

**ACTION PLAN - FOR FISCAL YEAR 2009
FOR THE USE OF FEDERAL HOME FUNDS**

1. OVERVIEW

The North Shore HOME Consortium's Five Year Consolidated Plan for FY 2005-2009 sets forth the overall five year housing strategy and objectives of the Consortium and the framework for how it will meet the goals and prioritized housing needs of the region. For each year of the Plan, the Consortium must also set forth a detailed one year Action Plan describing specific annual goals, activities, and funding allocations of the HOME program. This document is the Consortium's FY 2009 Action Plan.

It should be noted that the Consortium member communities of Haverhill, Salem, Gloucester, and Peabody are entitlement communities under the Federal Community Development Block Grant Program. The cities' plans for use of Block Grant funds and other resources are more fully described in the Consolidated and Action Plans submitted separately by each entitlement city. In the past, the Commonwealth of Massachusetts has also awarded CDBG funds to the communities of Methuen, Essex, and Amesbury under its' CDBG program.

No members of the Consortium are funded directly by HUD for the HOPWA or Emergency Shelter Grant programs. However, Action, Inc., a Gloucester Social Service agency, is a direct HOPWA grantee from HUD for its *Quest Program*. In addition, Emmaus, Inc., in Haverhill has been funded for a Housing Services and Rental Assistance Program for People with HIV/AIDS through the Lynn Housing Authority which is acting as the Essex County HOPWA administrator. North Shore Community Action Programs has also received funding through this source for its' HOPWA Housing Search Program.

The Consortium also convenes the region's Continuum of Care Alliance group of representatives from the consortium communities, shelters and other non profit agencies. The Alliance applies competitively for McKinney-Vento Homeless Assistance funds annually but each agency funded through the process contracts directly with HUD and the Alliance receives no funding.

2. RESOURCES AND USES

HOME and ADDI Resources

The Consortium anticipates receiving approximately \$2,128,714 from the U.S. Department of Housing and Urban Development (HUD) in the fiscal year 2009 for use under the HOME Investment Partnership Program.

Other Leveraged Resources

In undertaking housing activities under this Action Plan, the Consortium anticipates that it and its member communities will 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) for the “mini-entitlement” communities.
- 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 for People with Disabilities

- MassHousing (formerly Massachusetts Housing Finance Agency (MHFA)) - 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 Mental Retardation (DMR) Housing and Service Programs
- State MHFA/Facilities Consolidation 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

Summary of HOME/ADDI Allocations

The Consortium will direct its HOME funds to increase the region's stock of affordable rental housing with a particular emphasis on extremely low and very low income households, expand homeownership opportunities for low-income buyers, assist in the rehabilitation of housing and creating accessible housing for persons with disabilities. The following table depicts the proposed allocations of HOME funds along with goals for each program:

SUMMARY OF 2009 PROGRAMS AND FUNDING ALLOCATIONS

PROJECT	Funding Allocation	Percentage Allocation	Unit or Household Goals
Rental Housing Production	\$790,000	36.8%	55 units
CHDO Housing Production	\$270,000	12.5%	14 units
Tenant Based Rental Assistance	\$212,000	9.8%	25 households
First Time Homebuyer Assistance	\$90,199	5.0%	12 households
Homeownership Housing Production	\$230,000	10.7%	12 units
CHDO Homeownership Housing Production	\$50,000	2.3%	3 units
Housing Rehabilitation and Accessibility Repairs	\$273,644	12.7%	10 units
Administration	\$212,871	10%	
Total HOME Funds Available for 2009	\$2,128,714.	100%	131

3. LEAD AGENCY

The City of Peabody will continue to serve as the Consortium's lead entity with the City's Department of Community Development (DCD) carrying out day-to-day management. The Consortium's Office will oversee administration of the HOME Program and implementation of the Consolidated Plan. The City of Peabody intends to use \$212,860 or ten percent of the total HOME allocation for administrative costs, with 5% allocated for the direct administration of the Consortium and 5% for administrative expenses of communities in utilizing HOME funds.

4. MATCHING FUNDS

Since its conception, the Consortium has consistently met its match requirements for the development of affordable housing in the Consortium's service area. This has been accomplished and will be done again this year by inclusion of the state funds expended through the Massachusetts Rental Voucher Program. Indeed, the expenditures of MRVP funds in Peabody alone, has satisfied the match requirements. If additional matches were required, the Consortium would report on the other state housing funds expended on the development of affordable housing in this region. These would include such programs as the Housing Stabilization Fund, the Housing Innovation Fund, the Housing Trust Fund and others.

