need for each race/ethnicity. (Share of Race/Ethnicity = "# of households for that race/ethnicity with one or more housing problem / total # of households for that race/ethnicity."). The share for each race/ethnicity at each income level is available in tables for public review at the Gloucester Community Development Office.

In terms of households experiencing disproportionate greater need within the area of housing problems, extremely-low income Asians and Hispanics that are experiencing at least one housing problem is nearly 25 percentage points above the general population. The majority of African American households in the City are extremely low-income and experience one or more of the four housing problems.

The percentage of Hispanic households earning 50-80% of the AMI that are experiencing at least one housing problem is over 53 percentage points above the general population. The percentage of Hispanics earning 80-100% of the area median income that are experiencing at least one housing problem is over 65 percentage points above the general population. These populations are small but significant. The extremely-low income Asian and Hispanic households experiencing a disproportionate greater housing need in the area of housing problems is of particular concern because of the combined negative effect an extremely low-income and any one of the housing problems may have on these households.

Disproportionately Greater Need: Severe Housing Problems

As part of the Consolidated Plan process, the City assessed the housing needs of any racial or ethnic group that has disproportionately greater need compared to the greater population.

The measure of "disproportionately greater need" is used by the City to identify racial or ethnic households who have housing needs that exceed those of the population as a whole. HUD has determined that a disproportionately greater need exists when the members of a racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. The incidence of four severe housing problems is tracked as part of the following data: 1. housing that lacks complete kitchen facilities 2. housing that lacks plumbing

facilities 3. severe overcrowding (more than 1.5 persons per room) and 4. extreme cost burden (expending more than 50% of household income toward housing costs). Severe housing problems are different from housing problems because they track severe overcrowding (more than 1.5 persons per room) and extreme cost burden (expending more than 50% of household income toward housing costs) in place of overcrowding (1.01-1.5 person per room) and cost burden (expending more than 30% of household income toward housing costs).

The share of households with one or more severe housing problems must be calculated to arrive at the disproportionate need for each race/ethnicity. (Share of Race/Ethnicity = “# of households for that race/ethnicity with one or more severe housing problem / total # of households for that race/ethnicity.”)

Asian and Hispanic households were found to be the racial and ethnic groups in Gloucester with a disproportionate share of severe housing problems. The percentage of extremely-low income Asians that are experiencing at least one severe housing problem is over 40 percentage points above the general population. The percentage of Hispanics earning 80-100% of the area median income that are experiencing at least one housing problem is over 85 percentage points above the general population. These populations are small but significant. The extremely-low income Asian households experiencing a disproportionate greater housing need in the area of severe housing problems is of particular concern because of the combined negative effect an extremely low-income and any one of the severe housing problems may have on these households.

Disproportionately Greater Need: Housing Cost Burdens

The measure of "disproportionately greater need" is used by the City to identify racial or ethnic households who have housing needs that exceed those of the population as a whole. HUD has determined that a disproportionately greater need exists when the members of a racial or ethnic group at a given income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. Different levels of housing cost burden, or the percentage of income expended by a household on housing costs, is measured by HUD as part of this data set. The following three levels of housing cost burden are tracked as part of this data: 1. $\leq 30\%$ of household income is expended on housing costs 2. 30-50% of household income is expended on housing costs 3. $>50\%$ of household income is expended on housing costs.

The share of households within each cost burden level was calculated by the City to arrive at the disproportionate need for each race/ethnicity.

The share of total households in the city that expend $\leq 30\%$ of income is 62.10% (Greater Need: Housing Cost Burdens AMI Table). The share for each race/ethnicity is as follows; comparison to the general population is indicated in parentheses:

General Population: 62.10%

White: 62.72% (+0.62 percentage points)

Black/African American: 34.78% (-27.31 percentage points)

Asian: 75.00% (+12.90 percentage points)

American Indian/Alaskan Native: -

Pacific Islander: -

Hispanic: 30.43% (-31.66 percentage points)

Households in this category expend at most 30% of their income on housing costs. This generally means that these households are living in housing that is affordable to their income.

The share of total households in the city at a housing cost burden level of 30-50% is 22.73% (Greater Need: Housing Cost Burdens AMI Table). The share for each race/ethnicity is as follows; comparison to the general population is indicated in parenthesis:

General Population: 22.73%

White: 22.39% (-0.35 percentage points)

Black/African American: 30.43% (+7.70 percentage points)

Asian: -

American Indian/Alaskan Native: -

Pacific Islander: -

Hispanic: 43.48% (+20.74 percentage points)

The percentage of Hispanics with a cost burden level of 30-50% is over 20 percentage points above the general population.

The share of total households in the city at a housing cost burden level of >50% is 15.17% (Greater Need: Housing Cost Burdens AMI Table). The share for each race/ethnicity is as follows; comparison to the general population is indicated in parenthesis:

General Population: 15.17%

White: 14.90% (-0.27 percentage points)

Black/African American: 34.78% (+19.61 percentage points)

Asian: 25.00% (+9.83 percentage points)

American Indian/Alaskan Native: -

Pacific Islander: -

Hispanic: 26.09% (+10.92 percentage points)

The percentage of Black/African Americans with a cost burden level of >50% is over 19 percentage points above the general population. The percentage of Asians with extreme cost burden is just shy of 10 percentage points above the general population and the percentage of Hispanics in this category of cost burden is nearly 11 percentage points above the general population.

Housing Cost Burden	<=30%	30-50%	>50%	No/negative income (not computed)
Jurisdiction as a whole	7,880	2,885	1,925	80
White	7,705	2,750	1,830	70
Black/African American	40	35	40	10
Asian	30	0	10	0
American Indian, Alaskan Native	0	0	0	0
Pacific Islander	0	0	0	0
Hispanic	35	50	30	0

Table 107 - Greater Need: Housing Cost Burdens AMI

Disproportionately Greater Need: Discussion

According to the preceding assessment, Asians and Hispanics are the racial and ethnic group with a disproportionate share of housing problems in the City. Extremely-low income Asians and Hispanics that are experiencing at least one housing problem is nearly 25 percentage points above the general population. The majority of African American households in the City are extremely low-income and experience one or more of the four housing problems. The percentage of Hispanic households earning 50-80% of the AMI that are experiencing at least one housing problem is over 53 percentage points above the general population, and the percentage of Hispanics earning 80-100% of the area median income that are experiencing at least one housing problem is over 65 percentage points above the general population.

Asians and Hispanics are also the racial and ethnic group with a disproportionate share of severe housing problems. The percentage of extremely-low income Asians that are experiencing at least one severe housing problem is over 40 percentage points above the general population. The percentage of Hispanics earning 80-100% of the area median income that are experiencing at least one housing problem is over 88 percentage points above the general population.

The percentage of Hispanics with a cost burden level of 30-50% is over 20 percentage points above the general population. The percentage of Black/African Americans with extreme cost burden level of >50% is over 19 percentage points above the general population. The percentage of Asians with extreme cost burden is just shy of 10 percentage points above the general population and the percentage of Hispanics in this category of cost burden is nearly 11 percentage points above the general population.

The available data does not show a concentration of racial and ethnic groups in specific areas in Gloucester, which can make it difficult to target specific populations.

Public Housing

The Gloucester Housing Authority (GHA) is the primary source of assisted housing in the City. GHA has 632 public housing units in Gloucester. The Commonwealth of Massachusetts supported the development of the great majority of those units, 515. The GHA housing units are both in larger multi-family housing and “scattered site” housing in single family and duplexes. Eighteen of the federally supported housing units are at “scattered sites” throughout the City.

In addition to the public housing developments, GHA also administers two housing voucher programs. GHA has 601 Federal Housing Choice Vouchers, supporting rent and utilities in private housing for GHA voucher holders. The GHA participates in a state-wide centralized waiting list system for the Federal Housing Choice Voucher program, reducing the GHA’s administrative cost and allowing applicants greater access to vouchers. In addition, the GHA has 31 units supported by the Commonwealth of Massachusetts.

The GHA has a positive community impact beyond the provision of housing. The GHA has been the principal sponsor of the Cape Ann Homeownership Center, counseling first-time homebuyers and those experiencing foreclosure or the financial issues that can lead to foreclosure. The GHA participates in the Housing First program, assisting families in transition from state-funded emergency shelters. Family Self Sufficiency, and Resident Opportunity and Self-sufficiency programs run by the GHA provide assistance to eligible residents for educational opportunities, job training and placement, computer and financial literacy services. GHA's supportive housing for seniors provides 24 hour a day on-site personal care staff, housekeeping, daily meals, transportation, shopping and laundry service to seniors at McPherson Park.

The waiting list for family housing at the GHA is 4 years. The waiting list for the Housing Choice Voucher program is always open and has gone from 500 qualified Gloucester applicants 3 years ago to 800 applicants in 2014. Those waiting lists indicate a substantial need for affordable or assisted housing for families in Gloucester.

The GHA and the City work together closely to assess and address housing needs in Gloucester. For instance, the City has funded housing counseling work by the GHA. One of the outreach sessions for the Consolidated Plan was held at Willowood Gardens, a GHA housing development.

Homeless Needs Assessment

The City of Gloucester is part of the North Shore Continuum of Care. Action, Inc., Wellspring House, Inc., and the Gloucester Housing Authority represent the City of Gloucester on the North Shore Continuum of Care, working as part of the Continuum to provide a regional network to assist the homeless and near-homeless with shelter, permanent housing and supportive services. Part of this effort includes the Point-in-Time Count (PITC) and the Housing Inventory Survey, which is completed each year in January. Although the unsheltered homeless population in the City is small, homelessness among families and individuals is a community problem, and many are chronically homeless.

During the development of the City and Consortium Consolidated Plan(s), it was discovered that the North Shore Continuum of Care's (NSCoC) HMIS sustained a failure to sync with the State's HMIS system, resulting in categories of missing data. Due to this issue, data estimating annual homelessness in Gloucester was unable to be generated by the NSCoC. However, Action, the only emergency shelter in Gloucester serving homeless individuals, and Wellspring House (serving families) provided estimates on the population experiencing and exiting homelessness each year. In 2013-2014, 204 individuals experienced homelessness, of these individuals 99 were chronically homeless, 13 were veterans, 23 were unaccompanied youth (18-24) and none had HIV/AIDS. Of the 204 homeless individuals, 78 ultimately exited homelessness into permanent housing situations. Homeless individuals in Gloucester experience homelessness an average of 83 days. Homeless families in Gloucester experience homelessness an average of 90 days.

Number and type of families in need of housing assistance for families with children and the families of veterans:

Homeless families with children in Gloucester have a need for housing assistance that far exceeds the eight families represented in the 2014 Point-in-Time Count. The waitlist for family housing at the Gloucester Housing Authority is four years long. Additionally, the waiting list for the Housing Choice Voucher program has gone from 500 qualified Gloucester applicants 3 years ago to 800 applicants in 2014. As of the 2014 Point-in-Time Count, two veterans in Gloucester were homeless. During 2013-2014, 23 veterans were counted in HMIS.

Nature and Extent of Homelessness by Racial and Ethnic Group:

Action provided data on the race and ethnicity of the 30 guests in the shelter on the night of the Point-In-Time Count (January 29, 2014). A total of 29 of these guests were White and one was Black; three identified as Hispanic/Latino.

Nature and Extent of Unsheltered and Sheltered Homelessness:

The 2014 Point-In-Time Count conducted by North Shore Continuum of Care in January recorded 4 homeless families comprised of 8 adults and children. A total of 32 homeless individuals were documented as part of the Point-In-Time Count, 63% (20) were considered chronically homeless. These homeless individuals and families were sheltered in emergency housing provided by Action and Wellspring House. Action reports an average length of stay of 83 days. Gloucester has a low unsheltered population. Only one person was counted as unsheltered the night of the Point-in-Time Count; consistent with recent years. Feedback generated from public participation suggests that there may be a population of homeless that chooses to be unsheltered because of their addiction status and recovery stage. Currently there is a lack of local and regional housing for homeless with substance addictions. The Grace Center, a day shelter for the homeless, serves unsheltered homeless individuals, several of whom camp out in the woods at night. Grace Center staff estimate that there are currently 6 regularly unsheltered homeless in Gloucester.

Non-Homeless Special Needs Assessment

This section describes the needs of Gloucester's elderly/frail elderly, persons with mental, physical and/or developmental disabilities, alcohol or drug abusers, victims of domestic violence and persons with HIV/AIDS.

People 65 years of age and older represent a growing segment of Gloucester's population. In 2010, the population share over age 65 in Gloucester was 17.7%, compared to 15.6% in 2000. SeniorCare, Inc., located in Gloucester, reports that 7% of that population over 65 was in poverty in 2010.

The 2009-2011 American Community Survey reports that 11.2% of the Gloucester population is disabled. The U.S. Census includes the disability types having to do with the following difficulties: hearing, vision, cognitive, ambulatory, self-care and independent living. The elderly/frail elderly make up the majority of Gloucester's disabled: 28.6%, the greatest portion (20%) having an ambulatory difficulty.

The Gloucester Health Department assesses local health needs on a continuous basis. The Department notes per capita drug and alcohol abuse and Hepatitis C infection rates are higher in Gloucester than in Massachusetts. According to the North Shore Health Project, drug abuse with shared needles is the primary source of infection. The Gloucester Health Department reports 113 confirmed cases of Hep. C (2010-2013), and the majority of the infected are low-income, and often homeless and unemployed.

What are the housing and supportive service needs of these populations and how are these needs determined?

SeniorCare's "Area Plan on Aging, 2014-17" identified elderly/frail elderly needs as transportation, housing and health care. Transportation needs reported were: increased service, especially to medical appointments, more public transport options, and expanded hours. Homeowner housing needs were: help with mortgage payments and utility bills, property taxes, modifications, and maintenance (snow removal). Renters voiced a need for rental assistance. Health care needs documented by the Plan included: affordable ancillary care (dental, hearing and vision), and health insurance/medication cost assistance.

The majority of the population experiencing domestic violence in Gloucester needs some form of housing, emergency or permanent, that provide them safety from their abuser. Other needs, according to HAWC, include low-cost child care and affordable legal representation.

Hep. C patients have all the needs listed for HIV/AIDS patients, but lack dedicated resources such as HOPWA.

The Gloucester Housing Authority helps to address housing needs for all categories of special needs populations in Gloucester. The GHA partners with agencies for supportive services for special needs residents, and provides accessible units or modifications for the elderly and disabled.

The Consolidated Plan public hearings indicated local concerns for special needs populations--housing for people in recovery and those with mental health issues, accessible housing; separate homeless facilities ('wet' for people using drugs or alcohol, 'dry' for those in recovery); and pedestrian accessibility.

Size and characteristics of the population with HIV/AIDS and their families:

HIV/AIDS is a continuing health issue for Gloucester. According to the North Shore Health Project, there are 70 active HIV/AIDS clients in regular treatment. The great majority of these clients are unemployed, reliant on disability income, and report needing housing referrals, help preparing for housing re-certification, and/or financial assistance.

Discussion:

Gloucester's special needs require a targeted approach; the City and GHA's housing programs will continue to address physical disability needs, and other needs will be served by specialized non-profit agencies.

NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

As part of an island community, Gloucester public facilities are key elements in an urban fabric for residents with limited geographic access. Quality parks, open space and recreational facilities address residents' needs directly and support healthy neighborhoods. "The Community Health Needs Assessment" was completed in 2012 for the City by Lahey Health. The Assessment reported that 58% of Gloucester's population was either overweight or obese; 60% of the low-income population was overweight or obese. The Assessment indicated 22% of Gloucester's population had no physical exercise; 34% of the low income population in Gloucester indicated no physical exercise. The need for child care facilities and service in Gloucester relates to the working low- and moderate-income population where households include children. Nationally, 26% of children in child care arrangements are at a child care center. In 2012, in Massachusetts, 96% of the child care requests received by information centers are for full-time child care. This figure is slightly higher than the national average, indicating a greater need.

How were these needs determined?

