Third Program Year CAPER

The CPMP Consolidated Annual Performance and Evaluation Report includes Narrative Responses to CAPER questions that CDBG, HOME, HOPWA, and ESG grantees must respond to each year in order to be compliant with the Consolidated Planning Regulations. The Executive Summary narratives are optional.

The grantee must submit an updated Financial Summary Report (PR26).

GENERAL

Executive Summary

The main objective of the North Shore HOME Consortium is to foster the creation of decent, safe, affordable housing. In order to accomplish this objective, the Consortium has put into motion five types of programs to address the many different types of housing needs within this region. For each of these programs, the Consortium has set two annual goals: the number of units projected to be created and the dollar amount to be committed toward those goals. This year, as in many years, the proposals received by the Consortium did not match exactly with the proposed projects and units predicted in the action plan. This may be expected, and housing trends from year to year will call for slight shifts in program needs. In addition, the Consortium had been slow in committing funds in prior program years, so this year, through its competitive funding round, has rolled forward prior years' uncommitted funds and committed them to new activities, which are included in this program year totals. Below is a brief summary of the programs being undertaken this year, including the projected number of units and the amount of HOME funds projected to be used, alongside the actual achievements:

- **The Production of Permanent Affordable Rental Housing -** Funding Goal: $543,327.86 actual funds accessed: $1,863,850 (including prior years' uncommitted funds); Units Proposed: 40Actual Units Assisted: 81
- **Tenant Based Rental Assistance (TBRA) -** Funding Goal: $301,290.07 actual funds utilized: $265,653.98. Units proposed: Assistance to 40 households; Actual units assisted: Assistance provided to 66 households.
- **First Time Homebuyer Assistance -** Funding Goal: $133,046; Actual funds utilized: $149,884.75. Units proposed: 15; Actual units assisted: 18 Units.
- **The Production of Homeownership Units -** Funding goal: $41,449.46, actual funds utilized: $115,000 (including prior years' uncommitted funds). Units proposed: 2 units. Actual units: 2 units.
- **Housing Rehabilitation and Accessibility Repairs -** Funding Goal: $203,713.95; Actual funds utilized: $231,642; Units proposed: 11units. Actual units assisted: 7 units.

- **Administration and Planning Activities -** Funding projected: $135,764; Actual funds utilized: $230,076 (including prior years' uncommitted funds).

Total funding projected: $1,358,999. Actual funds utilized: $2,626,030.73. Total proposed: 108 units/households. Actual number: 174 units/households assisted.

Utilizing a combination of funds including current year's HOME funds ($1,358,999) program income funds ($171,589.94) and HOME funds rolled over from prior years ($1,095,441.79) the North Shore HOME Consortium has exceeded its' overall projected number of total units assisted and total project dollars to be expended on affordable housing during PY 2012.

Assessment of the One-year Goals and Objectives:
Describe the accomplishments in attaining the goals and objectives for the reporting period.

a. Provide a breakdown of the CPD formula grant funds spent on grant activities for each goal and objective.
b. If applicable, explain why progress was not made towards meeting the goals and objectives.

2. Describe the manner in which the recipient would change its program as a result of its experiences:

Response to Questions #1 & #2:
Overall, the Consortium has accomplished the goals and objectives set forth in its' One Year Action Plan for 2012. Slight deviations from the plan originally set forth were the result of the timing and logistics of projects, and the feasibility of the projects presented. Since this year's outcomes were positive, the Consortium will make no major changes to the program as a result of its experiences.

The main objective of the Consortium is to foster decent, affordable housing. During the development of the Consortium's Five Year Consolidated Plan and Annual Action Plan, a great deal of time was spent researching the housing need in the region, and extensive effort was made to solicit input and feedback from the community through the Citizen Participation process in order to create the objectives and priorities for the Consortium. These are shown below, including a proposed one-year allocation of HOME funds and the actual numbers achieved for PY 2012:

OBJECTIVE #1 **Develop an adequate supply of safe, decent rental housing that is affordable and accessible to residents with a range of incomes including those with special needs. Accomplished**

Goal 1	Assist in creating or preserving 40 affordable rental units; HOME funding projected for PY 2012: $543,327.80
Outcome:	81 units were created or were put underway in PY 2012.
Goal 2	Ensure that deep enough subsidies are in place to make a percentage of units truly affordable to very low and extremely low income households and the homeless;
Outcome:	10 units designated for households at or below 30% AMI, 64 units for households between 31-50% AMI, and 7 are for households at 60% AMI.
Goal 3	Ensure that a percentage of the units created are accessible to persons with disabilities.
Outcome:	Two new rental projects have been funded that include units that are accessible to serve people with disabilities. At the Pigeon Cove Ledges Rental project in Rockport four units are designed to be completely accessible, and at the YWCA Market Street Rental project in Newburyport two units are also accessible.
Goal 4	Provide tenant-based rental assistance to 40 low-income households, including those with special needs. HOME funds projected for PY 2012: $301,290.
Outcome:	66 households have been assisted with HOME TBRA program funding during this period. Of that number, 39 received security deposit assistance and 27 were assisted with 12 month subsidy assistance. The racial breakdown shows that 42 Households reported themselves to be "White" while 10 reported to be "Black/African American", 1 reported to be "American Indian/Alaskan Native & White", 1 reported to be "Native Hawaiian/Pacific Islander" and 12 reported to be "Other Multi Racial."31 of the households reported themselves to be "Hispanic." 57 households receiving assistance have incomes at or below 30% AMI, 9 households receiving assistance have incomes between 31-50% AMI. (7 units are for households disabled due to their HIV status, 3 units are for households for persons disabled due to their Hepatitis C illness, 17 units are assisting homeless persons and 32 are for those who are at risk of becoming homeless.) Total commitment during PY 2012 to TBRA programs was $265,653.98 with $225,653.98 committed to traditional 12 month rental subsidy programs and $40,000 committed to security deposit programs.

Goal 5	Develop partnerships with housing providers who create housing for special needs populations.
Outcome:	The City of Beverly partnered with Peabody Properties and Windover Development for the creation of a new Veteran's housing site at 60 Pleasant Street in Beverly. This 32 unit SRO development includes 11 HOME assisted units and is targeted to low income homeless veterans. Another location, 170 Main Street in Haverhill, known as the Wadleigh House, created 22 units (11 HOME assisted) of housing for low income single men who were formerly homeless as well. Harborlight Community Partners created Pigeon Cove Ledges which provides affordable housing for the elderly, The City of Haverhill and the NSHC assisted the non-profit CHDO Emmaus, Inc. to develop two units of rental housing for homeless or formerly homeless persons.
OBJECTIVE #2	**Reduce individual and family homelessness**
Goal 1	Coordinate with the continuum of care system for the region with a focus on ending homelessness;
Outcome:	Coordinated and convened the region's Continuum of Care system with the homeless service providers, Facilitated McKinney annual application to assist the agencies in the CoC to obtain $1,549,304 in McKinney funding to serve the homeless in the region.
Goal 2	Channel HOME funds to activities that create permanent and transitional affordable housing units for homeless persons.
Outcome:	The NSHC and the City of Haverhill contributed $80,500 to Emmaus, Inc., for the creation of two affordable rental units for formerly homeless persons at or below 50% AMI that were completed during this cycle.
Goal 3	Provide tenant based rental assistance to homeless and at risk households (see rental objective #1, goal 4, above)
Outcome:	As stated above, 66 households have been assisted with HOME TBRA program funding during this period. Of that number, 39 received security deposit assistance and 27 were assisted with 12 month subsidy assistance. 57 households receiving assistance have incomes at or below 30% AMI, 9 households receiving assistance have incomes between 31-

50% AMI. (7 units are for households disabled due to their HIV status, 3 units are for households for persons disabled due to their Hepatitis C illness, 17 units are assisting homeless persons and 32 are for those who are at risk of becoming homeless.) Total commitment during PY 2012 to TBRA programs was $265,653.98 with $225,653.98 committed to traditional 12 month rental subsidy programs and $40,000 committed to security deposit programs.