5. GEOGRAPHIC DISTRIBUTION

HOME funds expended and committed to date clearly demonstrate that the Consortium is achieving and will continue to achieve a wide geographic distribution. For example, the last

annual report (CAPER) to HUD shows that the Consortium's projects, not including Tenant Based Rental Assistance, were located in 15 communities covering all sub-regions – Cape Ann, Merrimack Valley, Eastern Middlesex and Southern Essex. This wide distribution is accomplished in part by the Consortium policy of providing funding allocations to each Consortium community in proportion to the low-income population (see Attachment B, Distribution of Funds). In addition, the allocation of funds to projects submitted to the Consortium's Competitive funding process is likewise made with considerations to the level of need in the proposed project area, that is, the number of low-mod households, identified within that community. The largest percentage of HOME funds has been awarded to the City of Haverhill, which has the highest percentage of low-mod households in the region. However, the Consortium also adheres to the principle that lack of an adequate level of affordable housing is everyone's concern, and encourages the development of affordable housing outside of the predictable areas where there are high concentrations of low - and moderate-income households. The Consortium intends to provide full opportunity for HOME projects throughout the region, with the anticipation that a greater number of projects will serve the areas containing higher low-income concentrations and greater housing needs.

6. OBJECTIVES AND PRIORITIES

The main objective of the Consortium is to foster decent, affordable housing. During the development of the Consortium's Five Year Consolidated Plan, a great deal of time was spent researching the housing needs 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 priorities for the Consortium for the next five years. This Action Plan follows the objectives and priorities set forth in the Consolidated Plan. Pursuant to the Consolidated Plan, the Consortium gives its highest priorities to the following needs:

- A. Extremely and very low-income households of all types, except for large related renter households who have a medium priority need;
- B. Special Needs populations of elderly, frail elders, physically disabled, victims of domestic violence, and persons with alcohol and drug addictions;
- C. Homeless and those at risk of homelessness.

These priorities reflect the Consortium's objectives of providing decent affordable rental, homeownership and supportive housing to those most in need, and the goal of eliminating chronic homelessness. These priorities also recognize the high need faced by very low income households who face the highest cost burdens, and further recognizes the need to improve and upgrade the older housing stock found in the Consortium region. The Consortium also acknowledges that there are obstacles to addressing these concerns, the greatest of which is the need for larger subsidy amounts in order to make housing affordable to those households with very low incomes.

Despite this obstacle, the Consortium continues to take steps to assist those most in need. The particular objectives and strategies are discussed below:

OBJECTIVE #1 - Develop and maintain 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.

Achieving this objective will require new production of housing and the implementation of rehabilitation, redevelopment or preservation strategies. To develop rental housing for special needs, the Consortium will coordinate with social service providers.

Strategies: The Consortium will preserve and increase the supply of rental housing by

- A. Allocating the largest share of HOME resources to this objective with the goal of leveraging significantly larger resources from the Commonwealth and other financiers of rental production.
- B. Targeting very low-income households with deeper subsidy amounts on a per-unit basis.
- C. Encouraging CHDOs to commit a majority of the CHDO set-aside funds to the production of rental housing with a particular target of extremely low and very low-income households.
- D. Work with Non Profit Agencies to provide tenant based rental assistance (TBRA) to extremely and very low income households with severe cost burdens, lower-income households facing immediate crisis in obtaining or maintaining their housing because of the extraordinary high cost of accessing or maintaining rental housing, and high priority special need households such as families fleeing domestic violence, frail elders and households with a person with disabilities. This shall include a plan to continue to fund existing programs that provide TBRA assistance regionally.
(Also see North Shore HOME Consortium's Five Year Consolidated Plan 2005 for the 40 page Housing Market Analysis that illustrates the local market conditions that led to the use of HOME funds for TBRA programs)
- E. The development of strong partnerships, particularly with respect to the creation of affordable units designed to support persons with special needs. Here, the Consortium will encourage the use of McKinney-Vento funds as well as encouraging the funding of social service components to be funded by others, including state investments.
- F. Consider on a case-by-case basis the provision of HOME resources to preserve affordable rental developments that are in danger of losing their affordability restrictions.
- G. In addition, the Consortium will continue to work to lessen the negative effects of public policies that serve as barriers to affordable housing (see Attachment D- "Barriers to Affordable Housing" from Consortium's Five Year Consolidated Plan). Certain land use measures can be used to promote affordable housing within cities and towns. Some Consortium communities utilize such features as density bonus provisions and inclusionary zoning. Since publication of the last Consolidated Plan several Consortium communities have adopted such provisions and zoning strategies as follows: inclusionary zoning, density bonuses, linkage, accessory dwelling units, mixed-use, and trust funds.