Gloucester's "Open Space and Recreation Plan, 2010-2017" details improvements to address many of the needs indicated in The Community Health Needs Assessment, with a specific capital improvement program. Improvements to specific parks in target neighborhoods, such as Burnham's Field, are reviewed in the Plan. The planning documents for the North Shore Continuum of Care indicate the need for additional permanent housing to serve the homeless. Participation at neighborhood meetings also pointed to the need for public facility improvement, particularly for parks and open space. In general terms, The Comprehensive Plan for the City of Gloucester recommended a proactive plan for open space and specific parks and recreation improvements.

Community outreach for the Consolidated Plan was successful in establishing needs as perceived by the community. In the 3rd quarter of 2014, planning meetings were held for the neighborhood around Railroad Avenue in a process supported by the Metropolitan Area Planning Council. Recreation, park and public facility improvements were detailed during this process. The Community Health Needs Assessment was completed in 2012 for the City of Gloucester by Lahey Health, indicating lack of physical exercise by Gloucester residents. Child care needs are annually reported by Child Care Aware, a national non-profit research agency. Outreach and the consultation process for this Consolidated Plan included information on public facilities. The City conducted a Citizen's Participation Survey for community development in late 2014 and early 2015, with over 290 responses. The survey indicated preferences for the following public facilities: community and neighborhood centers, parks and recreational facilities, youth facilities, and facilities for abused and neglected children. Also, the City assesses need for public facilities through its application process for community development funding each year. National, state and local child care statistics are presented in the annual report of Child Care Aware, a non-profit located in Arlington, VA.

Describe the jurisdiction's need for Public Improvements:

Gloucester, the oldest seaport in the United States, is an aging City. Infrastructure and improvement needs for roadways, sidewalks, sewerage collection and water supply are continuous and an essential element of community renewal. An aging population and people with mobility disabilities require accessibility improvements to buildings and pedestrian ways. The City has detailed the need for street and sidewalk improvements in the Railroad Avenue area. A number of residential units in Gloucester need sewer line extensions. In addition to the Railroad Avenue area, infrastructure investment at the neighborhood level not only benefits specific groups such as the elderly and disabled (accessibility improvements) but also provides economic benefits to the low-and moderate-income population. In general terms, parking facilities help stimulate economic development. Streetscape improvements, including accessibility, lighting, and traffic calming can benefit neighborhood and stimulate economic development for local businesses.

How were these needs determined?

The following plans assessed the need for public improvements in the City:

- The Comprehensive Plan for the City details needs for water, sewer, roads and sidewalks. The City's Public Works Department continually assesses needs with reference to the "Water Works Master Plan", dating back several years.
- Public works planning in Gloucester embraces the complete street planning model, with accessible pedestrian ways.
- The Parks Recreation and Open Space Plan (2010 – 2017) details need for bikeways and accessible pedestrian ways.
- Railroad Avenue MAPC Study
- Senior Walk Audit, MAPC Railroad Study

Neighborhood meetings, a community survey and consultations for this Consolidated Plan included information on public facilities. For example, the Citizen Participation Survey indicated preferences for public improvements as follows: safer intersections, pedestrian accessibility improvements and street and sidewalk improvements.

Describe the jurisdiction's need for Public Services:

A number of these needs have been detailed above. "The Community Health Needs Assessment" was completed in 2012 for the City by Lahey Health. "The Community Health Needs Assessment" indicated 12% of the population in Gloucester indicated poor mental health, compared to 9% in the state; for low-

income people, 18% indicated poor mental health. The Assessment also indicated 12% of the population reported heavy drinking, 10% of the Gloucester population reported abusing prescription drugs.

The Gloucester Health Department needs assessment indicates that Hepatitis C is has been and continues to be a serious threat to public health in Gloucester. The Department notes per capita drug and alcohol abuse is higher in Gloucester than in Massachusetts, based on hospital discharge information and other data. Previous reports indicate that HIV/AIDS prevalence in Gloucester is about the same at the State (2 per 1000). However, infection spread through injectable drug use is higher in Gloucester (49% vs. 30% in MA). The Health Department indicates that this accounts for the persistence of Hepatitis C in the City. Widespread intensive alcohol use is a gateway issue for other drug use. Again, youth drinking is a problem with 16% of students in the middle school reporting alcohol use. Youth services provide an alternative to this activity.

SeniorCare in Gloucester reported three transportation needs for elderly and frail elderly: a) assistance to get around especially for medical appointments, b) more affordable and more public transportation options and c) transit operation improvements including expanded service hours, service to out-of-geographic service areas for medical appointment, door to door service for frail elderly and operators who speak a second language.

The 2009-2011 American Community Survey reports that 11.2% of the population in Gloucester has a disability. Of this population with a disability, 28.6% are elderly or frail elderly. A total of 20% of the elderly/frail elderly sub-population with a disability have an ambulatory difficulty.

As noted above, infectious disease patients, particularly HIV/AIDS and Hepatitis C patients, also present a need in Gloucester. Hepatitis C patients often demonstrate a greater need for services because of the lack of dedicated resources such as HOPWA.

Crime awareness and prevention can complement neighborhood improvements, by creating a positive feeling for the neighborhood. If residents feel safe, they will spend more time at public gathering locations, including parks and recreation sites.

Employment training is vital in a changing economy. As a result of declining fishing stock and federal catch limits, the historic fishing port of Gloucester's employment base is diversifying.

In Gloucester, the priority need is to move people from poverty to self-sufficiency or to sustain a position of self-sufficiency. Child care and employment training can be important supports to maintain or achieve that self-sufficiency, particularly as the local economy continues to move away from fishing the industry. Housing counseling for new homeownership and households dealing with home mortgage foreclosure continue to be important, by helping people deal with or avoid the mistakes of years gone by caused by inappropriate home loans. Legal service can assist low-income clientele with issues from mortgage foreclosure to job discrimination.

Housing and service providers working with the homeless and near-homeless are challenged by decreasing resources and an increasing demand. Case management, nutritional assistance, housing search assistance, education and training are some of the essential services provided by homeless organizations in Gloucester.

How were these needs determined?

Sources referenced above include: "The Community Health Needs Assessment" completed in 2012 for the City by Lahey Health; periodic Gloucester Health Department needs assessments (reports reviewed date from 2007) and "Area Plan of Aging, 2014-2017" by SeniorCare, located in Gloucester. The Gloucester Health Department publishes an annual report on needs in Gloucester. In general terms, the "Comprehensive Plan" for the City of Gloucester also reviews needs for social services. "The Economic Development Assessment Team Report" for Gloucester, supported by the U.S. Economic Development Administration was published in 2011 and addressed needs, particularly with diminution of commercial fishing. Employment training is addressed in several reports on Gloucester's economy, including Harbor Economic Development Presentations (2013, 2014) by Ninigret Partners, which featured workforce opportunities in marine research and technology.

Other needs, such as those relating to the population with infectious disease, were detailed by providers in Gloucester including the North Shore Health Project.

Neighborhood meetings, a community survey and consultations for this Consolidated Plan included information on public facilities. For example, the Citizen Participation Survey indicated public priority for public services as follows: legal services, employment training, tenant landlord counseling, transportation services, supportive services for victims of domestic violence, sexual assault and stalking, drug and alcohol/substance abuse treatment or counseling, crime awareness, handicapped services, youth services, abused and neglected children service, mental health services, education programs.

Also, the City assesses need for public services through its application process for CDBG funding each year.

Based on the needs analysis above, describe the State's needs in Colonias

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The picturesque, historic and cultural character of Gloucester has made the City a destination community. Housing with sweeping ocean views or just a sense of the unique island community present a premium value for homeowners and homebuyers. Housing locations in Gloucester can be attractive to those commuting to finance positions in downtown Boston or technology positions along Route 128/95. The City also has history of providing what has become known as workforce housing. For the total of 12,310 housing units, there are a higher percentage of renters (35%) in Gloucester when compared to the state (33%). Multi-family housing is concentrated near the downtown, in the Target Neighborhood. Rental housing can be found throughout the City. Gloucester's older housing stock contributes to the City's historical character; it is also costly to maintain and may contain lead paint, a dangerous health hazard to children. Affordability of housing has been a dominant theme in the community for over 20 years and is recognized as such by Gloucester's Community Development (Comprehensive Plan) of 2001.

As a result of economic changes in the Great Recession, more households are looking for rental units, lowering the rental vacancy rate and making it difficult for these households to find housing that suits their income and household size. According to the 2009-2013 American Community Survey, Gloucester's vacancy rate is 3.7% compared to the State's rate of 5.0%. In spite of the general downturn in the economy, housing prices continue to increase. In Gloucester, overall housing prices increased from 1993 to 2013 by 132%. Many lower income households have been excluded from homeownership because of rising costs.

CHAS (Comprehensive Housing Affordability Strategy) data indicates a lack of affordable housing for lower-income households in Gloucester. There are 3,790 households earning 50% of the AMFI and only 1,665 housing units affordable to this population. The needs of households aged 55+ will become more acute. These households are projected to increase by 34% over the next 15 years. Additionally, the accessibility limitations of Gloucester's housing stock, the majority of which was constructed prior to 1960, is challenging for elderly households and persons with disabilities.

As of December 2014, 7.17% of Gloucester's housing stock is considered subsidized. Gloucester uses Community Preservation Act and Affordable Housing Trust funds to leverage state and federal dollars in the creation of new affordable housing. The Gloucester Housing Authority (GHA) works to meet the housing needs of low-income households with 51 moderate rehab units (as defined by the GHA), 602 units of public housing and 632 housing choice vouchers under lease. The City also administers a Housing Rehabilitation program for qualified households in existing housing.

The non-homeless special needs population in Gloucester has issues that are addressed by an extensive network of human service providers including Action, Inc., the North Shore Health Project, SeniorCare, the Open Door, and Healing Abuse Working for Change.

The historic fishing port of Gloucester’s employment base is diversifying partly as a result of declining fishing stock and federal catch limits. Employment training is vital in this changing economy. Gloucester is poised for new investments in hospitality enterprises and in marine technology, marine research and marine resources. Matching skills is a challenge and retraining is an option with programs provided by the North Shore Workforce Investment Board (WIB). Action, Inc. also has successful training programs in the medical field, one for home health aides and one for nurse’s aides.

Number of Housing Units

Gloucester's land use is predominately devoted to residential uses and open space. According to the 2007-2011 American Community Survey, there are a total of 14,023 housing units in Gloucester. The City's housing stock is primarily characterized as low-density. A total of 89% of residential properties in Gloucester consist of 1-4 units and 4% of the housing stock includes 20 or more units (*Residential Properties by Unit Number* Table). Single family homes have dominated the type of residential permits issued by the City. Since 2006, the Gloucester Inspectional Services Department issued 258 permits for housing, 90% of these were for single-family homes.

The majority of housing units are occupied by homeowners (65%); 71% of these owners live in units with 3 or more bedrooms. Most renters (77%) live in 1 and 2 bedroom units and 22% of renters live in units with 3 or more bedrooms (*Unit Size by Tenure* Table). Public feedback suggests that the demand for affordable, larger (3 bedroom) rental units exceeds the current housing supply, creating a barrier to affordable rental housing for families with children. Conversations with local housing providers and comments at public hearings also highlight the benefits of additional affordable, rental efficiencies, especially for formerly homeless and young singles entering the workforce.

The Massachusetts Department of Housing and Community Development (DHCD) maintains a subsidized housing inventory (SHI) that tracks each municipality’s affordable housing stock, including deed restricted and subsidized units. Under General Law Chapter 40B, in any municipality where less than 10% of units are included on the SHI, a developer can build more densely than the municipal zoning bylaws would permit, if at least 25% (or 20% in certain cases) of the new units are affordable. As of December 2014, 7.17% of Gloucester's housing stock is considered subsidized. Gloucester uses Community Preservation Act and Affordable Housing Trust funds to leverage state and federal dollars in the creation of new affordable housing.

Property Type	Number	%
1-unit detached structure	7,466	53%

1-unit attached structure	537	4%
2-4 units	4,536	32%
5-19 units	766	5%
20 or more units	628	4%
Mobile home, boat, RV, van, etc.	90	1%
Total	14,023	100%

Table 108 - Residential Properties by Unit Number (2007-2011 ACS)

	Owner #	Owner %	Renter #	Renter %
No bedroom	44	1%	77	2%
1 bedroom	395	5%	1,642	38%
2 bedrooms	1,896	24%	1,666	39%
3 or more bedrooms	5,650	71%	940	22%
Total	7,985	101%	4,325	101%

Table 109 - Unit Size by Tenure (2007-2011 ACS)

Number of Housing Units, Cont.

Targeting (income level/type of family served) of units assisted with federal, state, and local programs:

There are 951 units of affordable housing in Gloucester according to the Subsidized Housing Inventory (SHI) maintained by DHCD; 5 additional units are pending approval. There are 866 rental units and 90 homeownership units. A total of 813 units were subsidized through state programs (DHCD, Massachusetts Department of Development Services, Massachusetts Department of Mental Health, Massachusetts Housing Partnership and MassHousing) and 139 were subsidized by HUD. Local programs (CPA, Affordable Housing Trust) provided funding for 168 of the SHI units. Of the total units, 314 are restricted to elderly households and 167 are set aside for families. In terms of income targeting, 4 units are eligible to households earning $\leq 30\%$ AMI, 83 units for $\leq 60\%$ and 100 units for $\leq 80\%$.

Units expected to be lost from the affordable housing inventory, such as expiration of Section 8 contracts:

There are three projects on DHCD's SHI slated to expire during the next five years. The affordability restriction on the 30 Section 8 Moderate Rehab units on Prospect and Duncan Street expires in 2015. The Central Grammar project, a rental project which includes 80 SHI units expires on March, 1, 2017. The paperwork renewing the affordability restrictions for the Section 8 Moderate Rehabs has been submitted to DHCD. The Central Grammar project is also seeking to renew its affordability restriction.

Does the availability of housing units meet the needs of the population?

The Metropolitan Area Planning Council's "Railroad Avenue Study" completed in 2014 included a housing market analysis which indicated that Gloucester's percentage of residential buildings with 10 units or more is lower than both Essex County and the State. Gloucester's residential buildings primarily

consist of 1-4 unit structures (89%). The Analysis suggests that this existing housing inventory may not meet the needs of 55+ households, which are projected to increase by 34% over the next 15 years. Additionally, the accessibility limitations of Gloucester's housing stock is challenging for elderly and disabled households.

Gloucester lacks adequate affordable rental and owner housing. As evidenced in the Housing Needs Assessment, a total of 28.4% of Gloucester households are considered cost burdened; a portion (15.1%) of these households are extremely cost burdened. Over the past five years, the Gloucester Housing Authority (GHA) has seen a 50% increase in the number of households seeking housing assistance. The wait time for family housing at the GHA is 4 years and there are currently 800 qualified applicants state-wide in line for a Gloucester housing voucher.

Need for specific types of housing:

Local housing providers note the need for Single Room Occupancy rental units. Currently 2% of the rental stock is identified as an efficiency unit. This housing stock is ideally suited for formerly homeless individuals who no longer need transitional housing and young singles entering the workforce.

The current economic climate has increased the number of households looking for rental units, lowering the rental vacancy rate and making it difficult to find housing that suits income and household size. Responses to the City Citizen Participation Survey identified affordable, rental housing as a high priority. The GHA struggles to find rental units that meet HUD Housing Quality Standards and are lead-free. Public comments indicate that larger (3+ bedroom) affordable rental units are also difficult to find in the City. Gloucester seniors and persons with disabilities would benefit from housing that meets their accessibility needs and income restrictions, such as accessible units and affordable assisted living.