OBJECTIVE #3 **Preserve, maintain and improve the existing stock of affordable housing, particularly units occupied by extremely low and very low-income households.**

Goal 1 Rehabilitate and/or remove barriers to accessibility for approximately 11 housing units, including units owned by elderly persons, disabled persons, and other special needs groups. $203,713.95 HOME funds projected

Outcome: 7 housing units were assisted through homeowner rehabilitation Assistance Funds. $231,642 in HOME funds were committed to these activities during this period. The number of units assisted is fewer than expected, due to several factors, including the state of the economy (homeowners have lost value in their homes, and some are hesitant to place an additional mortgage o their property at this time), and the more stringent Lead Based Paint regulations which have increased the per unit cost for rehabilitation activities. The household incomes are broken down as follows: household with income at or below 30% AMI; households between 31-50% AMI; households between 50-60 AMI, and households between 60-80% AMI.

OBJECTIVE #4 **Expand homeownership opportunities for low-income households.**

Goal 1 Provide down payment assistance to approximately 15 low to moderate income households to allow them to become homeowners; $133,046 in HOME funds projected for PY 2012

Outcome: Downpayment assistance was provided to 18 households; $149,884.75 in HOME funds were expended. Of those households, 13 had incomes between 60-80% AMI, 3 had incomes between 50-60% AMI, and 2 had incomes between 30-50% AMI. 18 households assisted reported themselves to

be "Non-Hispanic" and "White."

Goal 2	Create 2 new affordable homeownership units for very low income households; $41,449.46.
Outcome:	A total of $115,000 in HOME funds were committed to one Ownership Creation project during PY 2012, for the creation of two new affordable ownership units by Habitat for Humanity in the Town of Danvers. These units are not yet completed, but the owner selection process is underway and HFH assists households who are at or below 50% of AMI.

3. Affirmatively Furthering Fair Housing

Provide a summary of impediments to fair housing choice.
Identify actions taken to overcome effects of impediments identified.

The North Shore HOME Consortium began to seek a qualified provider to complete an update to its' Analysis of Impediments to Fair housing Choice (AI) at the end of FY 06. After issuing an RFP and receiving numerous responses, the Consortium selected Western Economic Services (WES) for this engagement. Work on this project commenced on or around the beginning of July, 2008. Since its' previous AI document had been a well written, thoughtful examination into the conditions and issues that had contributed to the impediments to fair housing choice in our region, the Consortium took extra care to ensure that this AI process was just as well thought-out and carefully executed. Over the course of several months, WES conducted extensive research on the demographic distribution of minorities and other protected classes throughout the region, and contacted The U.S. Department of Housing and Urban Development (HUD), the Massachusetts Commission against Discrimination (MCAD), and the Fair Housing Center of Greater Boston (FHCGB) to collect housing complaint data for the region. In addition WES and Consortium staff compiled lists of names of bankers, realtors, landlords, municipal staff of Consortium communities, and staff of non-profit organizations and housing authorities in the region. WES compiled a questionnaire and sent a mailing out to everyone on that list, and then followed up with telephone calls to each. The outcome of that research was quite surprising.

WES reported that a significant impediment to Fair Housing in this region is the lack of awareness of fair housing rights, and a lack of awareness and understanding of available fair housing services. Related to this is the discovery that the fair housing service delivery system in this region is not as effective as it needs to be, in that HUD defers housing complaint calls for this region to MCAD, and that MCAD had developed a reputation of being difficult to access and deal with.

In order to respond to these problems, the Consortium came up with a plan to assist in improving awareness of fair housing law and in the understanding of available fair housing services. The Consortium has contracted with a provider, the Fair Housing Center of Greater Boston (FHCGB), to develop and present a series of trainings to educate and inform various stakeholders, including landlords, realtors, lenders, public housing authorities, nonprofit organizations and service providers, local planning boards and elected officials, throughout the Consortium region about State and Federal Fair Housing law. Included in the development of these trainings was the creation of written informational materials and pamphlets, in multiple languages and formats. The FHCGB was also charged with the responsibility for the development of a standardized referral system and protocol for referring clients to the appropriate agencies for assistance. This protocol has been summarized in an easy to understand format and printed as a one page handout and has been disseminated at the fair housing trainings and by staff in Consortium communities and social service agencies. Also included was the development of curriculum material on fair housing and its implication for first time home buyers to include in Consortium Communities' First Time Homebuyer classes and programs. The fair housing trainings have begun with four held so far with the remaining five to be held throughout the upcoming year. Additional fair housing outreach and dissemination of fair housing literature will be ongoing.

4. Other Actions to Address Obstacles to Meeting Underserved Needs

The Consortium continues in its role as the convener of the Continuum of Care Alliance and helps to facilitate the implementation of the Alliance's plan to end homelessness. To accomplish this task, HOME resources shall be used to help prevent homelessness through the targeting of TBRA resources to at-risk households with severe housing cost burdens and vulnerable special needs populations such as victims of domestic violence. The Consortium does not consider the development of additional emergency shelter beds as a priority. Instead, the Consortium will encourage project proposals that provide permanent supportive housing that targets homeless households as a high priority. The Consortium will continue to work with emergency shelters and transitional housing programs through the Continuum of Care Process to support those programs in their efforts to assist clients in the transition to permanent housing and independent living, including case management and stabilization services.

5. Leveraging Resources

In undertaking housing activities, the Consortium and its member communities also make use of and leverage some or all of the following resources for its projects:

Federal

- HUD CDBG funds from the state Department of Housing and Community Development (DHCD).
- HUD CDBG funds from the state for non-entitlement communities.
- HUD CDBG funds from the state under its Housing Development Support Program.
- Federal Low-Income Housing Tax Credit Program
- HUD HOME funds administered by the state Department of Housing and Community Development (DHCD).
- Federal HUD Section 8 Moderate Rehabilitation Program for SRO's.
- Federal Housing Administration (FHA) Insured Rehabilitation Loans (Section 203k)
- HUD's Lead Paint Demonstration Program
- Federal Veteran's Affairs Specially Adapted Housing Programs
- HUD's Supportive Housing for the Elderly Program (Section 202)
- HUD's Section 811 Supportive Housing Program for Persons with Disabilities
- Federal Department of Energy/DHCD Weatherization Assistance Program
- Federal National Mortgage Association (Fannie Mae) Community Homebuyer's Programs
- Federal Home Loan Mortgage Corporation (Freddie Mac) Mortgage and Rehabilitation Programs
- Freddie Mac's Affordable Housing Program
- Freddie Mac's Community Investment Program and New England Fund
- McKinney-Vento Homeless Assistance Funds (Apply Annually for Competitive funds)

State and Other Resources

- State (DHCD) Housing Innovation Funds
- State DHCD Housing Stabilization Funds
- State DHCD Local Initiative Program
- State DHCD Municipal Incentive Grant Program
- State DHCD Community Action Grant