The following communities have adopted inclusionary zoning bylaws: Georgetown, Gloucester, Ipswich, Haverhill, Peabody, and Rockport. Salisbury and Hamilton are currently considering adopting this type of bylaw. Other communities have created incentives for the development of affordable housing under a variety of zoning provisions, including but not limited to Planned Unit Development, Flexible Residential Development, Open Space Residential Development, Smart Growth Housing and others that require a percentage of the total development costs to be set aside (generally between 10-20% of the total development cost) for the creation of new affordable housing. Some of these bylaws offer a density bonus which acts as an incentive to produce affordable housing units.

Promising solutions to local affordable housing development include a greater willingness to plan for affordable housing. Consortium Communities have illustrated their readiness to take steps in that direction. Adopted in 1999, Executive Order 418 provided Massachusetts communities with incentive to develop community development plans and mandated housing certification for participation in Department of Housing and Community Development discretionary grant programs. All but the following Consortium communities gained Executive Order 418 certification Marblehead, Merrimac, Middleton, North Andover, North Reading, Rowley, and Wenham. Five Consortium Communities have attained the 10% Affordable Housing goal set out in EO418: Beverly, Danvers, Georgetown, Peabody and Salem.

Local organizing efforts have also had an impact on affordable housing development and advocacy efforts. The passage of the Community Preservation Act (CPA) has proved a valuable local tool in many Consortium communities. Rowley, Rockport, Peabody, North Andover, Newburyport, Middleton, Georgetown, Hamilton, Manchester, Wenham, West Newbury, and Boxford have all passed the CPA. The use of the CPA has presented an effective educational tool around issues of affordable housing, and also serves as an important financing tool to stimulate the preservation and creation of affordable housing.

Perhaps the most encouraging recent development is the passage of Chapter 40R, the Smart Growth Zoning and Housing Production Act. In sum, the Act allows a municipality to adopt a “smart growth zoning district,” in accordance with certain provisions, in any eligible location allowing for primary residential use as-of-right and also permitting businesses, commercial and other uses consistent with primary residential use. The district acts as an overlay providing for a mix of housing with density ranging from eight units per acre for single-family homes, 12 units per acre for two- and three-family buildings, and 20 units per acre for multi-family housing. At least 20% of the housing developed if over 12 units must be affordable to families earning at or below 80% of the area median income. The “smart” element includes allowing infill development, incorporating fair housing, and limiting the impact on available municipal infrastructure. The district as a whole may not be restrictive to a particular age group or have other occupancy restrictions. Prospective developers can elect to either develop a project in accordance with the district requirements or develop a project in accordance with requirements of the underlying zoning district.

OBJECTIVE #2 - Preserve, maintain and improve the existing stock of affordable housing.

Strategies: The Consortium shall assist homeowners to remain in their homes or create affordable rental housing by the following:

- A. Provide HOME rehabilitation resources for low-income homeowners and landlords to make needed health and safety-related repairs.
- B. Include lead paint abatement among the repair targets.
- C. Provide HOME funds to undertake accessibility modifications to dwelling units for persons with disabilities in order to allow the homeowners to remain in their homes or create affordable rental housing.
- D. Utilize other rehabilitation and adaptation funds to create a package of resources.
- E. Support member communities with rehabilitation programs to develop sub-regional programs to share resources and staffing.
- F. Encourage the use of *Energy Star* products for all rehabilitation units assisted, and require that all HOME-assisted new construction and “gut rehabilitation” activities to become *Energy Star* Certified. This new policy was adopted in 2007.

OBJECTIVE #3 - Expand homeownership opportunities for low-income households.

Strategies: The Consortium will support the growth of homeownership opportunities as follows:

- A. Work with regional providers to operate and manage homebuyer programs that shall:
 - 1. Provide homebuyer education, and counsel prospective homebuyers on the homebuying process
 - 2. Conduct outreach to public housing developments and Section 8 tenants, mobile home park residents and to those minority groups identified as having disproportionate housing needs
 - 3. Provide down payment and closing assistance to first time homebuyers.
 - 4. Coordinate with the Mass. Housing’s Soft Second Loan Program and the set of other governmental, quasi-governmental and private programs designed to bridge the affordability gap for lower-income first time homebuyers.
- B. Assist projects that create affordable homeownership units. In this regard, the Consortium will provide deeper per-unit assistance for units targeting households with very low-incomes. CHDOs are encouraged to undertake such projects, including so called “Rent-to-Own” transitional homeownership models.