Housing Market Analysis: Cost of Housing

Gloucester has a robust housing market, according to a recent analysis performed by the Metropolitan Area Planning Council. From 1993 to 2013, overall housing prices increased by 132% and from 2011 to 2013 condo prices increased by 43% in the City. These rising housing costs have excluded many lower income households from homeownership opportunities. From 2000 to 2012 less than 18% of the single-family houses sold in Gloucester have been affordable to a household with an income of \$60,000 (see the *Affordability of Single-family Homes by Income (2000 - 2012)* Table in the appendix). The City's median income is \$59,061, according to the (2007-2011) American Community Survey. Gloucester mean rents for 1, 2, 3 and 4 bedroom properties, combined with average state utility costs, reinforce public and provider feedback that affordable rental units in the City are challenging to find (see the *Monthly Rent Table below and Rental Properties in Gloucester* in the appendix).

CHAS data indicates a lack of affordable housing for lower income households in Gloucester. There are 3,790 households earning 50% of the AMFI and only 1,665 housing units affordable to this population. A total of 5,375 households earn 80% of the AMFI but there are only 3,085 units affordable to these

households. Rental units comprise the majority of the housing stock that is affordable to these households.

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	\$203,400	\$376,400	85%
Median Contract Rent	\$608	\$849	40%

Table 110 - Cost of Housing (2000 Census, 2007-2011 ACS)

Rent Paid	Number	%
Less than \$500	762	17.6%
\$500-999	2,218	51.3%
\$1,000-1,499	1,160	26.8%
\$1,500-1,999	98	2.3%
\$2,000 or more	87	2.0%
Total	4,325	100.0%

Table 111 - Rent Paid (2007-2011 ACS)

# Units Affordable to Households Earning:	Rental	Owner
30% HAMFI	2,115	No data
50% HAMFI	6,365	3,738
80% HAMFI	26,818	15,362
100% HAMFI	No data	29,064
Total	35,298	48,164

Table 112 - Housing Affordability (2007-2011 ACS)

Housing Market Analysis: Cost of Housing, Cont.

Is there sufficient housing for households at all income levels?

There is a shortage of housing in Gloucester for lower income households. The *Housing Affordability* Table shows the number of rental and owner units that are affordable to households earning 30% of the AMFI, 50% HAMFI, 80% HAMFI, and 100% HAMFI. The data in this table indicates that a total of 22% of the housing units in the City are affordable to households earning 80% of the AMFI and only 12% of the housing stock is affordable to households earning 50% AMFI. The majority of units that are affordable to these households are rentals. A total of 85% of the housing stock affordable to households earning 80% of the AMFI is rental housing and 89% of units affordable to households earning 50% AMFI are rental units. See *Housing Affordability* Table.

Data generated by MAPC in the Massachusetts Housing Data Portal indicates that less than 18% of recently sold single-family homes in Gloucester are affordable to households earning \$60,000 or less (see appendix, *Affordability of Single-family Homes by Income (2000 - 2012 Table)*). The current income of a 3-person household earning 80% of the AMI is \$61,000. The low inventory of affordable single-

family homes on the market makes this type of ownership opportunity unattainable for most lower-income families in the City.

The Metropolitan Area Planning Council's 2014 "Railroad Avenue Study" reports that residential sale prices in Gloucester have increased by 132% between 1993 and 2013. Notably, median condo prices rose from \$164,000 in 2011 to \$285,500 in 2013. In 2013, there were 410 total housing sales recorded in Gloucester; the highest since 2006. Although sales data points to an improving housing market, these increasing sales prices will only further to widen the affordability gap between the cost of housing and the buying power of lower income families.

How do HOME rents / Fair Market Rent compare to Area Median Rent?

Limitations on available median rents in Gloucester make it difficult to draw comparisons to area Fair Market Rents (FMR). A recent search on Craigslist and Zillow revealed 33 properties for rent in the City; 14 one-bedroom, 13 two-bedroom, 2 three-bedroom and 4 four-bedroom. The data indicates that mean rents for one-bedroom, two-bedroom and three-bedroom properties are below the FMR; \$112, \$204 and \$186 less respectively. The mean rent of a 4-bedroom property is \$952 above FMR. See the *Rental Properties in Gloucester* Table in the appendix.

However, there are weaknesses in the available data set that make it difficult to compare it to area FMRs. Gloucester is part of the Boston-Cambridge-Quincy FMR Area, which encompasses metropolitan communities where the cost of living is dramatically higher than in Gloucester. These municipalities may be inflating the affordability calculation included in the final FMRs. Perhaps the largest weakness is that advertised rents do not account for utility costs, unlike FMRs. Utility costs comprise a significant portion of overall housing expenses. According to the Massachusetts Executive Office of Energy and Environmental Affairs, the average winter energy expenditure 2009-2014 for natural gas was \$1,525 (an additional \$127/month) and for heating oil was \$3,744 (\$312/month). During the same time period (2009-2014), Massachusetts households spent an average \$987.34 (\$82/month) on electricity during the winter.

The preservation of affordable housing stock and the creation of new affordable housing will continue to be a high priority for the City throughout the next five years. Local and federal resources will support homeowner assistance and rehabilitation as well as the work of affordable housing developers such as Action. City investment in the creation of affordable, rental units will require additional research.

Housing Market Analysis: Condition of Housing

Introduction

Gloucester's older housing stock contributes to the City's historical character, but is also costly to maintain and may contain lead paint, which is dangerous to children. According to the 2007-2011 CHAS

data, 78% of owner-occupied housing and 90% of renter-occupied housing units were constructed prior to 1979, when lead paint was banned (*Year Unit Built* Table).

Approximately 40% of owner-occupied and renter-occupied units experience one housing condition. (*Condition of Units* Table). The presence of housing conditions may imply the need for rehabilitation. Selected housing conditions include the following: 1. housing that lacks complete kitchen facilities 2. housing that lacks plumbing facilities 3. overcrowding (more than one person per room) and 4. cost burden (expending more than 30% of household income toward housing costs). These conditions are discussed more fully in the Housing Needs Assessment.

Definitions

Standard Condition – The unit meets the U.S. Department of Housing and Urban Development’s Housing and Quality Standards and all state and local codes.

Substandard Condition but Suitable for Rehabilitation – The unit is in poor condition and it is both structurally and financially feasible to rehabilitate.

Condition of Units	Owner-Occupied Number	Owner-Occupied %	Renter-Occupied Number	Renter-Occupied %
With one selected condition	3,159	40%	1,867	43%
With two selected conditions	39	0%	57	1%
With three selected conditions	11	0%	0	0%
With four selected conditions	0	0%	0	0%
No selected conditions	4,776	60%	2,401	56%
Total	7,985	100%	4,325	100%

Table 113 - Condition of Units (2007-2011 ACS)

Year Unit Built	Owner-Occupied Number	Owner-Occupied %	Renter-Occupied Number	Renter-Occupied %
2000 or later	561	7%	160	4%
1980-1999	1,186	15%	259	6%
1950-1979	1,854	23%	1,049	24%
Before 1950	4,384	55%	2,857	66%
Total	7,985	100%	4,325	100%

Table 114 - Year Unit Built (2007-2011 ACS)

Risk of Lead-Based Paint Hazard	Owner-Occupied Number	Owner-Occupied %	Renter-Occupied Number	Renter-Occupied %
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Total Number of Units Built Before 1980	6,238	78%	3,906	90%
Housing Units Built Before 1980 w/ Children Present	4,247	53%	2,711	63%

Table 115 - Risk of Lead-Based Paint Hazard (2007-2011 ACS)

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	33	0	33
Abandoned Vacant Units	2	0	2
REO Properties	18	0	18
Abandoned REO Properties	0	0	0

Table 116 - Vacant Units

Housing Market Analysis: Condition of Housing, Cont.

Need for Owner and Rental Rehabilitation:

The consistent demand and on-going waitlist for the City's CDBG funded Housing Rehabilitation program reflects the need for this type of assistance among lower-income households. According to the Gloucester Building Department, there are 33 vacant residential units in the City. Two of the 33 units are likely abandoned and 18 are considered Real Estate Owned (REO), which means that these properties are in the process of foreclosure. These 33 units all have rehabilitation potential.

Rehabilitation work addresses the repair of safety, health and code violations, including lead hazard abatement and accessibility improvements. The Housing Rehabilitation program improves the livability of accommodations for low- and moderate-income persons in the community and allows people to stay safely in their homes who might otherwise be displaced by deteriorating conditions. The Program has also succeeded in maintaining the existing affordable housing supply since all rehabilitated rental units are required to have a 15-year affordability period that runs with the property, regardless of sale. In PY13, the City assisted a total of 16 units under the Housing Rehabilitation program; including seven female head of households and three elderly households.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards:

Lead poisoning in children can lead to serious physical and behavior problems as well as learning disabilities. According to Table 9 above, 78% of all owner-occupied units and 90% of all renter-occupied units were built before 1980. Since lead paint was not banned until 1978, these homes could potentially be a danger to young children. Children reside in 53% of owner-occupied units and 63% of renter-occupied units built before 1980. Nearly 7,000 children may be at risk of lead poisoning.

The latest data from the Massachusetts Department of Public Health reveals that in FY12 there was one incidence of elevated blood lead level in the Gloucester population. A total of 51% of children six months to six years were screened for lead poisoning. The Gloucester Health Department maintains a database of rental units in the City that have undergone lead paint hazard containment as part of

Gloucester's sanitary code enforcements. Approximately 400 rental properties have had lead paint hazard containment; these 400 properties contain 856 apartments. There is an outstanding need for additional lead hazard reduction work. The Gloucester Housing Authority estimates that 1 out of every 2 affordable rental units that come on the market are not lead safe.

Public and Assisted Housing

Introduction:

The Gloucester Housing Authority (GHA) has been supported by the Commonwealth of Massachusetts and the U.S. Department of Housing and Urban Development (HUD) to develop and maintain a total of 62 public housing units. In addition, the GHA has 632 vouchers. The waiting list for public housing is 4 years; there are 800 Gloucester residents on the Commonwealth's central list for housing choice vouchers. The GHA has a need for additional capital funding to address aging housing and additional housing choice funding at an appropriate Fair Market Rent. The table that follows is from the GHA and is included in the GHA's Five Year Plan.

Number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

The Gloucester Housing Authority has 9 developments plus scattered site housing located throughout the City. Of those developments, 2 are "Federal" public housing for families financed through HUD; 6 are "State" public housing developments supported through the Commonwealth. Of the State supported housing, one development is for families and 6 developments are for elderly. The Federally supported developments have a score with HUD's Real Estate Assessment Center.

Restoration and revitalization needs of public housing units in the jurisdiction:

Each of the public housing developments is in need of moderate capital improvements, including improvements to common areas and building systems for heating, roofing and landscaping. The GHA estimates that improvements for the two federally funded public housing developments will cost \$3.5 million; the GHA receives approximately \$125,000 annually in federal modernization funding. The GHA estimates that improvements for the six state-funded public housing developments are \$16 million; the GHA receives approximately \$400,000 annually in state modernization funding.

Public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

One GHA development supports housing for the homeless. These residents require case management services, which are provided by GHA, as well as direct service to deal with health and mental health issues.

Some residents have a need to increase earned income, reduce or eliminate the need for welfare assistance, make progress toward achieving economic independence and housing self-sufficiency or, in the case of elderly or disabled residents, help improve living conditions and age-in-place. The GHA Family Self-Sufficiency program and the Resident Opportunity and Self-Sufficiency programs work to meet those needs.

	Certificate	Mod-Rehab	Public Housing	Project-Based Vouchers	Tenant-Based Vouchers	Special Purpose Voucher: Veterans Affairs Supportive Housing	Special Purpose Voucher: Family Unification Program	Special Purpose Voucher: Disabled
# of unit vouchers available	0	101	691	56	1,175	0	0	0

Table 117 - Total Number of Public and Assisted Units by Program Type

Homeless Facilities and Services

Introduction

The homeless housing and service providers in the City of Gloucester employ innovative strategies to prevent and end homelessness. These providers work collaboratively through the Cape Ann Resource Exchange (CARE), the High Risk Task Force, and the North Shore Continuum of Care. There are two emergency shelters in the City, but permanent housing comprises the majority of the housing opportunities for homeless individual and families.

	Emergency Shelter Beds: Year Round	Emergency Shelter Beds: Voucher/Seasonal/Overflow	Transitional Housing Beds	Permanent Supportive Housing Beds	Permanent Supportive Housing Beds: Under Development
Households with Adults and Child(ren)	5	0	0	74	0
Households with Only Adults	30	0	0	78	10
Chronically Homeless Households	0	0	0	17	0
Veterans	0	0	0	0	0

Unaccompanied Youth	0	0	0	0	0
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Table 118 - Facilities and Housing Targeted to Homeless Households (HMIS Housing Inventory, 2014)

Homeless Facilities and Services, Cont.

Mainstream services, such as health, mental health, and employment services to the extent those services are use to complement services targeted to homeless persons:

All homeless programs in Gloucester provide case management services to comprehensively assess clients' needs and ensure they are connected with the appropriate benefits and services. The Open Door specializes in assisting the low-income and homeless with nutritional assistance, including a food pantry, community meals and Supplemental Nutritional Assistance Program (SNAP) assistance. Action, Inc.'s Home Health and Nurse Aide Training Programs train and certify individuals for work in health care. 75% of participants are low-income. The North Shore Workforce Investment Board offers basic skill training and job search methods to Gloucester residents and has an “access point” office in Gloucester.

Services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth:

Action, Inc., Wellspring House, Inc. and the Gloucester Housing Authority (GHA) are the two primary homeless housing providers in Gloucester. Together the organizations operate 1 emergency shelter and 15 permanent housing projects.

Action operates the only emergency shelter (30 beds) for individuals. The organization has a portfolio of 7 permanent housing projects, 4 of these are for chronically homeless individuals, 2 are for chronically homeless families and 1 is for persons with HIV/AIDS. Additionally, Action operates a Tenant-based Rental Assistance program for five chronically homeless families and assists clients who need rapid re-housing. Action's Housing First model moves chronically homeless individuals and families directly from the shelter into permanent housing. Case managers work with clients to ensure they remain stably-housed.

Wellspring House, Inc. operates an emergency shelter for families and provides housing for low-income individuals. Wellspring provides intensive case management and emergency shelter to five homeless families at a time. Wellspring staff provide stabilization services for one year after permanent housing is secured. Approximately 40 families at a time are assisted by these stabilization services. Wellspring also owns and operates a lodging house with 10 units of single room occupancy rentals for single men and women, and one Section 8 subsidized apartment. Wellspring’s Adult Learning Initiative offers Wellspring clients GED preparation, college preparation, and job skills training.

The GHA operates 98 units of permanent housing. A total of 56 of these units are Housing First units, whereby chronically homeless individuals are moved in directly from emergency shelters.

Healing Abuse Working for Change (HAWC) serves victims of domestic abuse with a satellite office in Gloucester. HAWC operates an 8 unit, 18 bed shelter at a confidential location in Cape Ann. HAWC works within the network of Massachusetts domestic violence housing providers to secure housing for their clients that is located as far away from their abuser as possible.

The Grace Center is a drop-in center, rotating operations out of three local churches, which serves 500 low-income and homeless adults in crisis. The Center provides homeless individuals a place to go during the day when the Action shelter is closed. Services offered by the Grace Center include: psychiatric assessments, HIV/AIDS testing; rental, transportation and housing search assistance, and benefits case management. Reports generated from the High Risk Task Force indicate that since the Grace Center opened in 2011 there has been a significant reduction in ambulance calls, arrests, and incidents involving adults in crisis.

Special Needs Facilities and Services

Introduction

Gloucester has an extensive network of human service providers serving the non-homeless special needs population. These providers collaborate with each other as well as other regional providers to connect their clients with resources. While there is a range of unmet needs for each group, affordable transportation and affordable housing opportunities were the universal unmet needs of this population in Gloucester, according to the consulted providers.

Elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and their supportive housing needs:

Action, Inc. administers several programs that provide assistance to elderly households in Gloucester. The Homecare program is a longer-term support service that provides homemaking, companionship and personal care to low-income seniors living in their own homes. The program was serving 318 Gloucester seniors in December 2014. Home health aides are able to connect senior clients with other resources. Action's Fuel Assistance and Weatherization program help income-eligible households decrease their heating costs through financial assistance and energy saving improvements. In 2013, 96 elderly households were served by the weatherization program and 663 elderly households received fuel assistance.