- Massachusetts Housing Partnership (MHP) Permanent Rental Housing Financing Program
- State MHP's Bridge Financing Program
- State MHP's Technical Assistance and Pre-development Assistance Programs
- State MHP's Lead Paint Abatement Loan Guaranty and interest Subsidy Program
- State DHCD/MPH Soft Second Homebuyer Program
- State DHCD Purchaser Assistance Program
- State DHCD Project-Based Homebuyer Assistance Program
- Massachusetts Home of Your Own Program
- Massachusetts Housing Finance Agency (MHFA) - now MassHousing - Tax Exempt Bonds for Multi-Family Housing Program
- State MHFA Elder 80/20 Rental Housing program
- DHCD/MHFA's "Get the Lead Out" Loan Program
- DHCD/HUD's Gap filler Lead Abatement Program
- MassHousing (formerly MHFA) First-Time Homebuyer Mortgage Program
- MassHousing Purchase and Rehabilitation Mortgage Program
- MassHousing Home Improvement Loan Program
- MassHousing Septic Repair Program
- State Community Economic Development Assistance Corporation (CEDAC) Pre-development Loan Program
- CEDAC Acquisition Loan Fund
- CEDAC's Capacity Building Program
- Massachusetts Rehabilitation Commission (MRC) Home Modification Grant and Loan Programs
- MRC's Vocational Rehabilitation Program
- MRC's Housing Program through Independent Living Division
- Massachusetts Department of Mental Health (DMH) Housing and Service Programs
- Massachusetts Department of Developmental Services (DDS) Housing and Service Programs
- State MHFA/Facilities Consolidated Fund – Options for Independence Program which funds DMR and DMH facility development
- Massachusetts Department of Public Health Housing Programs
- Massachusetts Commission for the Blind Home Modification Program

~~Over the past year, some Consortium communities have been utilizing funds made available through the American Recovery and Reinvestment Act (ARRA). Several communities have received small CDBG-R awards and have been implementing these projects during this time.~~

~~In addition to these public sources of funding,~~ additional private resources are also brought to the table to assist in affordable housing. Private lenders help not only first time homebuyers in the acquisition of their units, but also assist nonprofit organizations with low interest loans to assist in their development of affordable rental housing units.

By committing funds to these projects, the Consortium has enabled many developments to go forward with applications for state and federal funds which require that the project have local support in order to be considered. In this way the Consortium is able to help developers to leverage a small amount of HOME funds to access a much larger pool of funding.

How Matching Requirements Were Satisfied

The match requirement for the HOME program for the period of July 1st, 2012 through June 30th, 2013 was $339,749.75. State Housing funds expended under the Massachusetts Rental Voucher Program (MRVP) in only one Consortium community, the City of Peabody, during this time period was $797,062. This amount exceeds the required match amount by $457,312.

CAPER General Questions response:

Managing the Process

1. Describe actions taken during the last year to ensure compliance with program and comprehensive planning requirements.

CAPER Managing the Process response:

Citizen Participation

1. Provide a summary of citizen comments.

2. In addition, the performance report provided to citizens must identify the Federal funds made available for furthering the objectives of the Consolidated Plan. For each formula grant program, the grantee shall identify the total amount of funds available (including estimated program income), the total amount of funds committed during the reporting period, the total amount expended during the reporting period, and the geographic distribution and location of expenditures. Jurisdictions are encouraged to include maps in describing the geographic distribution and location of investment (including areas of minority concentration). The geographic distribution and expenditure requirement may also be satisfied by specifying the census tracts where expenditures were concentrated.

CAPER Citizen Participation response:

Statement of Policy

The NSHC has adopted a Citizen Participation Plan which establishes the process by which the 5 Year and Annual Action Plans are designed and developed in consultation with the general public. The Consortium also encourages citizens to participate in the development of any substantial amendments to the Consolidated Plan and required Consolidated Annual Performance and Evaluation Report (CAPER). The full CP Plan was submitted as Attachment "A" of the First Year Action Plan.

The draft of the 2012 CAPER is to be released for public comment as of Friday, August 30th, 2013, with a thirty day comment period to allow for citizen feedback. A Public Meeting will be held on Thursday, September 12th, 2013, to invite citizens to come in and speak directly to the staff of the Consortium and the City of Peabody and comment in person on the document. This meeting and the request for Public Comment were advertised via the City of Peabody website and were also advertised two weeks in advance in five area newspapers and two minority publications. A copy of the newspaper advertisement and notice of the meeting was sent out by way of e-mail to all thirty Consortium community contact persons, as well as to over forty non-profit service providers in the region. All contacts were asked to attend if possible and to send comments on the CAPER via e-mail if they could not attend. Comments:

Institutional Structure

1. Describe actions taken during the last year to overcome gaps in institutional structures and enhance coordination.

As more than three quarters of the annual allocation are made available to the member communities, the working relationship between the Peabody Community Development staff and local communities is critical. A key element of this relationship is to ensure that a community which is being funded has the capacity to create and manage programs.

NSHC, in its distribution of HOME funds is only one piece of the delivery system. In addition, nonprofit and for-profit developers and service providers, along with private lenders are also stakeholders. The provision of coordination and support in these efforts to leverage and manage the limited resources from these various stakeholders is in part, provided by NSHC. With the increasing need for funds and the limited resources available, ensuring that selected subrecipients can effectively and efficiently complete their projects has become even more critical.

Monitoring

1. Describe how and the frequency with which you monitored your activities.

2. Describe the results of your monitoring including any improvements.

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:

a. Meeting production goals;
b. Compliance with HOME program rules and administrative requirements;
c. Timely use of funds;
d. Prevention of fraud and abuse of funds;
e. Need for technical assistance;
f. 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 two thousand five hundred 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. An average of one or two projects are monitored each month. Marked improvements in basic paperwork management by subrecipients is one positive result of monitoring visit, for while most subrecipients monitored have a clear understanding of the requirements, some had not been documenting their findings sufficiently or keeping paperwork in easily accessed files.

3. Self Evaluation

a. Describe the effect programs have in solving neighborhood and community problems.

The Consortium's Self Evaluation is currently being conducted and this section may constitute a partial evaluation.
One significant concern is the ability of local nonprofit organizations to maintain the existing units of affordable housing with very limited operating and maintenance budget(s). This year, financial support using HOME funds has been directed to the preservation and maintenance two existing affordable housing developments. The Pigeon Cove Ledges development in

Rockport has been assisted with HOME funds in order to preserve the affordability component of 30 units for low-income seniors; 10 of these units are HOME-assisted. An additional four units of affordable rental housing in the Town of Marblehead – owned by the Marblehead Community Housing Corporation [MCHC] is being supported by an infusion of HOME funds. To assist in maintaining this structure with a relatively heavy burden of existing debt, the Consortium considered and voted to change it existing policies concerning the use of HOME funds to refinance existing debt. By allowing for a bank loan to be reduced, the nonprofit will have a more viable operating budget and the units can remain affordable for years into the future.
Although this was an unprecedented action on the part of the Consortium (voted upon by its member communities) it has opened up the possibility for more creative uses of the HOME Program. These changes calling for the expanded use of funds are allowable in accordance with the parameters of the HOME Program.

Now more than ever, attention has been given to those households who have become homeless, with the goal of creating more permanent resources – often with some supportive services provided by others.
During this past season, the Consortium, acting both through and in collaboration with it member community, the City of Beverly, assisted in the creation of 60 new units of affordable rental housing intended to serve homeless and formerly homeless veterans. All of these units are single room occupancy unit; all of them are designated as being HOME-assisted.
In the city of Newburyport, in collaboration with the YWCA of Greater Newburyport, and additional five units were constructed to add to the earlier five HOME-assisted units; all ten units are serving the homeless and formerly homeless.
This development, constructed nearly simultaneously with the Wadleigh House development in Haverhill, where 22 new units have now been made available (new construction; all HOME-assisted) all to serve the homeless and formerly homeless demonstrate that coordinated efforts to address the community problem and regional problem of homelessness can be successful.

b. Describe progress in meeting priority needs and specific objectives and help make community's vision of the future a reality.