7. HOMELESS AND SPECIAL NEEDS ACTIVITIES

The Consortium will continue its role as the convener of the Continuum of Care Alliance and help to facilitate the implementation of the Alliance’s “Plan to End Chronic 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, and households where illness has created economic hardship. In addition, the Continuum of Care Alliance will continue to work with the region's hospitals, the Department of Social Services, the Department of Mental Health, and the Essex County Correctional Facility, to strengthen ties and keep open lines of communication to prevent the discharge of persons from those facilities to homelessness.

At this time, because the Consortium does not see the development of additional *emergency* shelter beds as a high priority, the Consortium will instead encourage developments that provide permanent housing resources – with supportive services as needed - that targets homeless households. 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 (that are funded by other sources).

8. RESALE AND RECAPTURE GUIDELINES

The Consortium has adapted to changes in the housing market and has adopted new policies for the homebuyer assistance programs within this jurisdiction. These policies along with the added flexibility that they bring to local homebuyer assistance programs will remain in effect over the next five years.

(1.) It has been the general policy to provide assistance to income-eligible homebuyers in the form of a loan at a zero interest rate with no monthly payments. The Consortium's policies adhere directly to the HOME regulations on this issue with one exception. That is, the homebuyer assistance has tended to be made available to first-time homebuyers, while the HOME regulations have changed to allow for this assistance to be made available to any income-eligible buyer.

When the property is sold, the entire amount loaned must be repaid to the lender. The lender has typically been an individual community (city or town) as a member of the Consortium. Then, as HOME regulations require, the funds are returned to the local Home Investment Partnerships account in Peabody and treated as program income. It has been the Consortium's policy to allow such program income to be re-cycled back to the originating community in order to continue to fund the same activity.

Other eligible uses of such repayments may be considered with the approval of the Consortium concerning the consistency of such activities with the Consortium's Consolidated Plan.

(2.) The new policy developed by the Consortium has imposed resale restrictions on certain homebuyers for specific projects where the preservation of long-term affordability is a concern. In the instance of a publicly-assisted development - for example - that created affordable units for an extended period, a community may negotiate the continued affordability of a portion of the units that could otherwise be lost to an "expiring use". In such cases, in order to preserve the long-term affordability of these units, deed restrictions will be imposed, along with close adherence to all HOME regulations governing this use of funds.

The recapture and resale policies will, at a minimum, meet programmatic requirements for duration of affordability. Extended periods of affordability of thirty years and longer will be anticipated. At this writing, the Consortium does not intend to seek a portion of the appreciation in value of a HOME-assisted unit (based upon a pre-determined formula), but may consider alternatives in the future.

9. AMERICAN DREAM DOWNPAYMENT INITIATIVE (ADDI)

The Consortium has, since its' inception, operated a down payment and closing cost program for income eligible first time homebuyers. Several communities have chosen to utilize a portion of their HOME allocation to provide downpayment assistance to their citizens. The ADDI program is another such program, with similar requirements and guidelines, but ADDI funds are available to any low income resident purchasing within the Consortium region. Maximum awards are set at \$10,000 for each income eligible households. The assistance is offered in the form of a zero percent interest, deferred loan payable upon sale, transfer, or in some cases, the refinancing of the property.

While no new ADDI funds are expected to be received this year, the Consortium has ADDI funds that are not yet expended from the prior funding year due to some delays in implementation and to the poor housing sales market. The Consortium had issued a request for proposals for entities to operate the ADDI First Time Homebuyers program on a regional basis, and one entity is now under contract to administer this program. It is projected that all ADDI funds allocated thus far will be committed within the next 12 months.

The services that will be provided under these contracts include:

- A. Extensive outreach to:
 - (1) the minority community, especially the population groups identified in the Consolidated Plan as having disproportionate housing needs;
 - (2) public housing residents and households residing in assisted housing;
 - (3) mobile park residents of the sub-region
- B. First time homebuyer education classes
- C. Homebuyer counseling
- D. Coordination with other homebuyer assistance programs

10. MONITORING

The Consortium has implemented a systematic monitoring program of its member communities and nonprofit organizations that receive HOME funds. As part of the monitoring process the Consortium:

- ◆ Determines that each grantee has an effective system for determining income eligibility of all program recipients;
- ◆ Determines that all HOME-assisted housing is in compliance with HUD's Housing Quality Standards;

- ◆ Determines that all HOME-assisted units have a system in place to ensure the Period of Affordability required by HOME regulations;
- ◆ Determines that all HOME-funded programs can document that they have a fair and open process and; that access to specific programs is widely advertised whenever appropriate;
- ◆ Determines that the activities of the Consortium's member communities are in compliance with the requirements of federal fair housing law, and that there are policies in place to affirmatively further fair housing choice.
- ◆ Conducts site visits of HOME Assisted Developments and review long term compliance of with housing codes.