The North Shore Health Project (NSHP) serves persons with HIV/AIDS and Hepatitis C living in Cape Ann through case management, education and awareness, testing, support groups, emergency financial housing assistance, nutritional assistance and holistic health care services. Action, Inc. provides permanent housing for 36 individuals living with HIV/AIDS through the organization's Quest program; residents of the program receive case management services from Action. The greatest unmet needs for persons with HIV/AIDS and individuals living with Hepatitis C are transportation and housing. There are

77 individuals on the waitlist for Action's Quest program, which has little to no turnover each year. There are few programs specifically designed for individuals living with Hepatitis C placing these individuals in competition for supportive services and housing available for the general population.

The Open Door is a Gloucester based non-profit working to alleviate the impact of hunger in the region. Open Door programs include: a food pantry, regular community meals, Mobile Market, summer meal and after school supper programs for low-income children, SNAP/food assistance, nutritional education and job training.

Cape Ann Social Club provides social, recreational and rehabilitative support to persons with mental health disabilities. Club meetings occur when day programs for persons with mental health disabilities are customarily closed. The primary goals of the program are to help members learn social integration skills, reduce isolating/suicidal behavior, increase self-esteem, and promote independency.

Victims of domestic violence are often challenged by a multitude of issues: escaping their abuser, securing a safe environment, navigating a complex and expensive legal system and increasing their income to support their household. Healing Abuse Working for Change (HAWC)'s provides free services to victims of domestic abuse, including: a 24-hour emergency hotline, support and safety planning, legal advocacy and support groups. In 2013, HAWC's Gloucester office provided 1,387 services to 294 Gloucester residents. Affordable housing; low-cost, flexible childcare; education and job training; and affordable professional legal representation are among the unmet needs of this population.

Special Needs Facilities and Services, Cont.

Programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing:

The Massachusetts Operational Services Division (OSD) ensures that all applicable state procurement and contracts include standard discharge language mandating that patients are not discharged into homelessness. The Department of Public Health (DPH) and the Executive Office of Health and Human Services (EEOHHS) collaborate on discharge planning with each other and the MA Interagency Council on Housing and Homelessness. The Massachusetts Department of Mental Health (DMH) promulgates regulations and procedures for discharges from state facilities. DMH policies stipulate that discharge planning efforts must focus on working with the consumer and area providers to find appropriate, permanent housing. DMH has designated housing managers as representatives to the North Shore Continuum of Care (NSCoC). These managers work directly with NSCoC mental health providers on discharge planning for clients with severe and chronic mental health issues. The NSCoC regularly shares discharge planning information and updates from EEOHHS and DMH.

There are flaws in the implementation of discharge planning policies at regional health care facilities surrounding Gloucester. Addison Gilbert Hospital (AGH), located in Gloucester maintains a good relationship with Action Inc., the City's largest homeless shelter provider. AGH has three beds set aside

for discharged patients and communicates directly with Action staff concerning discharge planning for individual patients. Hospitals outside of Gloucester have routinely dropped-off patients at Action, Inc. that have medical needs the shelter is not equipped to handle.

Activities to address the housing and supportive services needs identified with respect to persons who are not homeless but have other special needs.

In 2015 the City will fund a range of projects that address the needs of the elderly, victims of domestic violence and persons with disabilities. Within the "Services for victims of domestic violence" goal, CDBG funds will support a domestic violence crisis intervention and prevention program operated by Healing Abuse Working for Change (HAWC). For the "Public facility improvements" goal, The City will utilize CDBG funds to construct community gardens in elderly public housing developments; these gardens will have accessible features for persons with disabilities. Phase I of the Railroad Avenue Area Streetscape, a City-sponsored project, will include complete reconstruction of the sidewalks along Maplewood Avenue. These improvements will create greater accessibility for persons with disabilities. This project is part of the City's "Public infrastructure improvements" goal.

Activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs with respect to persons who are not homeless but have other special needs.

In 2015 the City will fund a range of projects that address the needs of the elderly, victims of domestic violence and persons with disabilities. Within the "Services for victims of domestic violence" goal, CDBG funds will support a domestic violence crisis intervention and prevention program operated by Healing Abuse Working for Change (HAWC). For the "Public facility improvements" goal, The City will utilize CDBG funds to construct community gardens in elderly public housing developments; these gardens will have accessible features for persons with disabilities. Phase I of the Railroad Avenue Area Streetscape, a City-sponsored project, will include complete reconstruction of the sidewalks along Maplewood Avenue. These improvements will create greater accessibility for persons with disabilities. This project is part of the City's "Public infrastructure improvements" goal.

Barriers to Affordable Housing

The principal barrier to development of affordable housing in Gloucester is cost. The higher cost of existing housing is indicative of the cost of real estate for development. The "Railroad Avenue Study" completed by the Metropolitan Area Planning Council's completed for the City in July, 2014 reviews residential sale prices in Gloucester. Overall, these prices have increased by 132% between 1993 and 2013. Notably, median condo prices rose from \$164,000 in 2011 to \$285,500 in 2013. Also see the appendix, *Affordability of Single-family Homes by Income (2000 - 2012 Table)*. Another deterrent to affordable housing has been the general economic condition of the region since the recession of

2007. With little to no new development, affordable units required through the City's Inclusionary Zoning Ordinance are not being produced.

Another factor is the lack of developable land. Public policy and state regulation restrict the development of wetland, which covers a large percentage of Gloucester.

With limited exceptions, the development of multi-family housing is not by right and requires the approval of the City Council. However, the City works to include affordable housing through inclusionary land use provisions, such as the overlay, special permit district which gives the City flexibility to grant higher density for developments that include affordable housing. This flexibility for affordable housing is also encouraged through the cluster development ordinance. This housing requirement requires that 15% of units constructed will be affordable; however, the developer can also make a payment in lieu of producing affordable housing to the Gloucester Affordable Housing Trust fund. The City's Affordable Housing Trust (AHT) committee meets monthly and has a staff person from the Community Development Department to encourage, guide and offer funding for affordable housing.

Affordable and accessible housing is an issue in Gloucester with few units, as a percentage of the overall housing stock available. Most housing was developed before the requirement for accessible units in multi-family buildings. Public policy has changed for new buildings. The prohibitive cost of structural changes continues to limit accessible units in older buildings. Improvements are being made to some existing housing through SeniorCare and the Gloucester CDBG-funded Housing Rehabilitation program.

Diminishing public sector resources negatively impact the City's ability to develop and preserve affordable housing.

MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

Introduction

Three factors are key determinates for the local economy in Gloucester—one historic, one geographic and one seasonal. Gloucester is the oldest fishing port in the county, creating a thriving economy with intense harbor activity. After more than 300 years, industry changes, including regulation by the National Oceanic and Atmospheric Administration and the New England Fishery Management Council, significantly diminished the industry. The diminution of the fishing industry is one reason for Gloucester’s high unemployment rate. Gloucester’s unemployment rate has historically been higher than Massachusetts’s. In 2010, Gloucester’s unemployment rate was 10%, Massachusetts’s was 8.3%; in 2011, Gloucester’s rate was 8.73%, Massachusetts’s was 8.3%; in 2012, Gloucester’s rate was 7.8%, Massachusetts’s 6.7%.

The second determinate is geography. Gloucester is on an island at the end of Route 128. It is a community of tremendous beauty, creativity, and innovation. However, according to the Gloucester Economic and Industrial Development Corporation (EDIC) the City is often considered remote for corporate activity due to several factors: large-scale distribution and qualified workforce. Workforce experts also indicate that commuting to locations like the high tech segments of Route 128 in the Waltham area, or even closer, is difficult. First, some residents have a general reluctance to leave the island. For those residents who do not have a car transit is a challenging alternative with limited bus service and employers that are not in proximity to train stations. The third determinate is the seasonality of the region’s economic. Service and tourist industries are a driving economic force and are dictated by warm weather visitors.

In terms of the local economy, Gloucester is resilient. Just as the fish industry changed with Birdseye frozen food (the processing innovation started in Gloucester), so too has the local economy changed again with new investments in hospitality enterprises and the potential for new investments in marine technology, marine research and marine resources. Gloucester’s generational knowledge of ocean habitats can be the platform for new economic initiatives and jobs. Of course, this geographic determinate is also an asset. The natural beauty and historic nature of Gloucester is a tourist attraction and economic platform for the hospitality businesses that have become so important in Gloucester.

The data provided below gives a varied picture of the workforce in Gloucester.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	12	0	2	0	-2
Arts, Entertainment, Accommodations	230	0	28	0	-28
Construction	70	0	8	0	-8
Education and Health Care Services	328	0	42	0	-42
Finance, Insurance, and Real Estate	104	0	14	0	-14
Information	36	0	4	0	-4
Manufacturing	132	0	16	0	-16
Other Services	66	0	8	0	-8
Professional, Scientific, Management Services	134	0	16	0	-16
Public Administration	0	0	0	0	0
Retail Trade	352	0	44	0	-44
Transportation and Warehousing	48	0	6	0	-6
Wholesale Trade	78	0	10	0	-10
Total	1,590	0	--	--	--

Table 119 - Business Activity

Alternate Data Source Name:

Business Activity: 2007-2011, ACS

Data Source Comments:

The Agriculture, Mining, Oil & Gas Extraction field also includes Fishing. The Arts, Entertainment, Accommodations field also includes Recreation and Food Services. The Education and Health Care Services field also includes Social Assistance. The Finance, Insurance and Real Estate field also includes Rental and Leasing. The Other Services field doesn't include Public Administration. The Professional, Scientific, Management field also include Administrative and Waste Management. The Transportation & Warehousing field also includes Utilities. The number of jobs column is blank and the subsequent job calculation columns are blank or negative because Longitudinal Employer-Household Dynamics data has not yet been calculated for Massachusetts.

Labor Force

Total Population in the Civilian Labor Force	15,744
Civilian Employed Population 16 years and over	14,337
Unemployment Rate	8.94
Unemployment Rate for Ages 16-24	16.12
Unemployment Rate for Ages 25-65	7.05

Table 120 - Labor Force

Data Source: 2007-2011 ACS

Occupations by Sector	Number of People
Management, business and financial	3,116
Farming, fisheries and forestry occupations	534
Service	1,891
Sales and office	3,493
Construction, extraction, maintenance and repair	1,134
Production, transportation and material moving	581

Table 121 – Occupations by Sector

Data Source: 2007-2011 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	9,369	71%
30-59 Minutes	2,397	18%

Travel Time	Number	Percentage
60 or More Minutes	1,430	11%
Total	13,196	100%

Table 122 - Travel Time

Data Source: 2007-2011 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	708	78	458
High school graduate (includes equivalency)	3,011	375	1,050
Some college or Associate's degree	3,731	329	691
Bachelor's degree or higher	4,504	355	837

Table 123 - Educational Attainment by Employment Status

Data Source: 2007-2011 ACS

Educational Attainment by Age

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	42	20	0	356	499
9th to 12th grade, no diploma	210	165	242	461	537
High school graduate, GED, or alternative	766	568	914	2,954	2,133
Some college, no degree	510	551	627	1,776	649
Associate's degree	135	281	488	1,028	233
Bachelor's degree	188	840	755	2,110	529
Graduate or professional degree	47	158	411	1,422	922

Table 124 - Educational Attainment by Age

Data Source: 2007-2011 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	27,225
High school graduate (includes equivalency)	27,218
Some college or Associate's degree	33,199
Bachelor's degree	51,738
Graduate or professional degree	56,732

Table 125 – Median Earnings in the Past 12 Months

Data Source: 2007-2011 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The *Occupations by Sector* Table shows the number of people employed in the following lead sectors: Sales and Office, 3,493; Management, Business and Financial, 3,115; Service, 1,891; Construction, Extraction, Maintenance and Repair, 1,134; Production, Transportation and Material Moving, 581; Farming, Fisheries and Forestry Occupations, 534.

Describe the workforce and infrastructure needs of the business community:

The Gloucester economy has been in transition for over 20 years. During that time, jobs moved out of the fishing industry partly because of regulations restricting fishing. The workforce needs of the population are to replace those jobs. Matching skills is a challenge and retraining is an option with programs provided by the North Shore Workforce Investment Board (WIB). Training is available for general skill sets, including computer use. The WIB will also assist clients with job search skills and information, critical workforce needs with changing industry opportunities. Many positions in the growing hospitality industry have a low skill threshold but these jobs are low paying. The Gloucester Economic Development and Industrial Corporation (EDIC) works with emerging businesses and businesses relocating to Gloucester. The EDIC's perspective and the projections from economic development studies indicate a wide variety of businesses as prospects for Gloucester's economic development growth: from those lower skilled hospitality positions to highly technical jobs in maritime science fields.

Gloucester Harbor planning efforts indicate opportunities in: ocean observations (sensor fabrication, deployment work, monitoring), marine biotech (marine biopharmaceuticals, marine biomaterials), marine research (National Science Foundation, U.S. Navy) and renewable energy (wind, tidal/wave). For the fishing industry specific recommendations include catch diversification, product development and demonstrating sustainability as market advantage.

Higher end positions, requiring advanced degrees, will not be trained in Gloucester or the immediate area. For middle level positions, the WIB will customize training programs. The health care industry is in need of trained applicants at various levels. Action, Inc.'s Home Health Aid Training Program and the Nurse Aide Training Programs have a high placement rate.

The EDIC efforts are principally to market real estate in Gloucester's industrial parks, the Blackburn Industrial Park and the Cape Ann Industrial Park. Infrastructure needs in these locations concern utilities. The EDIC works with relocating or emerging businesses to provide utilities with grants and other financing.

Economic development issues were part of the specific outreach topics for the Consolidated Plan process. As part of the outreach efforts, the City conducted a Citizen Participation Survey for community development in late 2014 and early 2015, with 297 responses. The survey indicated preferences for the following economic development initiatives: loans to businesses creating or retaining jobs in Gloucester, technical assistance to help existing Gloucester businesses succeed and micro-enterprise loans to assist small business start-ups in Gloucester.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Gloucester has two distinct geographic areas of focus for economic development: industrial parks and the harbor/downtown area. For the industrial parks, the EDIC has identified utility needs and will continue to meet those needs, working with companies buying or leasing space. Major changes are expected in the harbor/downtown area. The most prominent of those changes is occurring in the Fort area, previously employed for uses associated with the fishing and boating industries. Some change is now occurring in the Fort area with the groundbreaking of a new 96 room, business class hotel, the Beauport. To meet the needs of the new hotel and additional development, the City will undertake \$6 million of improvements to sewer, water, drainage and roadway systems. Improvements are supported with developer contributions and grants, including a \$3 million MassWorks grant. Another downtown project is the Railroad Avenue redevelopment. The projection is for mixed use, transit oriented development. Infrastructure improvements will take place as needed in response to development

proposals. Other opportunities include reuse of school property, retail parcel redevelopment and development of a City owned, water front parcel. Again, infrastructure improvements will be in response to specific development.

Workforce development in Gloucester will be at two different levels. General skills training, including literacy and basic business protocols will help qualify applicants for lower and middle level opportunities in the hospitality, biotech and aquaculture industries. Second, efforts are made in response to niches in certain industries, such as Action, Inc.'s medical training program. The WIB will also customize training for new employers, including training in technical fields.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

In 2011, a U.S. Economic Development Administration work titled “Economic Development Assessment Team Report” pointed out the workforce challenge in Gloucester. Fishing can be a family legacy with generations doing the same work and investing in boats. Fishing is a uniquely independent, outdoor way of life, making a transition to another career difficult. While some of that oceanic knowledge is transferrable, other skills must be learned. Educational attainment levels noted above (*Educational Attainment by Age Table*) indicate a more advanced education for younger age groups, a positive sign for workforce development.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

The WIB partners with North Shore Community College to provide certificate and training programs. The WIB itself offers basic skill training and job search methods and has an “access point” office in Gloucester. The Center for Entrepreneurial Activity at Salem State College provides an experiential, educational and research platform for new ideas. The Center regularly reaches out to Gloucester businesses and residents. Action, Inc. has also initiated several medical training programs with an excellent success rate for placing graduates.