During this first year of the Consortium's Five-Year Consolidated Plan progress was made in directing more resources to the development of affordable rental housing. During this most recent planning cycle, it was determined that the development of new ownership opportunities was not a priority.

Further, because of the inherent delays in moving from concept to production to occupancy, more HOME funds have been directed to tenant-based rental assistance than in any previous year. By utilizing this option, families have been housed relatively instantly, rather than having to wait for years before a development is ready for occupancy. Although it is recognized that short-term rental subsidies do not provide a permanent solution, they have provided much-needed help to families while the permanent units are being created.

In focusing more attention on rental housing, priority needs and planning objectives have been met to a degree. This does not speak directly to "the community's vision of the future" in that the citizen participation in this planning process had been generally supportive of the concept of directing more resources toward affordable rental housing than to ownership activities. In general, these actions were taken more in response to market forces than to fulfilling a vision.

c. Describe how you provided decent housing and a suitable living environment and expanded economic opportunity principally for low and moderate-income persons.

Overall, 226 [*Verify these numbers*] households were assisted in obtaining or keeping decent, affordable housing with HOME funds. All of those assisted are moderate income persons. Of those, 127 were households with incomes at or below 30% AMI, 44 were households with incomes between 31 and 50% of AMI, 26 were households with incomes between 51 and 60% of AMI, and 29 were households with incomes between 60 and 80% AMI. Please see the Breakdown of these activities in the Objectives chart beginning on page 2, and on the goals and accomplishments chart beginning on page 20. [*Verify these numbers*]
HOME funds may not be used to spur economic development but for the development of affordable housing.

d. Indicate any activities falling behind schedule.

A number of HOME-assisted developments are not moving forward in accordance with the original schedule(s) as had been proposed. Often this may be the result of an inability to secure the additional public funding needed in order to allow a project to proceed. This has occurred more frequently in past years because of the fact that public resources have been stretched beyond expectations, and proposed developments – although receiving favorable decisions from funding sources – have been required to wait (sometimes a year or longer) before the funds become available.

Additionally, because of changes in the economic climate, it has become significantly more difficult for some smaller-scale developers to obtain financing of any kind. The criteria for lending have become more stringent to the point of discouraging developers from taking on a new project. Instead, we observed developers waiting-out this challenging financial market.

e. Describe how activities and strategies made an impact on identified needs.

By focusing more attention on the rental housing market – and away from supporting new ownership developments – the Consortium's strategy has been somewhat responsive to community needs – as those needs have been identified in the Five-Year Strategic [Consolidated] Plan.

With greater attention being given to Very Low-Income households, to those who have been disabled by illness, and to the homeless - an impact is being made. A total of 185 rental units have been funded this program year, with 133 units of Tenant-Based Rental Assistance [TBRA] and 52 new affordable rental units are underway. An additional ~~74~~ 66 housing units were conditionally funded through the Consortium's most recent competitive process. Although the need is substantially greater, it can be demonstrated that these resources are being put to use in meeting local needs. [*Verify these numbers*]

f. Identify indicators that would best describe the results.

The decisions of the Consortium's Allocation Committee to commit HOME funds toward the development of new affordable rentals at the Wadleigh House in Haverhill [22 units] to serve households with incomes that are at or below fifty percent of median is one indication of how the Consortium's strategy is attempting to meet community needs as they have been identified.

The same is true of the newly-constructed rental units developed by Action, Inc. in Gloucester; these four units are set-aside to serve the homeless or formerly homeless.

Similarly, the Committee's recommendation to support the develop of ten new affordable rental units on Market Street being developed by the Newburyport YWCA – all to serve the homeless, and two of these were developed to serve persons with disabilities – are a demonstration of the Consortium's commitment to serve those who are the most vulnerable.

The Consortium's long-term commitment to serve those who are struggling with disabling illness (such as HIV or Hepatitis C) and the Consortium's renewed commitment to serve homeless families and homeless individuals

may be seen as significant examples of how local needs are being met, and how local policies are producing results.

g. Identify barriers that had a negative impact on fulfilling the strategies and overall vision.

By far the most negative impact on the development of affordable housing has been the dramatic increase in homelessness in this jurisdiction. As a result, state resources must be directed to assist homeless families and homeless individuals. With both the state and federal budget under increasingly close scrutiny, access to resources for new developments has diminished considerably.

Additionally, because lending practices have changed, it takes a typical development longer t o assemble the complete financial package necessary to proceed with a construction start. The nation-wide discussion concerning the economy and the economic slowdown had a major impact on what has happened in local communities.

h. Identify whether major goals are on target and discuss reasons for those that are not on target.

To some extent, certain actions are out of the control of the Consortium. Although it is the Consortium's policy to commit HOME funds to those developments that appear to be the most "ready-to-proceed", the availability of funds from other sources, the creation of the loan documents for those funds, the actions of state agencies relative to environmental review (for example) all have an impact on whether a project moves forward in accordance with its schedule.

Even with the implementation of a locally funded Tenant-Based Rental Assistance program, we see that because of certain budget cutbacks and layoffs, there is limited staff at the local nonprofit level to initiate a program start. With funding reductions, the uncertainty of continued funding, and the fact that existing staff are simply expected to take on the additional tasks that former staff were able to complete, all have an impact on the timely progress of these programs and the ability to achieve stated goals. Delays have become inevitable.

i. Identify any adjustments or improvements to strategies and activities that might meet your needs more effectively.

Within this Consortium, we have determined that there is a need to ensure that local officials are better informed about the specific needs in the region. Additionally, we recognize the need to ensure that decision-makers have a better understanding of the need to support new developments with an adequate level of financing to enable the property owner to maintain an adequate operational budget. Although HOME funds are directed to production, and may not be used to support operating costs, if adequate public funds are available to a development during the creation of these units, it is possible to minimize the carrying costs and debt service; as a result a project is likely to have a greater chance of success.

In addition, because the Consortium has adopted new Energy Star compliance for all HOME-assisted new construction and for those substantial rehabilitation projects that gut the property to the bare walls, an additional effort must be made to ensure that all developers have a full and complete understanding of what that means to a construction project. Early consultation with energy star compliance specialists must begin in the earliest phases of design in order to effect significant cost savings later.

Lastly, the participants in the North Shore Continuum of Care Alliance to address the needs of the homeless have agreed with recent directives from HUD that there needs to be a higher level of participation in that decision-making process from elected officials "at the table" as the strategy for addressing those needs is developed on an annual basis.

Lead-based Paint

1. Describe actions taken during the last year to evaluate and reduce lead-based paint hazards.

CAPER Lead-based Paint response:

The key strategies for addressing the problem during the program year were as follows:

1. Encouraging Consortium communities, especially their boards of health, to provide local information booklets and outreach programs to make residents aware of lead based paint hazards and to generate referrals for lead based paint identification and abatement.
2. Making residents aware of the MassHousing "Get the Lead Out" program which has been available to low and moderate income homeowners and investors who need financial assistance with lead based paint abatement. The state has limited the eligibility to properties which have an occupant who has been diagnosed and enrolled in the case management system of the DPH.