The Consortium has contracted with a professional consultant to implement these monitoring activities. By doing so the Consortium is able to monitor a greater number of activities within a shorter period of time.

The Consortium will monitor a minimum of three communities each year. Ample notice of the monitoring visit is given by letter which provides advance notice of the specific items and documents that will be reviewed. Following the monitoring, the Consortium provides an opportunity to correct any inadequacies. In the event that corrections are not made, the Consortium will not allow that member community to continue to draw HOME funds until corrections are documented. In several instances, nonprofit organizations that receive HOME funds from one of the Consortium's member communities will continue to be part of that Community's monitoring activities. The Consortium will also monitor nonprofit organizations that are direct recipients of HOME funds.

In addition, the Consortium annually assesses its' own performance in meeting its goals and objectives as set forth in the Consolidated Plan. Each year the Consortium reviews outcomes of all programs in order to prepare its' annual *Consolidated Annual Performance and Evaluation Report*. Included in that report are areas where the Consortium exceeded its goals and objectives, as well as areas where it may have fallen short and includes plans to correct those issues. At that time the Consortium also takes steps to assess the timeliness of expenditures of HOME funds of all Communities and sub-recipients of HOME funds. Communities that are not expending funds in a timely manner are warned of this annually and if funds are still not expended they are reallocated to the Consortium's competitive pool. This action is part of the Consortium's plan to accelerate its annual commitment rate and expenditure rate for the entire program in order to comply with HUD requirements.

11. AFFIRMATIVE MARKETING

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 will undertake specific steps to encourage the use of minority business and women business enterprises in connection with its HOME assisted activities. These steps will be undertaken in good faith, and will be

comprehensive and continuing in nature. A written statement of this policy shall be included in all releases concerning the procurement of HOME related services and supported by the officials with oversight responsibilities.

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 (MBEs) and women business enterprises (WBEs);
- (3) develop and implement solicitation and procurement procedures that facilitate opportunities for MBEs and WBEs to participate as vendors and suppliers of goods and services;
- (4) maintain records that provide data on the use 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.

PROJECT # 2009 - 01

Priority Need: **EXPAND THE SUPPLY OF AFFORDABLE RENTAL HOUSING**

Specific Objective: Creation of 55 units of affordable rental housing that includes the following targets for priority groups:
Extremely low-income - 24
Very low-income - 15
High Priority Special Needs – 10 (frail elderly, elderly)
Other -6

General Objective: Decent Housing

General Outcome: Affordability

Project Title: **PERMANENT AFFORDABLE RENTAL HOUSING**

Project Description: The Consortium will provide HOME funds to both for-profit housing developers and non-profit housing organizations to create 55 units of permanent affordable rental housing for low-income households with a goal of a majority of the units being set aside for extremely-low income and very-low income households and 16% for special needs populations.

Does this project:

Help Prevent Homelessness? **No**

Help the Homeless? **Possible**

Help Those with HIV or AIDS? **Possible**

Location: **Consortium-wide**

Performance Indicator: **55 units projected through the use of HOME funds**

Funding:

HOME **\$790,000**

CDBG

ESG

HOPWA

Prior Year Funds

Other Funding

Assisted Housing

PHA

Total **\$790,000**

PROJECT # 2009- 02

Priority Need: **EXPAND THE SUPPLY OF AFFORDABLE RENTAL HOUSING**

Specific Objective: Provide assistance to Community Housing Development Organizations (CHDOs) to undertake affordable rental housing production for low-income households.

General Objective: Decent Housing

General Outcome: Affordability

Project Title: **CHDO RENTAL HOUSING PRODUCTION**

Project Description: The Consortium will provide HOME funds to organizations that are designated as CHDOs to develop 14 affordable housing opportunities (rental) for low-income households. These funds will be made available either for new construction or for the rehabilitation of existing structures, or both.