Workforce development, enabling residents to obtain jobs, strengthens the fabric of the community and its neighborhoods, which is the overall goal of the Consolidated Plan. Self-sufficiency at the individual and household level decreases the need for social services.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

The U.S. Economic Development Administration prepared an updated Comprehensive Economic Development Strategy (CEDS) for Gloucester in 2011. City staff, non-profits and business interests were represented in the process. The result was an Economic Development Assessment Team Report in 2011 (the EDA Report). The assessment focused on the fishing industry, and noted that the 20 year decline was due in part to regulations from the National Oceanic and Atmospheric Administration and the New England Fishery Management Council. The economic multiplier for fishing includes attendant industries such as seafood processing, product wholesaling and transport, boat maintenance and repair. The issues identified in the Report continue to be addressed. For instance, many of the recommended actions for workforce training are now being carried out by the WIB. Financing issues have been and will continue to be addressed in the Consolidated Plan and Annual Action Plans.

Discussion

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

The City has defined a "target area" for community development work that includes the highest percentage of low- and moderate- income residents in Gloucester, which qualify by "Exception" at 49.13%. The following census tracts and block groups are included in this area: census tract 221500, blocks groups 1,2; census tract 221600, block groups 1,2,3; census tract 221700, block group 1; census tract 221902, block group 1. Based on data review and City experience with housing programs, housing issues in these areas include cost burden and physical deterioration as a result of deferred maintenance, which in many cases is due to declining income of seniors aging in place.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

There is no concentration of racial or ethnic minorities in Gloucester, as Gloucester has a very low minority population. Again, the census tracts and block groups have a low- and moderate- income population: census tract 221500, blocks groups 1,2; census tract 221600, block groups 1,2,3; census tract 221700, block group 1; census tract 221902, block group 1.

What are the characteristics of the market in these areas/neighborhoods?

Market characteristics include: higher incidence of multi-family residential uses, denser settlement patterns, aging infrastructure, and mixed-uses, such as commercial, industrial and institutional. The proximity to the railroad station provides a link to employment, educational and other opportunities and can initiate transit-oriented development. These neighborhoods are clustered around the Harbor, offering employment opportunities.

Are there any community assets in these areas/neighborhoods?

Community assets in these neighborhoods include park and recreational facilities that are being improved by the City on a continuing basis. For instance, recent work on Burnham's Field has included accessibility improvements. Accessibility features, including curb cuts at intersections, are much more frequent in these neighborhoods than the rest of the City. These neighborhoods have ample access to transportation including Route 128 and the Railroad Station, providing transit to Boston and intermediate areas to the south. These neighborhoods each have an important institutional presence either in the neighborhoods or near the neighborhood. Such institutions include the Gloucester library, the YMCA and Action, Inc. Employment opportunities in the downtown and in the harbor are also nearby.

Are there other strategic opportunities in any of these areas?

According to the Metropolitan Area Planning Council, the downtown area, including parts of the target neighborhoods, could support development of over 266 and 533 additional multi-family units over the next 5 to 10 years. MAPC projects that those units would be primarily market rate, but could also include affordable units. The projected residential development would complement job opportunities outlined for the Harbor area including: ocean observations (sensor fabrication, deployment work, monitoring), marine biotech (marine biopharmaceuticals, marine biomaterials), marine research (National Science Foundation, U.S. Navy); and renewable energy (wind, tidal/wave). The hospitality industry is another opportunity area for Gloucester, with the flagship project Beauport Hotel scheduled to open within the next year.

The Railroad Avenue area is also part of the MAPC downtown projection. The transit connection to the North Shore and Boston will continue to be a critical link for the City. Infrastructure improvements will take place as needed in response to development proposals at Railroad Avenue. Other opportunities include reuse of school property, retail parcel redevelopment and development of a City owned, waterfront parcel.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan formulates actions to address the most prominent needs that were identified through the Needs Assessment and Market Analysis. These priority needs include: affordable housing for low- and moderate-income residents; provision of local economic opportunities; provision of public facilities and infrastructure; coordination and provision of public services and accessibility of public facilities and infrastructure. The following are the goals identified by the City to address these needs: residential rehabilitation, assistance to local businesses and job creation; public facility improvements; public infrastructure improvements; basic services; services for victims of domestic violence, employment training; health services; housing services; accessibility improvements to public housing; accessibility to parks and recreational facilities and accessibility of sidewalks.

The Grants Division of the Community Development Department administers the Community Development Block Grant (CDBG) program and the HOME Investment Partnerships program (HOME) in Gloucester, including ensuring compliance through monitoring. Gloucester expects to utilize approximately \$3 million dollars in CDBG funds and \$315,453 in HOME funds over the next five years to support the priority needs and goals defined in the Strategic Plan. Funds for public service, housing rehabilitation, accessibility for persons with disabilities and economic development goals will be allocated city-wide, while funding for public facility and infrastructure goals will be allocated in the Community Development Target Neighborhood.

The Gloucester Housing Authority (GHA) accommodates disabled residents and applicants in several ways. The GHA has a total of 21 accessible units in public housing. Additionally, the GHA completes modifications to non-accessible units for residents experiencing mobility issues. The GHA also incorporates residents' input for management through the resident representation of the Board of Directors and the Resident Advisory Board.

The City is committed to undertaking programs that reduce the number of persons and families living in poverty. Partnerships with homeless providers are an important component of this effort. Gloucester's homeless providers are focused on assisting their clients to become stably-housed through the provision of permanent housing and intensive case management. The City will continue to support Action, Inc., Wellspring House, Inc., HAWC and the Grace Center through the High-Risk Task Force and with community development financial resources.

In general terms, barriers to affordable housing are presented by environmental regulations concerning wetlands, which constitute a large percentage of Gloucester's land mass. The City has instituted an inclusionary zoning provision for affordable housing and works through the HOME Consortium for the

production of affordable housing. Gloucester's Housing Rehabilitation program works to preserve and maintain existing affordable housing through 0% interest loans with deed restrictions.

The City addresses Lead Based Paint (LBP) hazards through education efforts and housing programs. The City's Health Department is at the forefront of LBP education and also partners with the Massachusetts Department of Health which has an extensive testing and education program. All housing programs supported by public funding in Gloucester require LBP free construction and rehabilitation.

SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

Geographic Area

Table 126 - Geographic Priority Areas

1	Area Name:	Citywide
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	This area encompasses all of those parts of the City not included in community development target area.
	Include specific housing and commercial characteristics of this target area.	Low- and moderate-income households are located throughout the City. For instance, opportunities for housing rehabilitation throughout the City will help ensure housing choice citywide.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	The community was consulted as part of the Consolidated Plan process. In particular, the non-targeted public hearings and consultations with non-profits indicated the need and opportunity for project related to low- and moderate-income households throughout the City.
	Identify the needs in this target area.	The needs of the City are identified in the Needs Assessment section of the Consolidated Plan.
What are the opportunities for improvement in this target area?	Immediate opportunities for improvements are defined in the projects included in Section AP-38 of the Annual Action Plan.	
Are there barriers to improvement in this target area?	Barriers to improvements include insufficient funds, barriers to affordable housing (including the high cost of real estate) and others.	
2	Area Name:	Community Development Target Neighborhood
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	

% of Low/ Mod:	
Revital Type:	Other
Other Revital Description:	Public facilities and infrastructure
Identify the neighborhood boundaries for this target area.	Gloucester's community development target neighborhood includes the following block groups: census tract 221500, blocks groups 1,2; census tract 221600, block groups 1,2,3; census tract 221700, block group 1 and census tract 221902, block group 1.
Include specific housing and commercial characteristics of this target area.	Market characteristics of the target neighborhood include: higher incidence of multi-family residential uses, denser settlement patterns, aging infrastructure, mixed use development that consists of housing, commercial and institutional uses.
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	This neighborhood includes the highest percentage of low- and moderate- income residents in Gloucester. Consultations with stakeholders and citizen outreach confirm that that public service needs are high in this area.
Identify the needs in this target area.	According to data generated by CPD maps, 44.6% of Gloucester households experiencing one or more severe housing problems live in the target neighborhood. A total of 49.6% of Gloucester households experiencing a cost burden of 30% or more live in the target neighborhood. The high percentage of older housing stock in the target neighborhood has resulted in units with physical deterioration, often due to delayed maintenance. The Gloucester Open Space and Recreation Plan identifies improvements to recreational amenities in the target neighborhood. These include Burnham Field, Newell Stadium and the Harborwalk. Accessibility improvements to streets, sidewalks and public facilities is a need city-wide.

<p>What are the opportunities for improvement in this target area?</p>	<p>In addition to the needs identified, the location of the target neighborhood in relation to community assets presents additional opportunities for improvement. The proximity of portions of this neighborhood to the railroad station links residents with employment, education and training opportunities. This area is prime for transit-oriented housing development as well as the creation of safe routes from residential areas to the station. The harbor is also close to the neighborhood, offering employment opportunities and potential for additional economic development.</p>
<p>Are there barriers to improvement in this target area?</p>	<p>The primary barrier to addressing the need for improvements is lack of sufficient funding. In order to address this issue, projects are undertaken in phases and leveraging funds are sought by project managers.</p>

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

The City of Gloucester’s public service, housing rehabilitation, and accessibility projects will directly benefit low- and moderate-income people and will be carried out on a city-wide basis. The projects under the economic development program will also be undertaken city-wide and require the creation or retention of jobs for low- and moderate-income people. One hundred percent of CDBG funds will be used for activities that benefit Gloucester’s low- and moderate-income residents.

There is no concentration of minority or low-income populations in the City, nor are there any census tracts where more than 50% of residents are low or moderate income. Therefore, the City has created a Community Development Target Neighborhood that includes the highest percentage of low- and moderate income residents in Gloucester. This neighborhood includes the following block groups: census tract 221500 (blocks groups 1,2); census tract 221600 (block groups 1,2,3); census tract 221700 (block group 1); census tract 221902 (block group 1). In order to be eligible, public facility and infrastructure improvement must be located in income-qualified areas. Public facility projects that are designed to remove architectural barriers for people with disabilities are the one exception to this eligibility requirement. These projects are intended to serve the entire population and may be located city-wide.

SP-25 Priority Needs - 91.415, 91.215(a)(2)

Priority Needs

Table 127 – Priority Needs Summary

1	Priority Need Name	Affordable housing for low/mod-income residents
	Priority Level	High
	Population	Moderate Large Families Families with Children Elderly Elderly
	Geographic Areas Affected	Citywide
	Associated Goals	Residential Rehabilitation
	Description	There is insufficient affordable rental and homeowner housing in Gloucester to meet the needs of the City's lower income households. CHAS data shows that 66% of Gloucester low-income households struggle with a housing problem related to affordability. This data also indicates a mismatch between residents' household income and available housing in Gloucester; only 22% of the housing stock is affordable to households earning 80% of the AMI. An aging housing stock contributes to the difficulty of many homeowners to remain in their home safely and affordably. Residential owner and rental rehabilitation will address health and safety improvements for income-eligible households, while maintaining the affordability of the housing unit through a deed restriction.
	Basis for Relative Priority	Safe, affordable housing is a basic human need. Respondents of the Citizen Participation Survey administered by the Grants Division ranked the following housing funding priorities as high: "increase the affordability of existing rental housing", "rehabilitation of existing rental housing" and "energy efficiency and weatherization improvements". "Rehabilitation of existing owner-occupied housing", "testing and abatement of lead-based paint" and "repair or replacement of failing building systems for rental properties" were each ranked as a medium priority by survey respondents. Existing demand for the Gloucester Rehabilitation program also supports this need as a high priority throughout the next 5 years.
2	Priority Need Name	Provision of local economic opportunities

	Priority Level	High
	Population	Moderate Non-housing Community Development
	Geographic Areas Affected	Citywide
	Associated Goals	Assistance to local businesses & job creation
	Description	The City works to increase its economy's capacity to create wealth for local residents, particularly in local areas that may have endured a concentrated effect of the Great Recession. Neighborhoods are strengthened with economic development for local businesses, jobs that are stable and higher paying, an increased tax base and diversification of the local economy.
	Basis for Relative Priority	The economy in the City has been in transition for over 20 years, with jobs moving out of the fishing industry, partly due to regulations restricting fishing. The City has worked to provide alternatives through the development of industrial parks and the inclusion of the hospitality industry in the harbor area, while respecting the harbor's remaining fishing uses. The City is also encouraging alternative marine enterprises, such as biotechnology, research and renewable energy. The City will support workforce initiatives and financing for businesses that will create jobs for low- and moderate- income residents.
3	Priority Need Name	Provision of public facilities and infrastructure
	Priority Level	High
	Population	Moderate Families with Children Elderly Individuals Families with Children Elderly Frail Elderly Persons with Physical Disabilities
	Geographic Areas Affected	Community Development Target Neighborhood
	Associated Goals	Public facility improvements Public infrastructure improvements

	Description	City investment in public facilities and infrastructure is essential to serve the community. Neighborhood centers and senior centers provide a safe place for Gloucester residents to recreate and receive educational and nutritional services. Homeless facilities in Gloucester serve homeless individuals and families with housing and services. Safe, enjoyable recreational facilities are an important component of a quality living environment. Improvements to streets and sidewalks create a more walkable community by increasing pedestrian safety.
	Basis for Relative Priority	Respondents of the Citizen Participation Survey administered by the Grants Division ranked the following funding priorities for the homeless population as high: "emergency shelters", "transitional housing" and "permanent housing". "Community and neighborhood centers; parks and recreational facilities; streets and sidewalk improvements; safer intersections; and pedestrian accessibility" also received a high priority ranking by survey respondents. These responses were reinforced by public comments at all three public hearings.
4	Priority Need Name	Coordination & provision of public services
	Priority Level	High
	Population	Moderate Large Families Families with Children Elderly Public Housing Residents Individuals Families with Children Mentally Ill Chronic Substance Abuse Elderly Frail Elderly Persons with Mental Disabilities Persons with Developmental Disabilities Victims of Domestic Violence
	Geographic Areas Affected	Citywide
	Associated Goals	Basic services Services for victims of domestic violence Employment training Health Services Housing Services

	Description	Gloucester has an effective network of providers serving the City's homeless and lower income populations. The public services offered by these organizations move families and individuals out of poverty and prevent homelessness. Elderly, victims of domestic violence, and persons with mental illness are among the non-homeless special needs populations served by the City through this priority.
	Basis for Relative Priority	The provision of public services to Gloucester's lowest income population is a core function of the City's community development program. Specific community needs for individual and family services were discussed at each public meeting held during the development of the Consolidated Plan. Youth programming, senior services and job training were identified as service priorities for Gloucester residents at two of the three informal public hearings. Respondents to the Citizen Participation Survey administered by the Grants Division ranked the following service funding priorities as high: youth services, supportive services for victims of domestic violence and employment training. Mental health services received a medium priority ranking on the survey.
5	Priority Need Name	Accessibility of public facilities/infrastructure
	Priority Level	High
	Population	Moderate Large Families Families with Children Elderly Elderly Frail Elderly Persons with Physical Disabilities
	Geographic Areas Affected	Citywide
	Associated Goals	Accessibility improvements to public housing Accessibility improvements to parks & recreations Accessibility of sidewalks
	Description	Accessibility improvements to public housing developments help meet the needs of persons with disabilities, including seniors. The Metropolitan Area Planning Council's "Railroad Avenue Study", completed for the City of Gloucester, indicates that the City's existing housing inventory may not meet the needs of 55+ households, who are projected to increase by 34% over the next 15 years. Accessibility improvements to City sidewalks enable people with a disability to safely travel throughout the community.