3. Encourage code enforcement which can lead to homes being de-leaded.
4. The NSHC also tests for and addresses lead contamination during the course of its rehabilitation activities, which it will continue to do.
5. All affordable housing owned by the Consortium's Housing Authorities is lead safe as are all other units developed under HOME funding and other subsidized housing programs, such as CDBG, HSF, HIF, LIHTC.

HOUSING

Housing Needs

*Please also refer to the Housing Needs Table in the Needs.xls workbook.

1. Describe Actions taken during the last year to foster and maintain affordable housing.

CAPER Housing Needs response:

All of the actions undertaken by the North Shore HOME Consortium (NSHC) are target to foster and maintain affordable housing. The NSHC assists developers to create new safe and affordable rental units, assists very low income households with tenant based rental assistance subsidies; Assists low income elders and disabled persons to maintain their housing by supporting housing rehabilitation programs, distributes downpayment assistance to allow low to moderate income first time homebuyers to acquire ownership units, and supports the creation of new ownership units for low income households.

Specific Housing Objectives

1. Evaluate progress in meeting specific objective of providing affordable housing, including the number of extremely low-income, low-income, and moderate-income renter and owner households comparing actual accomplishments with proposed goals during the reporting period.

2. Evaluate progress in providing affordable housing that meets the Section 215 definition of affordable housing for rental and owner households comparing actual accomplishments with proposed goals during the reporting period.

3. Describe efforts to address "worst-case" housing needs and housing needs of persons with disabilities.

CAPER Specific Housing Objectives response:

OBJECTIVE A: DEVELOP AN ADEQUATE SUPPLY OF SAFE, DECENT RENTAL HOUSING THAT IS AFFORDABLE AND ACCESSIBLE TO RESIDENTS WITH A RANGE

OF INCOMES INCLUDING THOSE WITH SPECIAL NEEDS				
Strategies:	**Target Population**	**1 Year Priority**	**1 Year Goals**	**Out-comes**
1. Assist in creating or preserving 55 affordable rental units	Households below 60% of AMI	HIGH	55	52 units begun
2 Ensure that deep enough subsidies are in place to make a percentage of units truly affordable to very low and extremely low income households and the homeless	Extremely Low Income (<30% AMI), Very Low Income (30%-50% AMI)	HIGH		18 Rentals underway for ELI, 23 for VLI, 6 for homeless
3. Ensure that a percentage of the units created are accessible to persons with disabilities	Disabled persons	HIGH		7new Rentals to be accessible
4. Provide tenant-based rental assistance to 75 low-income households, including those with special needs	Households including those with Special Needs below 60% of AMI	HIGH	75	133 households, with 9 for HIV, 3 for Hep C clients, 17 DV, 22 Homeless
5. Develop partnerships with housing providers who create housing for special needs populations	Special Needs Households	HIGH		Partners w/ 4 agencies to create SN Housing
OBJECTIVE B: REDUCE INDIVIDUAL AND FAMILY HOMELESSNESS				
Strategies:	**Target Population**	**1 Year Priority**	**1 Year Goals**	**Out-comes**
1. Coordinate a high quality continuum of care system for the region with a focus on ending homelessness	Homeless	HIGH		Accomplished

2. Channel HOME funds to activities that create permanent and transitional affordable housing units for homeless persons	Homeless	HIGH		Accomplished
3. Provide tenant based rental assistance to homeless and at risk households	Homeless	HIGH		Accomplished
OBJECTIVE C: PRESERVE, MAINTAIN AND IMPROVE THE EXISTING STOCK OF AFFORDABLE HOUSING, PARTICULARLY UNITS OCCUPIED BY EXTREMELY LOW AND VERY LOW-INCOME HOUSEHOLDS				
Strategies:	**Target Population**	**1 Year Priority**	**1 Year Goals**	**Out-comes**
Rehabilitate and/or remove barriers to accessibility for 18 housing units, including units owned by elderly persons, disabled persons, and other special needs groups	Elderly, Disabled and Special Needs at or below 80% AMI	HIGH	18	11 units assisted
OBJECTIVE D: EXPAND HOMEOWNERSHIP OPPORTUNITIES FOR LOW-INCOME HOUSEHOLDS				
Strategies:	**Target Populatio n**	**1 Year Priority**	**1 Year Goals**	**Out-comes**
1. Provide down payment assistance to 27 low to moderate income households to allow them to become homeowners	Extremely Low Income (<30% AMI), Very Low Income (30%-50% AMI) and Low Income (50%-80% AMI)	HIGH	27	27 Households
2. Create 2 new affordable homeownership units for very low income households	Very Low Income (30%-50% AMI) Households	HIGH	2	3 units underway

Public Housing Strategy

1. Describe actions taken during the last year to improve public housing and resident initiatives.

CAPER Public Housing Strategy response:

The NSHC has extremely limited resources to assist the needs of PHAs and their clients, especially when compared with the needs of those who do not have access to affordable housing.

It continues to support the PHAs which have residents and participants who apply for homeownership assistance, focusing on those coming out of Family Self Sufficiency programs.

Barriers to Affordable Housing

1. Describe actions taken during the last year to eliminate barriers to affordable housing.

CAPER Barriers to Affordable Housing response:
There is a state law [Chapter 40B] that requires local governments to have at least 10% of its housing stock affordable to households below 80% of median in order, to retain full control over the zoning permit process when affordable units are proposed. The nature of that affordability is defined by the state and generally must be for at least 15 years for homeownership and 30 years for rental units. The law gives the state the power to override local decisions regarding affordable housing projects, whether those decisions are based on zoning by-laws, or other arguments such as impact on schools, environmental issues, infrastructure limitations etc. A local community can amend its by-laws and procedures for a specific project and gain exemption from this law under what is known as and what is controlled by state regulations – Local Initiative Plan or LIP. Moreover, as noted above, a community can adopt a Housing Production Plan [HPP], which provides incentives for the development of affordable housing. The current status of each community in terms of the Chapter 40B law is delineated more fully in the 5 Year Strategic Plan.

The NSHC encourages local communities to pursue any strategy which enables affordable housing production. Throughout the year, at meetings of the North Shore HOME Consortium, discussions focus on "best practices" of member communities where affordable housing has been or is being created. These meetings are intended not only to inform the general membership about specific issues, but also to keep the topic of creating affordable housing in the forefront of our discussions. It has been found that one issue may "capture the imagination" of a public official, a volunteer or a new representative to the Consortium. In providing for the seeds of different ideas, actions can and do create results.

HOME/ American Dream Down Payment Initiative (ADDI)

1. Assessment of Relationship of HOME Funds to Goals and Objectives
   a. Evaluate progress made toward meeting goals for providing affordable housing using HOME funds, including the number and types of households served.

   Overall, 157 households were assisted in obtaining affordable housing with HOME funds. Of those, 61 were households with incomes at or below 30% AMI, 33 were households with incomes between 31 and 50% of AMI, 31 were households with incomes between 51 and 60% of AMI, and 32 were households with incomes between 60 and 80% AMI. Please see the

Breakdown of these households in the Objectives chart beginning on page 2, and on the goals and accomplishments chart beginning on page 14.

2. HOME Match Report
   a. Use HOME Match Report HUD-40107-A to report on match contributions for the period covered by the Consolidated Plan program year.

The match requirement for the HOME program for the period of July 1st, 2011 through June 30th, 2011 was $590,270.75. State Housing funds under the Massachusetts Rental Voucher Program (MRVP) expended in only one Consortium community, the City of Peabody, during this time period was $788,467. This amount exceeds the required match amount by $198,196.25. Please see attached HOME Match Report HUD-40107-A.