Does this project:

Help Prevent Homelessness? No

Help the Homeless? No

Help Those with HIV or AIDS? No

Location: Certified CHDOs exist in Haverhill, Peabody and Salem.

Performance Indicator: 14 units projected through the use of HOME funds

Funding:

HOME \$270,000

CDBG

ESG

HOPWA

Prior Year Funds

Other Funding

Assisted Housing

PHA

Total Funding \$270,000

PROJECT # 2009– 03

Priority Need: **PROVIDE HOUSING OPPORTUNITIES FOR SPECIAL POPULATIONS AND TO PREVENT HOMELESSNESS**

Specific Objectives: Provide Tenant Based Rental Assistance for one year to 25 low-income households targeted by the Consortium. Approx. 10 of these will be for high priority special needs persons (HIV/AIDS)

General Objective: Decent Housing

General Outcome: Affordability

Project Title: **RENTAL ASSISTANCE TO AT-RISK HOUSEHOLDS**

Project Description: The Consortium will provide tenant based rental assistance for up to one year to approximately 25 targeted low-income households who are homeless or at risk of homelessness, but who can reasonably be expected to become self-within 12 months. Intake, assessment, and admission of project participants will be accomplished by an agency with experience with or knowledge of the targeted population. The agency will be expected to work with the household to establish self-sufficiency during the 12 month transition period. The participant will be expected to pay 30% of the household's adjusted gross income for rent while the project covers the remainder of the rent but not to exceed fair market standards. TBRA funds may be used to assist tenants who are (1) experiencing severe cost burdens and threatened with eviction due to an inability to pay rent and (2) in need of financial assistance with the cost of first and last month rent and security deposit to access an apartment

Does this project:

Help Prevent Homelessness? **Yes**

Help the Homeless? **Yes**

Help Those with HIV or AIDS? **Possible**

Location: **Consortium-wide**

Performance Indicator: **25 households to be assisted in maintaining their housing**

Funding:

HOME **\$212,000**

**Other Funding
Assisted Housing**

Total: **\$212,000**

PROJECT # 2009- 04

Priority Need: **EXPAND HOMEOWNERSHIP OPPORTUNITIES**

Specific Objective: Assist 12 low-income households to become homeowners, including 2 minority households.

General Objective: Decent Housing

General Outcome: Affordability

Project Title: **HOMEOWNERSHIP ASSISTANCE**

Project Description: The Consortium will provide 0% loans for downpayment assistance and acquisition costs for 12 low-income households to become homeowners. Loan amounts will range from \$6,500 to \$20,000 depending upon the Consortium Community administering the program. Generally, the loans will be due and payable upon sale. All recaptured amounts will be used for HOME eligible activities. For HOME ADDI funds, special outreach will be made to encourage residents of public housing to become homeowners. Homebuyer counseling courses will be held to assist with the transition to homeowner. 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. As the member communities of the Consortium will continue to provide financial assistance to First-Time Homebuyers (and other income-eligible 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.

Does this project:

Help Prevent Homelessness? **No**

Help the Homeless? **No**

Help Those with HIV or AIDS? **No**

Location: **Consortium wide**

Performance Indicator: **12 units projected through the use of HOME funds**

Funding:

HOME **\$90,199**

ADDI

CDBG

ESG

HOPWA

Prior Year Funds

Other Funding **\$3,500,000** **(projected amount in private financing)**

Assisted Housing

PHA

Total: **\$3,590,199**

PROJECT # 2009– 05

Priority Need: **EXPAND HOMEOWNERSHIP OPPORTUNITIES**

Specific Objective: Assist 12 low-income households to become homeowners, 2 of which will be minority households.

General Objective: Decent Housing

General Outcome: Affordability

Project Title: **HOMEOWNERSHIP CREATION**

Project Description: The Consortium will assist in the creation of 12 homeownership units for low-income households. Strategies can include construction or creation of condominiums, cooperatives, duplex or 3/4 family with rental units, or the “buy-down” of properties under development or coming out of expiring use. Permanent or long term deed restrictions on resale will be required.

Does this project:

Help Prevent Homelessness? No

Help the Homeless? No

Help Those with HIV or AIDS? No

Location: Consortium wide

Performance Indicator: 12 units projected through the use of HOME funds

Funding:

HOME	\$230,000
CDBG	
ESG	
HOPWA	
Prior Year Funds	
Other Funding	\$3,200,000
Assisted Housing	
PHA	
Total:	\$3,430,000

PROJECT # 2009– 06

Priority Need: **EXPAND HOMEOWNERSHIP OPPORTUNITIES**

Specific Objective: Assist 3 low-income households to become homeowners, 2 of which will be minority households

General Objective: Decent Housing

General Outcome: Affordability

Project Title: **CHDO HOMEOWNERSHIP PRODUCTION**

Project Description: The Consortium will assist CHDO's to produce 3 homeownership units for low-income households. Creative strategies can include construction or creation of duplex structures with a rental unit and the operation of a "Rent-To-Own" program where tenants transition into ownership of their building.