<p>Basis for Relative Priority</p>	<p>Respondents of the Citizen Participation Survey administered by the Grants Division ranked the creation of affordable, accessible rental units and pedestrian accessibility improvements as a high priority for the City. Feedback generated from all three informal public hearings indicated a need for accessible sidewalks. A “walk audit” completed in the area by the train station, which was part of the "Railroad Avenue Study", showed a lack of accessible sidewalks.</p>
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Narrative (Optional)

SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	618,141	10,000	154,146	782,287	2,522,564	CDBG resources will fund a variety of projects, including: housing rehabilitation, economic development, public facility and infrastructure improvements, public services and accessibility improvements for persons with disabilities.

Table 128 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Please note that a chart listing the City’s HOME, Public Housing and Continuum of Care financial resources can be found in the Appendix.

CDBG funds for homeless facilities assist Action, Inc. leverage Continuum of Care funds. Action, Inc. receives McKinney-Vento funds through the North Shore Continuum of Care. In PY2014, Action, Inc. was awarded \$283,137 in funds. These funds were awarded in January 2015 and will be expended in PY2015. It is expected that Action, Inc. will receive an additional \$1,132,548 in McKinney-Vento funds during the next five years.

In PY2015, the Gloucester Housing Authority (GHA) will receive \$105,000 in Capital Improvement funds. It is expected that the GHA will receive an additional \$420,000 in Capital Improvement Funds during the next five years. This resource supports the City's priority to increase accessibility of housing for people with disabilities.

Community Preservation Act (CPA) funds and Gloucester Affordable Housing Trust (AHT) funds support the City's priority to provide affordable housing for low- and moderate-income residents. Currently, there is \$253,000 in Gloucester's AHT. The City expects a total of \$1,575,000 in CPA funds to be allocated to the City in the next five years, 10% of the annual allocation of these funds must be reserved for affordable housing in the community. CDBG funds also leverage CPA funds to improve the accessibility of parks and recreational spaces for people with disabilities. In PY15, the City expects to receive \$560,000 in grants earmarked for the improvement of parks and recreational spaces from the Commonwealth of Massachusetts.

The City of Gloucester receives \$650,000 each year in Chapter 90 funds from the Commonwealth of Massachusetts. It is expected that a total of \$3,250,000 in Chapter 90 funds will be allocated to the City during the next five years. These funds are used to address aging public infrastructure through sidewalk and street improvements, including accessibility improvements. Additionally, the City recently submitted a grant application in the amount of \$1,110,000 to the Massachusetts Economic Development Administration. If awarded, these funds will also be utilized for infrastructure improvements at Blackburn Industrial Park.

CDBG funds also leverage funds from Action, Inc.'s Department of Energy and National Grid-sponsored Energy program for the Housing Rehabilitation program. Over the next five years, it is anticipated that a total of \$144,000 will be leveraged from this program.

Applicants submitting a proposed project for CDBG funding are required to show federal, state and local resources that will be used to support the activity. Public service sub-recipients funded in PY15 leveraged a total of \$2,689,600 from the following agencies and sources: Massachusetts Housing Partnership, Massachusetts Department of Children and Families, Massachusetts Division of Banks (Chapter 206), United Way, Community Preservation Act funds, grants, private foundations, charitable trusts and donations.

If appropriate, describe publically owned land or property located within the state that may be used to address the needs identified in the plan

In PY15, Gloucester will be undertaking Phase I of the Railroad Avenue Area Streetscape project, a public infrastructure improvement project. This City-sponsored project will be a multi-phase, transformative streetscape project that will improve walkability and accessibility in the income-qualified area of Washington Street, and Railroad and Maplewood Avenues. This area is the site of a greatly-utilized MBTA Commuter Rail Station, but is in need of significant infrastructure investment.

Discussion

The City of Gloucester is aware that a Massachusetts agency will be designated over the next few years to administer the new federal Housing Trust Fund (HTF). These funds will primarily provide rental housing to extremely-low and low-income households. The Needs Assessment and Market Analysis section of the Gloucester Consolidated Plan conclude that Gloucester needs additional quality, affordable rental units. The current economic climate has increased the number of households looking for rental units, lowering the rental vacancy rate and making it difficult for these households to find housing that suits their income and household size. Responses to the City's Citizen Participation Survey identified affordable, rental housing as a high priority. Further, the Gloucester Housing Authority struggles to find rental units that meet U.S. Department of Housing and Urban Development Housing Quality Standards and notes that many of the two-bedroom rental units in the City are not lead safe. An HTF allocation for the City of Gloucester would be best applied in the production of affordable rental housing or the rehabilitation of existing rental units, with a priority placed on the development and rehabilitation of units in close proximity to transit.

SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Community Development Department	Government	Economic Development Non-homeless special needs Ownership Planning Public Housing Rental neighborhood improvements public facilities	Jurisdiction
Public Works Department	Government	neighborhood improvements public facilities	Jurisdiction
Economic Development & Industrial Corporation	Government	Economic Development	Jurisdiction
Rose Barker Senior Center	Government	Non-homeless special needs	Jurisdiction
High Risk Task Force	Government	Homelessness Non-homeless special needs	Jurisdiction
North Shore Home Consortium	Regional organization	Ownership Rental	Region
North Shore Continuum of Care	Continuum of care	Homelessness	Region
GLOUCESTER HOUSING AUTHORITY	PHA	Public Housing	Jurisdiction
Action Inc.	Non-profit organizations	Homelessness Non-homeless special needs Ownership Rental public services	Region

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Wellspring House, Inc.	Non-profit organizations	Homelessness Non-homeless special needs Ownership Rental public services	Region
The Grace Center	Non-profit organizations	Homelessness Non-homeless special needs public services	Jurisdiction
Healing Abuse Working for Change	Non-profit organizations	Homelessness Non-homeless special needs public services	Region
North Shore Health Project	Non-profit organizations	Non-homeless special needs public services	Region
The Open Door	Non-profit organizations	Homelessness Non-homeless special needs public services	Region
Cape Ann Resource Exchange	Other	Homelessness Non-homeless special needs public services	Jurisdiction

**Table 129 - Institutional Delivery Structure
Assess of Strengths and Gaps in the Institutional Delivery System**

The Grants Division of the Community Development Department is the lead agency for the administration of the Community Development Block Grant (CDBG) program and the HOME Investment Partnerships program (HOME) in Gloucester. The City's productive partnerships with local, regional, state and federal organizations continue to be a critical component of successful program implementation. The High Risk Task Force, which is led by the Gloucester Health Department and comprised of representatives from the Gloucester Housing Authority, Gloucester Police and Fire Departments, Addison Gilbert Hospital, Veterans' Services and several other social service agencies serving the Gloucester area has been essential in effective delivery of public services.

The Community Development Department's Small Business Loan program is an important initiative for local economic development. The Small Business Loan program, which is funded with CDBG, is promoted to marine industries as well as other local businesses such as restaurants, grocery stores and

manufacturers. This program is for the purposes of job creation and retention for any for-profit business meeting the HUD guidelines.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X		X
Mortgage Assistance	X		X
Rental Assistance	X		X
Utilities Assistance	X		X
Street Outreach Services			
Law Enforcement	X	X	X
Mobile Clinics			
Other Street Outreach Services	X	X	X
Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X		
Education	X	X	X
Employment and Employment Training	X	X	X
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	
Other			
Nutrition	X		

Table 130 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

Gloucester has a well-integrated network of service providers that collaborate both locally and regionally. The City's primary homeless and housing providers: the Gloucester Housing Authority, Action, Inc. and Wellspring House, Inc. are each active members of the region's Continuum of Care. They also join other homeless providers, including the Grace Center, on the High Risk Task Force, which has succeeded in increasing the efficiency and effectiveness of service delivery for both providers and homeless clients.

Action, Inc. is the regional community action program, which enables the organization to serve the Gloucester community with extensive regional resources. The Gloucester community of persons with HIV/AIDS and Hepatitis C benefit from the North Shore Health Project's (NSHP) local presence in the City. The NSHP serves this population throughout Cape Ann with directed services, referrals and expertise in state and federal programs that are specifically designed for persons with HIV/AIDS and Hepatitis C. The NSHP also works in partnership with Action, Inc. to assist residents of Quest, Action's housing program for persons with HIV/AIDS.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

The homeless prevention, outreach and supportive service needs of Gloucester residents are addressed through the efforts of local service providers and the City of Gloucester. However, limited funds means that in some cases the existing capacity of services does not meet the growing demand. The following services were cited by providers and the public as lacking: transportation, mental health counseling for persons with HIV/AIDS, child care, residential programs for persons with substance addictions and homeless prevention funds. Supportive services for the homeless are equally as crucial as housing for this population, yet securing funding for this component of assistance is a constant organizational challenge.

The Grace Center's day shelter services, currently offered three days a week, have successfully filled what was previously a service void for the homeless population. Discharge planning policies at regional health care facilities surrounding Gloucester is an area that needs improvement. Addison Gilbert Hospital (AGH), located in Gloucester has beds set aside for discharged patients and communicates directly with Action, Inc.'s emergency shelter staff concerning discharge planning for individual patients. However, hospitals outside of Gloucester have routinely dropped-off patients at Action's emergency shelter that have medical needs the shelter is not equipped to handle.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

The City of Gloucester will continue to utilize local and federal funds, including CDBG monies to support programs, public facility improvements, and the creation of affordable housing for the homeless, near homeless and non-homeless special needs. Over the next five years, the City remains committed to allocating the maximum allowable percentage of CDBG funds to public services. The High Risk Task Force will continue to be led by the City in pursuit of identifying and responding to high risk clients as well as identifying and resolving gaps in the local service delivery system.

One function of the North Shore Continuum of Care is to resolve regional discharge-planning issues. As an active member of the CoC structure, Action, Inc. will continue to advocate for improvement in discharge planning by regional health care facilities.

SP-45 Goals - 91.415, 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Residential Rehabilitation	2015	2019	Affordable Housing	Citywide	Affordable housing for low/mod-income residents	CDBG: \$1,280,000	Rental units rehabilitated: 25 Household Housing Unit Homeowner Housing Rehabilitated: 25 Household Housing Unit
2	Assistance to local businesses & job creation	2015	2019	Non-Housing Community Development	Citywide	Provision of local economic opportunities	CDBG: \$330,000	Jobs created/retained: 75 Jobs Businesses assisted: 25 Businesses Assisted
3	Public facility improvements	2015	2019	Homeless Non-Homeless Special Needs	Community Development Target Neighborhood	Provision of public facilities and infrastructure	CDBG: \$110,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5965 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Public infrastructure improvements	2015	2019	Non-Housing Community Development	Community Development Target Neighborhood	Provision of public facilities and infrastructure	CDBG: \$435,988	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 565 Persons Assisted
5	Basic services	2015	2019	Homeless Non-Homeless Special Needs	Citywide	Coordination & provision of public services	CDBG: \$170,839	Public service activities other than Low/Moderate Income Housing Benefit: 23040 Persons Assisted
6	Services for victims of domestic violence	2015	2019	Homeless Non-Homeless Special Needs	Citywide	Coordination & provision of public services	CDBG: \$32,000	Public service activities other than Low/Moderate Income Housing Benefit: 950 Persons Assisted
7	Employment training	2015	2019	Non-Housing Community Development	Citywide	Coordination & provision of public services	CDBG: \$41,832	Public service activities other than Low/Moderate Income Housing Benefit: 225 Persons Assisted
8	Health Services	2015	2019	Homeless Non-Homeless Special Needs	Citywide	Coordination & provision of public services	CDBG: \$55,000	Public service activities other than Low/Moderate Income Housing Benefit: 1022 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9	Housing Services	2015	2019	Homeless Non-Homeless Special Needs	Citywide	Coordination & provision of public services	CDBG: \$59,000	Public service activities other than Low/Moderate Income Housing Benefit: 725 Persons Assisted Homelessness Prevention: 50 Persons Assisted
10	Accessibility improvements to public housing	2015	2019	Public Housing Non-Homeless Special Needs	Citywide	Accessibility of public facilities/infrastructure	CDBG: \$50,000	Rental units rehabilitated: 75 Household Housing Unit
11	Accessibility improvements to parks & recreations	2015	2019	Non-Homeless Special Needs	Citywide	Accessibility of public facilities/infrastructure	CDBG: \$60,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 821 Persons Assisted
12	Accessibility of sidewalks	2015	2019	Non-Homeless Special Needs	Citywide	Accessibility of public facilities/infrastructure	CDBG: \$62,052	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 3369 Persons Assisted

Table 131 – Goals Summary

Goal Descriptions

1	Goal Name	Residential Rehabilitation
	Goal Description	Residential rehabilitation in multi and single- unit structures. Code compliance, energy efficiency improvements and lead based paint hazards are addressed in this goal.
2	Goal Name	Assistance to local businesses & job creation
	Goal Description	Technical and direct financial assistance to local businesses, including micro-enterprises as well as job training.
3	Goal Name	Public facility improvements
	Goal Description	Improvements to the City's senior center, homeless facilities, city-owned parking facilities as well as park and recreational spaces.
4	Goal Name	Public infrastructure improvements
	Goal Description	Street improvements in the City's income-eligible areas.
5	Goal Name	Basic services
	Goal Description	Support of senior and youth services as well as food banks.
6	Goal Name	Services for victims of domestic violence
	Goal Description	Support of services to address the needs of victims of domestic violence and their non-abusive family members.
7	Goal Name	Employment training
	Goal Description	Support of services to increase skills and education for employment.

8	Goal Name	Health Services
	Goal Description	Support of health and mental health services.
9	Goal Name	Housing Services
	Goal Description	Provision of subsistence payment and housing counseling services.
10	Goal Name	Accessibility improvements to public housing
	Goal Description	Improve accessibility for public housing residents of the Gloucester Housing Authority.
11	Goal Name	Accessibility improvements to parks & recreations
	Goal Description	Improve accessibility of city park and recreational spaces for people with disabilities.
12	Goal Name	Accessibility of sidewalks
	Goal Description	Improve accessibility of sidewalks for people with disabilities.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

In PY2015, an estimated total of 10 households will receive assistance through the Gloucester's Housing Rehabilitation program. An additional five households will receive first-time homebuyer assistance; this will be tracked by the North Shore HOME Consortium.

SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The City takes several actions itself and with agency and non-profit partners to address Lead Based Paint (LBP) hazards and increase access to housing without LBP hazards. A critical part of eliminating lead paint poisoning is education. The City Community Development Department and the Health Department provide education to clients and the general public about LBP hazards. The City also partners with the Massachusetts Department of Public Health, and its Childhood Lead Poisoning Prevention Program (MassCLPPP) with its educational efforts. The City of Gloucester Health Department is a partner with MassCLPPP and accepts and offers referrals for case management, crisis intervention and environmental services when incidences of lead poisoning arise in the community. Action, Inc., a social service provider and partner to the City on numerous programs, also works to educate Gloucester residents about LBP hazards. For instance, Action administers the Woman, Infants and Children program and targets these parents with LBP information. Also, the Gloucester Housing Authority educates Housing Choice Voucher holders on lead paint issues.

Any new affordable housing, either directly supported by the Community Preservation Act funds, the Gloucester Affordable Housing Trust, the HOME program or built through the City's inclusionary zoning provision will be free of LBP hazards. The City is part of the Consortium that administers the HOME program. The City's Housing Rehabilitation program also addresses LBP hazards.

To access additional resources to address LBP, Gloucester has applied for Lead-Based Paint Hazard Control Grant funding from the U.S. Department of Housing and Urban Development. This funding has the potential to increase the City's impact of lead safe homes among income-eligible householders. The 2014 application was not funded by HUD; Gloucester plans to reapply in the future.

How are the actions listed above integrated into housing policies and procedures?

As a matter of policy, any housing built or rehabilitated with support from HOME, funding from the Community Preservation Act or the Gloucester Affordable Housing Trust, will be lead safe.