3. HOME MBE and WBE Report
   a. Use Part III of HUD Form 40107 to report contracts and subcontracts with Minority Business Enterprises (MBEs) and Women's Business Enterprises (WBEs).

   Please see attached Part III of HUD Form 40107 for report on Minority Business Enterprises and Women's Business Enterprises.

4. Assessments
   a. Detail results of on-site inspections of rental housing.

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. The Consultant is an organization with over twenty years of experience in monitoring federally funded affordable housing for compliance with federal requirements. The Consultant conducts 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. Results of onsite inspections during this period were generally positive with no major findings identified.

   b. Describe the HOME jurisdiction's affirmative marketing actions.
   c. Describe outreach to minority and women owned businesses.

The Consortium has established policies and procedures to conduct an outreach program and affirmative marketing to minority and women businesses consistent with 24 CFR §92.350 and §92.351 and Executive Orders 11625, 12138 and 12432. The Consortium encourages the use of minority business and women

business enterprises in connection with its HOME assisted activities, and in fact monitors its' communities to ensure compliance with this requirement.

The Minority Outreach Program has as a minimum standard that it will: (1) utilize the State Office of Minority and Women Business Assistance Directory (SOMBA); (2) make use of local media to market and promote contract and business opportunities for minority business enterprises (MBE's) and women business enterprises (WBE's); (3) develop and implement solicitation and procurement procedures that facilitate opportunities for MBE's and WBE's to participate as vendors and suppliers of goods and services; (4) maintain records that provide data on the outreach to, and participation of MBE's and WBE's as contractors and subcontractors in HOME assisted contracted activities; and (5) utilize MBE and WBE goals in subcontractor contracts.

With respect to ensuring open and affirmative marketing of HOME assisted housing with five or more dwelling units pursuant to 24 CFR §92.351(b), the Consortium's policy is to: (1) inform the public, property owners, project sponsors and developers, potential owners and tenants regarding the existence of federal and state fair housing laws and the Consortium's policies; (2) notify member communities, public and non-profit organizations that serve and / or represent minorities and women of the availability of HOME assisted housing and programs; (3) utilize local and minority media to market and promote on the widest scale possible the availability of HOME funds; and (4) to offer and conduct presentations to local boards, tenant organizations, social service organizations, minority and women's organizations regarding the HOME program and its policies on affirmative fair housing and opportunities for MBE and WBE contracts.

HOMELESS

Homeless Needs

*Please also refer to the Homeless Needs Table in the Needs.xls workbook.

1. Identify actions taken to address needs of homeless persons.

As the convener of the North Shore Continuum of Care Alliance, the North Shore HOME Consortium (NSHC) has assisted the emergency shelters and other Homeless service agencies in its region to access $1,594,658 in McKinney-Vento funds in the past year alone. These funds are crucial to continue to shelter and provide transitional housing, job training, and other much needed services to the homeless in our region. In addition, the NSHC has made homelessness a priority for funding through its recent annual competitive funding round and $65,500 in HOME Competitive funding was awarded to a local CHDO, Emmaus, Inc., to

support the development of two units of rental housing for homeless or formerly homeless persons with incomes at or below 50% AMI. Competitive funds were also conditionally awarded through the 2011 Competitive funding round (pending environmental review and contracts) to Action, Inc. for the new construction of 4 rental units for households who are formerly homeless and with incomes at or below 50% AMI. In addition, $240,000 in Tenant Based Rental Assistance was committed to a project designed to assist households who are homeless or at risk of becoming homeless with a short term rental subsidy.

2. Identify actions to help homeless persons make the transition to permanent housing and independent living.

As mentioned above, $240,000 was awarded to North Shore Community Action programs, Inc. (NSCAP) for a new Homeless TBRA project. These funds will assist families moving from shelter to help stabilize their lives, or will allow families at risk of becoming homeless to normalize without going through the trauma of entering shelter.

3. Identify new Federal resources obtained from Homeless SuperNOFA.

As mentioned above, the NSHC has assisted the NSCOC to access $1,594,658 in McKinney-Vento funds through the past year's SuperNOFA. Of that amount, $158,941 in new McKinney funds were awarded to an activity to be undertaken by Action Inc, in Gloucester for the creation of 4 units of affordable rental housing for homeless persons.

Specific Homeless Prevention Elements

1. Identify actions taken to prevent homelessness.

CAPER Specific Housing Prevention Elements response:

As mentioned above, the NSHC has allocated $240,000 to NSCAP to assist not only homeless persons but also those at risk of becoming homeless with short term rental subsidies. Included with those subsidies will be case management and follow up to help stabilize households and help households to maintain their housing.

Emergency Shelter Grants (ESG)

1. Identify actions to address emergency shelter and transitional housing needs of homeless individuals and families (including significant subpopulations such as those living on the streets).
2. Assessment of Relationship of ESG Funds to Goals and Objectives
   a. Evaluate progress made in using ESG funds to address homeless and homeless prevention needs, goals, and specific objectives established in the Consolidated Plan.

b. Detail how ESG projects are related to implementation of comprehensive homeless planning strategy, including the number and types of individuals and persons in households served with ESG funds.

3. Matching Resources
   a. Provide specific sources and amounts of new funding used to meet match as required by 42 USC 11375(a)(1), including cash resources, grants, and staff salaries, as well as in-kind contributions such as the value of a building or lease, donated materials, or volunteer time.

4. State Method of Distribution
   a. States must describe their method of distribution and how it rated and selected its local government agencies and private nonprofit organizations acting as subrecipients.

5. Activity and Beneficiary Data
   a. Completion of attached Emergency Shelter Grant Program Performance Chart or other reports showing ESGP expenditures by type of activity. Also describe any problems in collecting, reporting, and evaluating the reliability of this information.
   b. Homeless Discharge Coordination
      i. As part of the government developing and implementing a homeless discharge coordination policy, ESG homeless prevention funds may be used to assist very-low income individuals and families at risk of becoming homeless after being released from publicly funded institutions such as health care facilities, foster care or other youth facilities, or corrections institutions or programs.
   c. Explain how your government is instituting a homeless discharge coordination policy, and how ESG homeless prevention funds are being used in this effort.

CAPER ESG response:

Not Applicable, not a recipient of ESG funding.

COMMUNITY DEVELOPMENT

Community Development

*Please also refer to the Community Development Table in the Needs.xls workbook.

1. Assessment of Relationship of CDBG Funds to Goals and Objectives
   a. Assess use of CDBG funds in relation to the priorities, needs, goals, and specific objectives in the Consolidated Plan, particularly the highest priority activities.
   b. Evaluate progress made toward meeting goals for providing affordable housing using CDBG funds, including the number and types of households served.
   c. Indicate the extent to which CDBG funds were used for activities that benefited extremely low-income, low-income, and moderate-income persons.

2. Changes in Program Objectives
   a. Identify the nature of and the reasons for any changes in program objectives and how the jurisdiction would change its program as a result of its experiences.

3. Assessment of Efforts in Carrying Out Planned Actions
   a. Indicate how grantee pursued all resources indicated in the Consolidated Plan.
   b. Indicate how grantee provided certifications of consistency in a fair and impartial manner.

c. Indicate how grantee did not hinder Consolidated Plan implementation by action or willful inaction.

4. For Funds Not Used for National Objectives
   a. Indicate how use of CDBG funds did not meet national objectives.
   b. Indicate how did not comply with overall benefit certification.