Does this project:

Help Prevent Homelessness? No

Help the Homeless? No

Help Those with HIV or AIDS? No

Location: Certified CHDOs exist in Haverhill, Peabody and Salem.

Performance Indicator: 3 units projected through the use of HOME funds

Funding:

HOME:	\$ 50,000	
CDBG		
ESG		
HOPWA		
Prior Year Funds		
Other Funding	\$ 700,000	(projected amount of Private financing)
Assisted Housing		
PHA		
Total:	\$ 750,000	

PROJECT # 2009– 07

Priority Need: **MAINTAIN, PRESERVE AND IMPROVE THE EXISTING STOCK OF AFFORDABLE HOUSING**

Specific Objectives: Assist 10 low-income households to rehabilitate their housing and increase handicap accessibility.

General Objective: Decent Housing

General Outcome: Affordability

Project Title: **HOUSING REHABILITATION & ACCESSIBILITY /ADAPTATION PROGRAM**

Project Description: The Consortium will provide grants and loans to undertake rehabilitation to meet health and building codes, remove lead paint and make physical changes for the purpose of providing handicap accessibility. A total of 10 dwelling units will be assisted.

Does this project:

Help Prevent Homelessness? **No**

Help the Homeless? **No**

Help Those with HIV or AIDS? **No**

Location: **Consortium-wide**

Performance Indicator: **10 units projected through the use of HOME funds (2 special needs-disabled)**

Funding:

HOME **\$273,644**

CDBG

ESG

HOPWA

Prior Year Funds

Other Funding **\$30,000** **(State Gap Filler and Get the Lead out Funds – Projected)**

Assisted Housing

PHA

Total Funding **\$303,644**

PROJECT # 2009- 08

Priority Need: ADMINISTRATION

Specific Objective: Provide management and oversight to the operation of the North Shore HOME Consortium and its projects.

General Objective: Decent Housing

General Outcome: Affordability

Project Title: ADMINISTRATION AND PLANNING

Project Description: The Consortium and its member communities will plan and manage the activities and projects described in the Consolidated Plan and these funds will cover direct administrative and financial costs associated with HOME funded activities.

Does this project:

Help Prevent Homelessness? No

Help the Homeless? No

Help Those with HIV or AIDS? No

Location: Consortium-wide

Performance Indicator n/a

Funding:

HOME \$212,871

CDBG

ESG

HOPWA

Prior Year Funds

Other Funding

PHA

Total Funding \$212,871

Attachment “A”

Review of Citizen Participation Process and Public Outreach Activities for the Consortium’s One-Year Action Plan.

In order to comply with the Citizen Participation Plan which was outlined in the Consortium’s Five-Year Consolidated Plan, the following steps were taken:

In accordance with the Consolidated Plan, two Community Meetings were held, one on February 12th, 2009 and one at February 18th, 2009. An advertisement was placed in five local newspapers to invite the residents of the Consortium’s member communities to participate in the discussions concerning the proposed uses of HOME funds within the Consortium’s service area.

These advertisements were placed to appear fourteen (14) days prior to the Community Meetings to discuss the local housing needs and the proposed spending plan for the use of HOME funds. The minutes from these two Community Meetings are attached (Attachment A).

Following this, a copy of the proposed One-Year Action Plan was distributed to all of the members of the Consortium’s thirty communities, to all of the local nonprofit organizations in the Consortium’s service area, to all of the emergency shelter providers, to several state agencies – including the Massachusetts Department of Mental Health, the Massachusetts Department of Mental Retardation, the Massachusetts Department of Transitional Assistance, to local job training boards. All of the participants in the North Shore HOME Consortium’s Continuum of Care Alliance were invited to comment on the Action Plan.

In the interim, another advertisement was placed in the same publications to notify the general public about the proposed Public Hearings (two meetings) to review the draft version of the Consortium’s Fourth Year Action Plan. This advertisement appeared in the five local periodicals which allowed for a fourteen day notice for the Public Hearings as was outlined in the Consortium’s Citizen Participation Plan.