The adopted regulations for the Gloucester Housing Rehabilitation program ensure that any project undertaken by the program where a child under six years of age resides will include lead paint abatement. If the program expends over \$5,000 per housing unit, a lead risk assessment and inspection will be completed and interim controls of LBP will be completed. The program will cover temporary relocation of residents in those units when relocation is necessary. Mandatory work to reduce or eliminate LBP hazards can be supported through a \$30,000 grant, as funds allow. The regulations also require any contractor working on LBP hazards to be experienced and certified. Contractors are required to observe lead safe practices during all rehabilitation.

SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

The 2007-2011 American Community Survey indicates 6.0 percent of families and 8.7 percent of individuals in Gloucester are living below the poverty line. The Gloucester Community Development Department is primarily responsible for coordinating the City's efforts to reduce the number of people living in poverty. The Grants Division staff of the Community Development Department administers the Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME) programs.

Grants Division staff utilize HOME funds to provide homeownership opportunities to first-time homebuyers through down payment assistance. The Gloucester Rehabilitation program, funded with CDBG funds, assists income-eligible homeowners with safety and accessibility improvements so that they are able to remain in their home affordably. The City also partners with Action, Inc. to provide homeowners with weatherization and energy efficiency improvements with the goal of reducing their housing costs.

A total of 15 percent of Gloucester's CDBG allocation supports public services, including job training, nutrition, education and other services that help move families and individuals out of poverty. The City's economic development initiatives aim to increase the number of jobs for low- and moderate-income individuals. These opportunities help move people out of poverty as well as prevent households from slipping below the poverty line. The City also supports the provisions of Section 3 by encouraging contractors working on large contracts to train, hire and subcontract with low- and moderate-income residents in Gloucester.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The City's Inclusionary Zoning Ordinance incentivizes the development of affordable housing. The ordinance requires that 15 percent of all new residential developments involving eight or more dwelling units be made affordable. A cash contribution to the City's Affordable Housing Trust is allowable under the ordinance as an alternative to building affordable units, with specific stipulations.

The Community Development Plan for the City of Gloucester supports the operation of a Housing Rehabilitation program as well as the provision of assistance to seniors to remain in their homes. Increasing the supply of permanently affordable rental and owner-occupied housing is an additional objective of the Community Development Plan. The City is pending approval for funding by the Metropolitan Area Planning Council to support the development of an affordable housing plan. If approved, the Plan will formulate policy and programmatic initiatives to increase the type of affordable housing that will be most beneficial to the community and region.

SP-80 Monitoring - 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The City will monitor the Community Development Block Grant program utilizing HUD tools to implement a comprehensive compliance system. This comprehensive system for monitoring program sub-recipients begins with the application process, including the Request for Proposals (RFP). Prior to the submission of proposals in response to the RFP the Grants Division hosts public hearings to familiarize all potential applicants with the HUD reporting requirements. After funding is awarded, a contract between the City and the sub-recipient details the project purpose, scope, specific outcome(s), budget and invoice procedure. The Grants Division staff makes a pre-contract site visit to determine the ability of sub-recipients to perform according to HUD requirements, as well as their ability to provide documentation, demonstrate an understanding of the community development purpose, fiscal ability and general administration. Quarterly reports are expected from the sub-recipient on the funded project.

On-site visits are made to each sub-recipient at least once a year by the Grants Division staff. The project is reviewed in detail, sub-recipients' records are verified, consistency with stated objectives and outcomes is reviewed and any potential problems are identified by both City and sub-recipient staff. If necessary, corrective actions are agreed upon by Grants Division staff and the sub-recipient.

A risk analysis for the sub-recipient considers previous track record, staff availability and experience and the amount of funding. If a non-profit is new to the program, communication takes place as often as necessary. Meetings between Grants Division staff and the sub-recipient are frequently scheduled, particularly if there is concentrated project activity (public facilities construction) as opposed to an ongoing service (public service). The City formally monitors each sub-recipient once a year; technical assistance from the staff is always available. Grants Division staff meets monthly to review all projects as they meet goals and objectives. Staff communication and project reviews, which are also discussed monthly, ensure compliance with all program requirements, including the timeliness of expenditures. As part of the Housing Rehabilitation program, staff will ensure long-term compliance with housing codes as projects are inspected during construction or final clearance.

Recipients of HUD funds in excess of \$200,000 and individual contracts or subcontracts in excess of \$100,000 are subject to Section 3. Any contract in excess of \$100,000 will require a Section 3 plan from the contractor and will monitor that plan to ensure that businesses used and individuals hired are used to the greatest extent possible as delineated in that plan. In evaluating bidders, the City gives consideration, as a non-bid factor, to status as Small Business Enterprises (SBE's), Minority Based Enterprises (MBE's) and Women-Owned Enterprises (WBE's).

The City is able to implement the Consolidated Plan with a comprehensive planning approach. First, the Community Development Department is responsible for the Community Development Block Grant (CDBG) program (as well as a HOME project for homeownership). The Grants Division has this responsibility in regard to HUD funded programs. Since the Department includes the City's planning and economic development functions, these efforts are fully integrated on the department level. Second, the effective Comprehensive Plan, *The Community Development Plan for The City of Gloucester* specifically has the Community Development Department implementing housing and neighborhood renewal efforts. The Department uses CDBG funding to accomplish these goals.

Expected Resources

AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	618,141	10,000	154,146	782,287	2,522,564	CDBG resources will fund a variety of projects, including: housing rehabilitation, economic development, public facility and infrastructure improvements, public services and accessibility improvements for persons with disabilities.

Table 132 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Please note that a chart listing the City’s HOME, Public Housing and Continuum of Care financial resources can be found in the Appendix.

CDBG funds for homeless facilities assist Action, Inc. leverage Continuum of Care funds. Action, Inc. receives McKinney-Vento funds through the North Shore Continuum of Care. In PY2014, Action, Inc. was awarded \$283,137 in funds. These funds were awarded in January 2015 and will be expended in PY2015. It is expected that Action, Inc. will receive an additional \$1,132,548 in McKinney-Vento funds during the next five years.

In PY2015, the Gloucester Housing Authority (GHA) will receive \$105,000 in Capital Improvement funds. It is expected that the GHA will receive an additional \$420,000 in Capital Improvement Funds during the next five years. This resource supports the City's priority to increase accessibility of housing for people with disabilities.

Community Preservation Act (CPA) funds and Gloucester Affordable Housing Trust (AHT) funds support the City's priority to provide affordable housing for low- and moderate-income residents. Currently, there is \$253,000 in Gloucester's AHT. The City expects a total of \$1,575,000 in CPA funds to be allocated to the City in the next five years, 10% of the annual allocation of these funds must be reserved for affordable housing in the community. CDBG funds also leverage CPA funds to improve the accessibility of parks and recreational spaces for people with disabilities. In PY15, the City expects to receive \$560,000 in grants earmarked for the improvement of parks and recreational spaces from the Commonwealth of Massachusetts.

The City of Gloucester receives \$650,000 each year in Chapter 90 funds from the Commonwealth of Massachusetts. It is expected that a total of \$3,250,000 in Chapter 90 funds will be allocated to the City during the next five years. These funds are used to address aging public infrastructure through sidewalk and street improvements, including accessibility improvements. Additionally, the City recently submitted a grant application in the amount of \$1,110,000 to the Massachusetts Economic Development Administration. If awarded, these funds will also be utilized for infrastructure improvements at Blackburn Industrial Park.

CDBG funds also leverage funds from Action, Inc.'s Department of Energy and National Grid-sponsored Energy program for the Housing Rehabilitation program. Over the next five years, it is anticipated that a total of \$144,000 will be leveraged from this program.

Applicants submitting a proposed project for CDBG funding are required to show federal, state and local resources that will be used to support the activity. Public service sub-recipients funded in PY15 leveraged a total of \$2,689,600 from the following agencies and sources: Massachusetts Housing Partnership, Massachusetts Department of Children and Families, Massachusetts Division of Banks (Chapter 206), United Way, Community Preservation Act funds, grants, private foundations, charitable trusts and donations.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

In PY15, Gloucester will be undertaking Phase I of the Railroad Avenue Area Streetscape project, a public infrastructure improvement project. This City-sponsored project will be a multi-phase, transformative streetscape project that will improve walkability and accessibility in the income-qualified area of Washington Street, and Railroad and Maplewood Avenues. This area is the site of a greatly-utilized MBTA Commuter Rail Station, but is in need of significant infrastructure investment.

Discussion

The City of Gloucester is aware that a Massachusetts agency will be designated over the next few years to administer the new federal Housing Trust Fund (HTF). These funds will primarily provide rental housing to extremely-low and low-income households. The Needs Assessment and Market Analysis section of the Gloucester Consolidated Plan conclude that Gloucester needs additional quality, affordable rental units. The current economic climate has increased the number of households looking for rental units, lowering the rental vacancy rate and making it difficult for these households to find housing that suits their income and household size. Responses to the City's Citizen Participation Survey identified affordable, rental housing as a high priority. Further, the Gloucester Housing Authority struggles to find rental units that meet U.S. Department of Housing and Urban Development Housing Quality Standards and notes that many of the two-bedroom rental units in the City are not lead safe. An HTF allocation for the City of Gloucester would be best applied in the production of affordable rental housing or the rehabilitation of existing rental units, with a priority placed on the development and rehabilitation of units in close proximity to transit.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Residential Rehabilitation	2015	2019	Affordable Housing	Citywide	Affordable housing for low/mod-income residents	CDBG: \$280,000	Rental units rehabilitated: 5 Household Housing Unit Homeowner Housing Rehabilitated: 5 Household Housing Unit
2	Assistance to local businesses & job creation	2015	2019	Non-Housing Community Development	Citywide	Provision of local economic opportunities	CDBG: \$30,000	Jobs created/retained: 15 Jobs Businesses assisted: 5 Businesses Assisted
3	Public facility improvements	2015	2019	Homeless Non-Homeless Special Needs	Community Development Target Neighborhood	Provision of public facilities and infrastructure	CDBG: \$10,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 200 Persons Assisted
4	Public infrastructure improvements	2015	2019	Non-Housing Community Development	Community Development Target Neighborhood	Provision of public facilities and infrastructure	CDBG: \$235,988	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 565 Persons Assisted
5	Basic services	2015	2019	Homeless Non-Homeless Special Needs	Citywide	Coordination & provision of public services	CDBG: \$50,839	Public service activities other than Low/Moderate Income Housing Benefit: 4600 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Services for victims of domestic violence	2015	2019	Homeless Non-Homeless Special Needs	Citywide	Coordination & provision of public services	CDBG: \$8,000	Public service activities other than Low/Moderate Income Housing Benefit: 190 Persons Assisted
7	Employment training	2015	2019	Non-Housing Community Development	Citywide	Coordination & provision of public services	CDBG: \$9,832	Public service activities other than Low/Moderate Income Housing Benefit: 45 Persons Assisted
8	Health Services	2015	2019	Homeless Non-Homeless Special Needs	Citywide	Coordination & provision of public services	CDBG: \$15,000	Public service activities other than Low/Moderate Income Housing Benefit: 190 Persons Assisted
9	Housing Services	2015	2019	Homeless Non-Homeless Special Needs	Citywide	Coordination & provision of public services	CDBG: \$19,000	Public service activities other than Low/Moderate Income Housing Benefit: 145 Persons Assisted Homelessness Prevention: 10 Persons Assisted

Table 133 – Goals Summary

Goal Descriptions

1	Goal Name	Residential Rehabilitation
	Goal Description	

2	Goal Name	Assistance to local businesses & job creation
	Goal Description	
3	Goal Name	Public facility improvements
	Goal Description	
4	Goal Name	Public infrastructure improvements
	Goal Description	
5	Goal Name	Basic services
	Goal Description	
6	Goal Name	Services for victims of domestic violence
	Goal Description	
7	Goal Name	Employment training
	Goal Description	
8	Goal Name	Health Services
	Goal Description	
9	Goal Name	Housing Services
	Goal Description	

AP-35 Projects - 91.420, 91.220(d)

Introduction

The projects funded in the PY2015 Annual Action Plan meet the needs of low- and moderate-income individuals and households. Public facility and infrastructure improvements will include Phase I of the Railroad Avenue Area Streetscape project to improve walkability and accessibility in the income-qualified area of Washington Street, Railroad Avenue and Maplewood Avenue, as well as the construction and improvement of community gardens in the Community Development Target Neighborhood. Public service activities comprise 15% of Gloucester's CDBG grant for 2015 and are designed to serve low- and moderate-income individuals and families with housing counseling, rental assistance, nutrition, employment opportunities, case management and advocacy services. Economic development activities include support for Action, Inc.'s Home Health Aide program. CDBG funds will provide low-income individuals with job training, direct placement and retention as Home Health Aides with local home healthcare companies. The City will continue to administer the Housing Rehabilitation program to address safety, health and code violations for low-income households in multi- and single-family residences.

#	Project Name
1	Administration and Planning
2	Housing and Rehabilitation Single
3	Housing and Rehabilitation Multi
4	Economic Development
5	Public Facilities and Infrastructure
6	Public Services

Table 134 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The majority of Gloucester's projects, including public service, economic development, public facility and public infrastructure activities, are selected through a competitive process. All of the CDBG projects and programs funded in PY2015 were chosen because they address the high priority needs identified by the City through the Needs Assessment. The greatest obstacle to meeting underserved needs is insufficient funds. Projects selected for CDBG funding were chosen because of the project applicant's ability to serve the greatest number of low-income residents.

AP-38 Project Summary

Project Summary Information

1	Project Name	Administration and Planning
	Target Area	Citywide
	Goals Supported	Residential Rehabilitation Assistance to local businesses & job creation Public facility improvements Public infrastructure improvements Basic services Services for victims of domestic violence Employment training Health Services Housing Services
	Needs Addressed	Affordable housing for low/mod-income residents Provision of local economic opportunities Provision of public facilities and infrastructure Coordination & provision of public services
	Funding	CDBG: \$123,628
	Description	General management, oversight and coordination of the City's Community Development Block Grant Program
	Target Date	6/30/2016

	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	3 Pond Road Gloucester, MA 01930
	Planned Activities	See Description
2	Project Name	Housing and Rehabilitation Single
	Target Area	Citywide
	Goals Supported	Residential Rehabilitation
	Needs Addressed	Affordable housing for low/mod-income residents
	Funding	CDBG: \$140,000
	Description	Housing rehabilitation improvements in single-family homes to address safety, health and code violations in single and multi-family residences.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	5 households
	Location Description	Various
	Planned Activities	See Description
3	Project Name	Housing and Rehabilitation Multi
	Target Area	Citywide
	Goals Supported	Residential Rehabilitation
	Needs Addressed	Affordable housing for low/mod-income residents

	Funding	CDBG: \$140,000
	Description	Housing rehabilitation improvements in multi-family homes to address safety, health and code violations in single and multi-family residences.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	5 households
	Location Description	Various
	Planned Activities	See Description
4	Project Name	Economic Development
	Target Area	Citywide
	Goals Supported	Assistance to local businesses & job creation
	Needs Addressed	Provision of local economic opportunities
	Funding	CDBG: \$30,000
	Description	Funds will provide technical assistance and direct financial assistance to local businesses, micro-enterprise assistance and job training to low-income individuals.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	This project will secure jobs for 15 low-income individuals and assist 5 businesses.
	Location Description	Various (TBD) and Action, Inc. 370 Main Street, Gloucester, MA 01930

	Planned Activities	Action, Inc.: Healthcare Career Pathways for Home Health Aide and Nurse Aide Training programs will be funded at \$25,000. The program will provide low-income, unemployed or underemployed individuals with job training, direct placement and retention as Home Health Aides with local home healthcare companies.
5	Project Name	Public Facilities and Infrastructure
	Target Area	Community Development Target Neighborhood
	Goals Supported	Public facility improvements Public infrastructure improvements
	Needs Addressed	Provision of public facilities and infrastructure
	Funding	CDBG: \$245,988
	Description	Construction of a community garden at the Gloucester Housing Authority's Veteran's Way and capital improvements to existing community gardens. Streetscape improvements in the area of Washington Street, Railroad and Maplewood Avenues.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	This project will serve will serve 765 low-moderate individuals.
Location Description	Veteran's Way Gloucester, MA 01930; 31 Prospect Street Gloucester, MA 01930; 370 Main Street Gloucester, MA 01930 Washington Street, Railroad Avenue and Maplewood Avenue Gloucester, MA 01930	