5. Anti-displacement and Relocation – for activities that involve acquisition, rehabilitation or demolition of occupied real property
   a. Describe steps actually taken to minimize the amount of displacement resulting from the CDBG-assisted activities.
   b. Describe steps taken to identify households, businesses, farms or nonprofit organizations who occupied properties subject to the Uniform Relocation Act or Section 104(d) of the Housing and Community Development Act of 1974, as amended, and whether or not they were displaced, and the nature of their needs and preferences.
   c. Describe steps taken to ensure the timely issuance of information notices to displaced households, businesses, farms, or nonprofit organizations.

6. Low/Mod Job Activities – for economic development activities undertaken where jobs were made available but not taken by low- or moderate-income persons
   a. Describe actions taken by grantee and businesses to ensure first consideration was or will be given to low/mod persons.
   b. List by job title of all the permanent jobs created/retained and those that were made available to low/mod persons.
   c. If any of jobs claimed as being available to low/mod persons require special skill, work experience, or education, provide a description of steps being taken or that will be taken to provide such skills, experience, or education.

7. Low/Mod Limited Clientele Activities – for activities not falling within one of the categories of presumed limited clientele low and moderate income benefit
   a. Describe how the nature, location, or other information demonstrates the activities benefit a limited clientele at least 51% of whom are low- and moderate-income.

8. Program income received
   a. Detail the amount of program income reported that was returned to each individual revolving fund, e.g., housing rehabilitation, economic development, or other type of revolving fund.
   b. Detail the amount repaid on each float-funded activity.
   c. Detail all other loan repayments broken down by the categories of housing rehabilitation, economic development, or other.
   d. Detail the amount of income received from the sale of property by parcel.

9. Prior period adjustments – where reimbursement was made this reporting period for expenditures (made in previous reporting periods) that have been disallowed, provide the following information:
   a. The activity name and number as shown in IDIS;
   b. The program year(s) in which the expenditure(s) for the disallowed activity(ies) was reported;
   c. The amount returned to line-of-credit or program account; and
   d. Total amount to be reimbursed and the time period over which the reimbursement is to be made, if the reimbursement is made with multi-year payments.

10. Loans and other receivables
    a. List the principal balance for each float-funded activity outstanding as of the end of the reporting period and the date(s) by which the funds are expected to be received.
    b. List the total number of other loans outstanding and the principal balance owed as of the end of the reporting period.
    c. List separately the total number of outstanding loans that are deferred or forgivable, the principal balance owed as of the end of the reporting period, and the terms of the deferral or forgiveness.
    d. Detail the total number and amount of loans made with CDBG funds that have gone into default and for which the balance was forgiven or written off during the reporting period.
    e. Provide a List of the parcels of property owned by the grantee or its subrecipients that have been acquired or improved using CDBG funds and that are available for sale as of the end of the reporting period.

11. Lump sum agreements
    a. Provide the name of the financial institution.
    b. Provide the date the funds were deposited.
    c. Provide the date the use of funds commenced.
    d. Provide the percentage of funds disbursed within 180 days of deposit in the institution.

12. Housing Rehabilitation – for each type of rehabilitation program for which projects/units were reported as completed during the program year
    a. Identify the type of program and number of projects/units completed for each program.
    b. Provide the total CDBG funds involved in the program.
    c. Detail other public and private funds involved in the project.

13. Neighborhood Revitalization Strategies – for grantees that have HUD-approved neighborhood revitalization strategies
    a. Describe progress against benchmarks for the program year. For grantees with Federally-designated EZs or ECs that received HUD approval for a neighborhood revitalization strategy, reports that are required as part of the EZ/EC process shall suffice for purposes of reporting progress.

CAPER Community Development response:

Not Applicable, the NSHC is not a recipient of CDBG funding. Separate CAPERS will be submitted by member communities who are recipients of CDBG funds.

Antipoverty Strategy

1. Describe actions taken during the last year to reduce the number of persons living below the poverty level.

CAPER Antipoverty Strategy response:

As the Consortium is a HOME Participating Jurisdiction, it does not conduct specific economic development programs. However the Consortium does support any municipal efforts which provide housing improvements and

preserve or promote affordability and thus enable low-mod households to set aside more resources for education and training.

In addition the Consortium makes itself available to support its member communities when preparing applications for economic development funding especially from the state CDBG program.

The NSHC has been targeting funds which more directly assist families in poverty as follows:

1. The NSHC has provided and plans to continue to provide TBRA. This short term rental assistance program is targeted to families who are being forced into homelessness by major reductions in income and loss of jobs.
2. The NSHC rehab program assists extremely low income families, many of whom are below the poverty level or could fall into that group, due to the costs of operating and maintaining their housing. This program targets repairs and utility efficiency.
3. Organizations which serve extremely low income households actively present projects for funding through the NSHC RFP process.

In so far as most households being provided housing assistance end up with a reduced level of cost, 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

NON-HOMELESS SPECIAL NEEDS

Non-homeless Special Needs

*Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.

1. Identify actions taken to address special needs of persons that are not homeless but require supportive housing, (including persons with HIV/AIDS and their families).

CAPER Non-homeless Special Needs response:

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. These subpopulations include: elderly, frail elderly, persons with severe mental illness, developmentally disabled, physically disabled, substance abusers, victims of domestic violence, persons with HIV/AIDS and veterans.

The NSHC is aware of the needs of special populations and is committed to supporting initiatives which target these populations. NSHC has determined that one of the most effective strategies in assisting these populations is the provision of transitional and permanent affordable housing. In addition, several of these sub-populations' needs are being addressed through the use of Tenant Based Rental Assistance (TBRA).

NSHC has identified as a high priority the need to ensure that a percentage of the units created are accessible to persons with disabilities. NHSC will also continue to provide assistance to non-profit organizations serving these populations by assisting in providing funds for acquisition, the development and rehabilitation of structures designed to house victims of domestic violence, developmentally disabled, persons with mental illness and former substance abusers. NSHC considers all special needs populations. However, priorities are set based on demand from agencies serving these populations. NSHC is prepared to assist any developments proposed, when HOME funds are determined to be an effective source to meet special needs.

Specific HOPWA Objectives

*Please also refer to the HOPWA Table in the Needs.xls workbook.

1. Overall Assessment of Relationship of HOPWA Funds to Goals and Objectives
   Grantees should demonstrate through the CAPER and related IDIS reports the progress they are making at accomplishing identified goals and objectives with HOPWA funding. Grantees should demonstrate:
   a. That progress is being made toward meeting the HOPWA goal for providing affordable housing using HOPWA funds and other resources for persons with HIV/AIDS and their families through a comprehensive community plan;
   b. That community-wide HIV/AIDS housing strategies are meeting HUD's national goal of increasing the availability of decent, safe, and affordable housing for low-income persons living with HIV/AIDS;
   c. That community partnerships between State and local governments and community-based non-profits are creating models and innovative strategies to serve the housing and related supportive service needs of persons living with HIV/AIDS and their families;
   d. That through community-wide strategies Federal, State, local, and other resources are matched with HOPWA funding to create comprehensive housing strategies;
   e. That community strategies produce and support actual units of housing for persons living with HIV/AIDS; and finally,
   f. That community strategies identify and supply related supportive services in conjunction with housing to ensure the needs of persons living with HIV/AIDS and their families are met.

2. This should be accomplished by providing an executive summary (1-5 pages) that includes:
   a. Grantee Narrative
      i. Grantee and Community Overview
         (1) A brief description of your organization, the area of service, the name of each project sponsor and a broad overview of the range/type of housing activities and related services
         (2) How grant management oversight of project sponsor activities is conducted and how project sponsors are selected
         (3) A description of the local jurisdiction, its need, and the estimated number of persons living with HIV/AIDS
         (4) A brief description of the planning and public consultations involved in the use of HOPWA funds including reference to any appropriate planning document or advisory body
         (5) What other resources were used in conjunction with HOPWA funded activities, including cash resources and in-kind contributions, such as the value of services or materials provided by volunteers or by other individuals or organizations

(6) Collaborative efforts with related programs including coordination and planning with clients, advocates, Ryan White CARE Act planning bodies, AIDS Drug Assistance Programs, homeless assistance programs, or other efforts that assist persons living with HIV/AIDS and their families.

ii. Project Accomplishment Overview
(1) A brief summary of all housing activities broken down by three types: emergency or short-term rent, mortgage or utility payments to prevent homelessness; rental assistance; facility based housing, including development cost, operating cost for those facilities and community residences
(2) The number of units of housing which have been created through acquisition, rehabilitation, or new construction since 1993 with any HOPWA funds
(3) A brief description of any unique supportive service or other service delivery models or efforts
(4) Any other accomplishments recognized in your community due to the use of HOPWA funds, including any projects in developmental stages that are not operational.

iii. Barriers or Trends Overview
(1) Describe any barriers encountered, actions in response to barriers, and recommendations for program improvement
(2) Trends you expect your community to face in meeting the needs of persons with HIV/AIDS, and
(3) Any other information you feel may be important as you look at providing services to persons with HIV/AIDS in the next 5-10 years

b. Accomplishment Data
i. Completion of CAPER Performance Chart 1 of Actual Performance in the provision of housing (Table II-1 to be submitted with CAPER).
ii. Completion of CAPER Performance Chart 2 of Comparison to Planned Housing Actions (Table II-2 to be submitted with CAPER).

CAPER Specific HOPWA Objectives response:

Not Applicable, not a HOPWA recipient.

OTHER NARRATIVE

Foreclosure Crisis Update:

The North Shore HOME Consortium has focused attention on the effects of the nation-wide Mortgage Foreclosure Crisis and the effect that it has exerted on property owners within the Consortium's member communities. Four Consortium Communities have been actively working on programs and policies to address this crisis.

The City of Haverhill has sponsored two city-wide meetings, one geared toward tenants and the one geared toward homeowners on the subject of the foreclosure crisis in that community. At these meetings, City staff provided information on various resources for foreclosure prevention and legal assistance. Community Development and Planning Department staff have taken part in numerous meetings with state officials and other experts on the subject to familiarize themselves with the issues at hand. One staff member is on the way to becoming

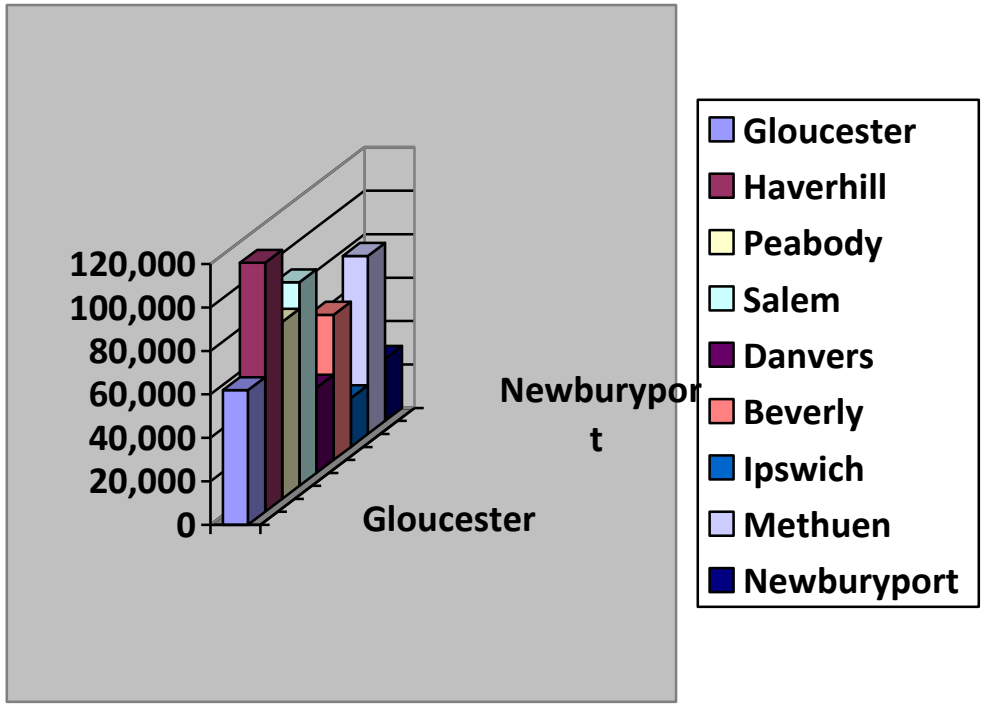
a certified foreclosure prevention counselor (pending more coursework). In addition, the City has stepped in to provide funds for the cleaning and securing of foreclosed buildings in an attempt to preserve the quality of local neighborhoods. Finally, the city has implemented a process to notify potential homebuyer of available foreclosed properties through its' First Time Homebuyer Down Payment Assistance program.

The City of Salem has created a webpage to list links to various resources for foreclosure prevention and legal assistance on the City website. (At www.salem.com/pages/salemma_dpcd/additionalresources/other)
The Salem Department of Community Development and Planning (DCDP) is also in the process of developing a foreclosure prevention handbook. Housing staff are contacting and offering assistance to families that may be threatened with the possibility of foreclosure. During FY08, one family previously assisted with CDBG funds and threatened with foreclosure, through the efforts of DPCD housing staff, was able to obtain financing for a new mortgage and save their home. The DPCD is also tracking foreclosures to address vacant properties in neighborhoods. These properties are discussed at a monthly departmental meeting.

In the City of Gloucester Community Development Block Grant funds are being used for a Post Homebuyers Class and for one-on-one counseling with homeowners to help prevent foreclosure. In addition, Gloucester has a plan in place to buy foreclosed homes and turn them around when they are able to access the Federal Foreclosure Funds are made available to that community.

The City of Peabody has also developed a webpage which lists links to various resources for foreclosure prevention and legal assistance on its' City website (at http://www.peabody-ma.gov/fpa.aspx). City Staff also direct residents calling with questions on preventing foreclosure to the appropriate agencies. As a result of the foreclosure crisis, there are a number of properties that have been abandoned and are now in a state a disrepair that affects the entire neighborhood. The Department of Community Development and Planning in collaboration with the City Council developed a pilot program, utilizing funds collected under the buyout provision of the Inclusionary Zoning Ordinance, created in 2002. The program provided funds to Habitat for Humanity of the North Shore, as a non-profit developer, to turn foreclosed, abandoned properties into affordable housing. Because the developer is a non-profit, funds were provided in the form of a grant. Due in part to this grant, three abandoned properties on one street will be rehabilitated and converted to eight units of affordable housing.

The North Shore Community Action Program's (NSCAP) Housing Law Project has a foreclosure prevention component where the Housing Law Attorney works with clients, who are at risk of experiencing foreclosure, bankruptcy or related financial difficulties. Additionally, NSCAP presented Foreclosure Prevention Clinics throughout the summer and fall to assist households that may be on the verge of foreclosure.

As the member communities of the Consortium will continue to provide financial assistance to First-Time Homebuyers, every effort will be made to make borrowers aware of the threat of predatory lending practices, and to ensure – to the greatest extent possible – that borrowers are aware of Homebuyer Education Courses that are available to them.

Distribution of funds chart for 2013
To be posted on this page.