	Planned Activities	<p>This project will include two activities:</p> <p>Backyard Growers: Community Gardens for Low-Income Areas - \$10,000. This activity includes the construction of a new community garden at the Gloucester Housing Authority's Veteran's Way housing complex, capital improvements to five garden beds at the Gloucester Housing Authority's McPherson Park housing complex to make them ADA compliant, structural improvements and maintenance for existing community gardens at Action, Inc.'s Emergency Shelter and the Gloucester Housing Authority's Pond View Village.</p> <p>Railroad Avenue Area Streetscape - \$230,988. This City-sponsored project will be a multi-phase, transformative streetscape project that will improve walkability and accessibility in the income-qualified area of Washington Street, Railroad and Maplewood Avenues. Phase I will include design work, project bidding, and complete reconstruction of the sidewalks along Maplewood Avenue.</p>
6	Project Name	Public Services
	Target Area	Citywide
	Goals Supported	<p>Basic services</p> <p>Services for victims of domestic violence</p> <p>Employment training</p> <p>Health Services</p> <p>Housing Services</p>
	Needs Addressed	Coordination & provision of public services
	Funding	CDBG: \$102,671
	Description	This project provides public services including: youth, nutrition, housing counseling, subsistence payment, health, and job training services as well as services for victims of domestic violence.
	Target Date	6/30/2016

Estimate the number and type of families that will benefit from the proposed activities	This project will serve will serve 5180 low-moderate individuals.
Location Description	<p>Cape Ann Interfaith Commission -48 Middle Street, Gloucester, MA 01930</p> <p>Gloucester Housing Authority -259 Washington Street, Gloucester, MA 01930</p> <p>The Grace Center -70 Middle Street, Gloucester MA 01930</p> <p>Healing Abuse Working for Change (HAWC) Domestic Violence-180 Main Street, Gloucester, MA 02930</p> <p>The Open Door -28 Emerson Avenue, Gloucester, MA 01930</p> <p>Wellspring House, Inc. -302 Essex Street, Gloucester, MA 01930</p> <p>Cape Ann YMCA -71 Middle Street, Gloucester, MA 01930</p>
Planned Activities	<p>Cape Ann Interfaith Commission Homes Fund -\$5,000</p> <p>Gloucester Housing Authority Cape Ann Homeownership Center -\$14,000</p> <p>The Grace Center Case Management Services -\$15,000</p> <p>Healing Abuse Working for Change (HAWC) Domestic Violence Crisis Intervention and Prevention Program - \$8,000</p> <p>The Open Door: Keeping Our Community Healthy by Connecting People to Good Food -\$4,000</p> <p>Wellspring House, Inc.: Adult Learning Initiative Program -9,832</p> <p>Cape Ann YMCA Youth Employment Program-\$35,000</p> <p>Cape Ann YMCA ACCESS Program-\$10,000</p>

AP-50 Geographic Distribution - 91.420, 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

There is no concentration of minority or low income populations in the City, nor are there any census tracts where more than 50% of residents are low or moderate income. Therefore the City has created a target area that includes the highest percentage of low- and moderate- income residents in Gloucester, which qualify by "Exception" at 49.13% in PY15. This neighborhood includes the following block groups: census tract 221500 (blocks groups 1,2); census tract 221600 (block groups 1,2,3); census tract 221700 (block group 1); census tract 221902 (block group 1). In PY15, street and park improvements will be completed in the community development target neighborhood. In PY15, approximately 31 percent of the CDBG allocation (plus program income and prior year funds) will be expended in the community development target neighborhood.

Geographic Distribution

Target Area	Percentage of Funds
Community Development Target Neighborhood	
Citywide	

Table 135 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City of Gloucester's public service and housing rehabilitation activities will directly benefit low- and moderate-income people and will be carried out on a city-wide basis. The projects under the economic development program will also be undertaken city-wide and require the creation or retention of jobs for low- and moderate-income people. One hundred percent of CDBG funds will be used for activities that benefit Gloucester's low- and moderate-income residents. In order to be eligible, public facility and infrastructure improvement must be located in income-qualified areas. Public facility projects that are designed to remove architectural barriers for people with disabilities are the one exception to this eligibility requirement. These projects are intended to serve the entire population and may be located city-wide.

Discussion

AP-85 Other Actions - 91.420, 91.220(k)

Introduction

Actions planned to address obstacles to meeting underserved needs

Limited funding is the primary barrier to addressing underserved needs in the City of Gloucester. In Gloucester, there are 5,375 lower income households and 1,732 individuals living below the poverty level. Community development funds support programs and services that directly reach this population, but the growing demand combined with decreasing state, federal and local resources presents a continuous challenge. The City of Gloucester will continue to utilize local and federal funds, including CDBG monies to support programs, public facility improvements, and the maintenance of affordable housing for the homeless, near homeless and non-homeless special needs. In PY2015, the City remains committed to allocate the maximum allowable percentage of CDBG funds to public services.

Actions planned to foster and maintain affordable housing

Section AP-55 reflects the City of Gloucester's one-year goals to address affordable housing needs in the City. In PY2015, the City will utilize HOME funding to provide first time homebuyer assistance to five households, which will be tracked by the North Shore HOME Consortium. The Gloucester Housing Rehabilitation program will continue to assist lower income homeowners with health, safety, energy efficiency, and accessibility improvements so that they are able to remain in their home affordably.

Gloucester fosters affordable housing through the City's Inclusionary Zoning Ordinance (IZO). The ordinance requires that 15 percent of all new residential developments involving eight or more dwelling units be made affordable. A cash contribution to the City's Affordable Housing Trust is allowable under the ordinance as an alternative to building affordable units, with specific stipulations. The AHT currently has a balance of \$253,000 and is expected to support the production of affordable housing over the next five years.

Actions planned to reduce lead-based paint hazards

The City takes several actions itself and with agency and non-profit partners to address Lead Based Paint (LBP) hazards and increase access to housing without LBP hazards. A critical part of eliminating lead paint poisoning is education. The Gloucester Community Development Department and the Health Department provide education to clients and the general public about LBP hazards. The City also partners with the Massachusetts Department of Public Health, through its Childhood Lead Poisoning Prevention Program (MassCLPPP) to increase education awareness. The City of Gloucester Health Department accepts and offers referrals for case management, crisis intervention and environmental services when incidences of lead poisoning arise in the community. Action, Inc. and the Gloucester Housing Authority both educate Gloucester residents about LBP hazards.

Any new affordable housing, either directly supported by the Community Preservation Act funds, the Gloucester Affordable Housing Trust, the HOME program or built through the City's Inclusionary Zoning Ordinance will be free of LBP hazards.

The adopted regulations for the Gloucester CDBG-funded Housing Rehabilitation program ensure that any project undertaken by the program where a child under six years of age resides will include lead paint abatement. If the program expends over \$5,000 per housing unit, a lead risk assessment and inspection will be completed and interim controls of LBP will be completed. The program will cover temporary relocation of residents in those units when relocation is necessary. Mandatory work to reduce or eliminate LBP hazards during rehabilitation can be supported through a \$30,000 grant to accompany the rehab loan, as funds allow. The regulations also require any contractor working on LBP hazards to be experienced and certified. All contractors are required to observe lead safe practices during rehabilitation.

The City has applied for Lead-Based Paint Hazard Control Grant funding from the U.S. Department of Housing and Urban Development. This funding has the potential to increase the City's impact of lead safe homes among income-eligible householders. Although last year's application was not funded by HUD, Gloucester plans to reapply in the future.

Actions planned to reduce the number of poverty-level families

The City's allocation of HOME funds will provide homeownership opportunities to first-time homebuyers through down payment assistance. The Gloucester Rehabilitation program, funded with CDBG funds, will continue to assist income-eligible homeowners with safety and accessibility improvements so that they are able to remain in their home affordably. In PY2015, the City will also partner with Action, Inc. to provide homeowners with weatherization and energy efficiency improvements with the goal of reducing their housing costs.

A total of 15 percent of Gloucester's CDBG allocation supports public services, including job training, nutrition, education and other services that help move families and individuals out of poverty. The City's economic development initiatives aim to increase the number of jobs for low- and moderate-income individuals. These opportunities help move people out of poverty as well as prevent households from slipping below the poverty line. The City also supports the provisions of Section 3 by encouraging contractors working on large contracts to train, hire and subcontract with low- and moderate-income residents in Gloucester.

Actions planned to develop institutional structure

The Grants Division of the Community Development Department is the lead agency for the administration of the Community Development Block Grant (CDBG) program and the HOME Investment Partnerships program (HOME) in Gloucester. The City's longstanding experience in this role means that the institutional structure is well established. The strength of the CDBG program is due largely to the

City's productive partnerships with local, regional, state and federal organizations. The High Risk Task Force, which is led by the Gloucester Health Department and comprised of representatives from the Gloucester Housing Authority, Gloucester Police and Fire Departments, Addison Gilbert Hospital, Veterans' Services and several other social service agencies serving the Gloucester area will continue to be essential in effective delivery of public services in PY2015.

The Community Development Department's Small Business Loan program is an important initiative for local economic development. The Small Business Loan program, which is funded with CDBG, is promoted to marine industries as well as other local businesses such as restaurants, grocery stores, and manufacturers. This program will continue in PY2015.

Actions planned to enhance coordination between public and private housing and social service agencies

The Community Development Department both supports and leads efforts to enhance coordination between public and private housing providers and service organizations. The High-Risk Task Force, which was formed in 2011, is one example of the community's efforts to improve cooperation between both housing and human service providers. The Task Force, which is led by the Gloucester Health Department, is comprised of representatives from the Gloucester Housing Authority, Gloucester Police and Fire Departments, Addison Gilbert Hospital, Action Inc., Veterans' Services and several other social service agencies serving the Gloucester area. Meetings are held once a month, during which the Task Force focuses on high-risk clients that need a range of services, often times from different agencies or departments. The level of collaboration that is achieved as a result of these meetings has both increased the efficiency and effectiveness of service delivery for the provider and the client.

Cape Ann Resource Exchange is a networking group of human service providers and faith-based organizations in Cape Ann that was begun by Wellspring, Inc. in 2009 with the goal of establishing a shared understanding of available homeless prevention resources. The group is comprised of approximately 30 organizations that meet bimonthly. Since members each have homeless prevention resources that vary in amount and eligibility requirements, the regular meetings help the providers to better serve the community by pooling and coordinating resources to assist different populations.

The Community Development Department also supports the Gloucester Fair Housing Committee. The Analysis of Impediments to Fair Housing for Gloucester was completed in 2013.

The City of Gloucester is part of the North Shore Continuum of Care, which provides a regional network to assist the homeless and near-homeless with shelter, permanent housing and supportive services. Members collaborate to apply for McKinney-Vento funds and administer the Point-in-Time count of unsheltered homeless.

Finally, the Grants Division holds an active membership in the National Community Development Association (NCDCA), a national nonprofit organization that represents more than 550 local governments

across the country that administer federally-supported community and economic development, housing and human service programs, including the CDBG and HOME programs. Grants Division staff attend conferences and workshops sponsored by NCDAs as well as remain up to date on programmatic or budgetary changes through NCDAs communication.

Discussion

In terms of economic development, the City works continuously with private industry, businesses and developers. The Community Development Department's CDBG-funded Small Business Loan program is designed specifically for local businesses. The City's Economic Development and Industrial Corporation works with emerging businesses and businesses relocating to Gloucester. The Gloucester Tourism Commission, Cape Ann Chamber of Commerce and Seaport Gloucester all collaborate with the City to address the needs of existing businesses and attract new industry. The Planning Division staff, part of the Community Development Department, work closely with commercial and residential developers to achieve sustainable development.

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

Introduction

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

Discussion

Appendix - Alternate/Local Data Sources

1	Data Source Name Characteristics of housing units & residents, GHA
	List the name of the organization or individual who originated the data set. Gloucester Housing Authority
	Provide a brief summary of the data set. Custom compilation of GHA records
	What was the purpose for developing this data set? To provide required data for Consolidated Plan
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? This data set is comprehensive, it was developed directly from original data for the NHA files on housing units and client/residents
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? First and 2nd quarter, 2014
	What is the status of the data set (complete, in progress, or planned)? Complete through the 2nd quarter, 2014
	Data Source Name 2007-2011 CHAS
2	List the name of the organization or individual who originated the data set. U.S. Department of Housing and Urban Development
	Provide a brief summary of the data set. Select pre-populated data in the Gloucester Consolidated Plan was inaccurate. CPD Maps were utilized to extract accurate data.
	What was the purpose for developing this data set? Completion of the Consolidated Plan
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? Comprehensive; jurisdiction-wide
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? 2007-2011

	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
3	<p>Data Source Name</p> <p>Business Activity: 2007-2011, ACS</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>American Community Survey</p>
	<p>Provide a brief summary of the data set.</p> <p>S2407: Industry by Class of Worker for the Civilian Employed in Gloucester City, Massachusetts</p>
	<p>What was the purpose for developing this data set?</p> <p>To provide required data for Consolidated Plan</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>This data set is comprehensive; it was developed directly from U.S. Census files.</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2007 - 2011</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete through the last quarter, 2011.</p>
4	<p>Data Source Name</p> <p>Homeless Assessment, 2013 - 2014</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>North Shore Continuum of Care (Lead Entity: City of Peabody Community Development & Planning Department) and Action, Inc.</p>
	<p>Provide a brief summary of the data set.</p> <p>This data set includes HMIS data from the Point in Time Count data collected on January 29, 2014 as well as HMIS annual data from Action, Inc.</p>
	<p>What was the purpose for developing this data set?</p> <p>For completion of the Consolidated Plan.</p>

	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>This data is comprehensive, it is targeted toward the homeless population.</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>Point-in-Time Count data was collected on January 29, 2014 and HMIS annual data from Action, Inc. was collected between July 1, 2013 and June 30, 2014.</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>This data is complete.</p>
5	<p>Data Source Name</p> <p>HMIS Housing Inventory, 2014</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>North Shore Continuum of Care (Lead Entity: City of Peabody Community Development & Planning Department)</p>
	<p>Provide a brief summary of the data set.</p> <p>This data set was drawn from HMIS and includes the beds available to the homeless population in the City of Gloucester.</p>
	<p>What was the purpose for developing this data set?</p> <p>For completion of the Consolidated Plan.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>This data is comprehensive, it is targeted toward the homeless population.</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>This data reflects the number and type of beds available to the homeless population in Gloucester as of January 29, 2014.</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>This data is complete.</p>
6	<p>Data Source Name</p> <p>Race and Ethncity of Action, Inc. Guests</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>Action, Inc.</p>

	<p>Provide a brief summary of the data set.</p> <p>This data reflects the race and ethnicity of persons served by Action, Inc. on the night of the Point-in-Time Count (January 29, 2014).</p>
	<p>What was the purpose for developing this data set?</p> <p>For completion of the Consolidated Plan.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>This data set is comprehensive. It is concentrated on Action, Inc.'s homeless population.</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>This data was collected on the Point-in-Time Count (January 29, 2014).</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>This data is complete.</p>
7	<p>Data Source Name</p> <p>Vacant Units, 2015</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>City of Gloucester: Inspectional Services Department</p>
	<p>Provide a brief summary of the data set.</p> <p>This data was drawn by the City Inspectional Services Department to document the number of vacant units, and those suitable for rehabilitation.</p>
	<p>What was the purpose for developing this data set?</p> <p>For completion of the Consolidated Plan.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>This data is a comprehensive, city-wide record of vacant units.</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>This data was drawn in February, 2015.</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>This data set is complete.</p>