North Shore HOME Consortium
Community Meeting #1
For the Proposed Use of HOME Funds for FY 2009
Sawyer Free Library, Gloucester, MA
February 18, 2009

In Attendance: Lisa Greene and Kevin Hurley from the North Shore HOME Consortium; Cleveland Cook and Deborah Laurie from the City of Gloucester Grants Department; Bill Duggan and Kathleen Erkkula from the Gloucester Housing Authority; Caleb Friday from Wellspring House Shelter.

Comments Received: The meeting began at 10:10 a.m. with Mr. Hurley thanking everyone for attending and explaining that the North Shore HOME Consortium (NSHC) is preparing to create its annual Action Plan for submission to the U.S. Department of Housing and Urban Development (HUD) as a part of the reporting requirements for its annual allocation of HOME funds. He further explained that the Consortium is holding community meetings to gather input from the public on the types of activities that should be included in its FY 2009 Action Plan.

Cleveland Cook of the City of Gloucester Grants Department stated that he wanted everyone to know that the City of Gloucester's First Time Homebuyer Downpayment Assistance Program has been a great success, so he would like to show his support for that program. He said that he feels that despite the slump in home sales and the poor economy, that the program is still very valuable and should continue. He went on to say that if the program slows that additional marketing and outreach would spur more interest in the program. In addition he commented that despite the fact that Gloucester has been seeing some foreclosures, that they are not the "stain" on the community (ie: boarded up buildings) as was predicted, but rather have provided opportunities for homebuyers to buy affordable units.

Deborah Laurie, also of the Gloucester Grants Department, added that, despite the fact that her program was forced to return a small amount of HOME funds to the Consortium the prior year, she is seeing a slight increase in the program including many homebuyers who are taking advantage of "short sales" and foreclosed properties.

Kathy Erkkula of the Gloucester Housing Authority explained that she is in the middle of a series of classes for first time homebuyers, and one full lesson is focused on the intricacies of buying a foreclosed or short sale property. She added that her homebuyer class was full to capacity (22 persons) and that she had many additional people interested who were referred to classes in Salem and Newburyport, which are now both also full to capacity, so those three classes full of potential homebuyers will soon be ready to "pounce" on the market, armed with information and in some cases downpayment assistance.

Bill Duggan, also of the Gloucester Housing Authority (GHA), interjected that Kathy also manages their foreclosure prevention counseling program, which has been sadly very active in recent months as the need is great for that service. These classes are paid in part by a small grant from the Gloucester Grants Department through CDBG funds.

Deborah Laurie commented that she wishes that she could make the First Time Homebuyer Classes a mandatory requirement of her downpayment assistance program, but she has found that

timing of classes makes it impossible for some homebuyers to participate in a class, since only two classes per year are held in their region.

Bill Duggan asked to discuss a couple of housing development projects that the GHA hopes to undertake. First is the reuse of the site where the HA had five units of rental housing, which were out of code and were demolished, and now the plan is to build three affordable homeownership units on the site, two of which will be two bedroom townhouses and one which will be a fully accessible one bedroom unit. They plan to issue an RFP for a non-profit developer, and hope to begin discussions with Andrew DeFranza of the First Baptist Church in Beverly about his group taking this on now that they are changing their organization and want to take on developments outside of Beverly. This project has neighborhood support, the design is done, and it should go forward in the near future, and hopefully they will be able to access some HOME funds toward the development.

Kevin Hurley explained that the NSHC is issuing an RFP within the next four to six weeks for projects creating affordable housing units with HOME funds through its competitive funding pool, and said that he would make sure that Gloucester HA receives a copy.

Caleb Friday of Wellspring House introduced himself and explained that he is a new hire at that agency and wanted to come to learn more about the NSHC. He asked for some clarifications of the process of applying for funds and was given a quick summary of the process.

Bill Duggan described a second development that the GHA may undertake on Main Street in Gloucester. This site was prepared for development, permitted and ready to go in 1988 and 89, but when funding dried up the project died. The hope is to develop an affordable assisted living facility on this site, possibly up to 40 units, but this one is a bit far off since there are issues such as a lack of parking and the possible push to site commercial space on the ground floor to keep in line with the surrounding area. He asked Kevin Hurley if HOME funds could be used to conduct a feasibility study of the project or for other predevelopment costs.

Mr. Hurley explained that no predevelopment costs could be paid out of HOME, but once the project was definite that some project related soft costs, such as architect's fees, could be paid using these funds. He added that the City of Peabody has a plan to try to develop affordable assisted living, but that it has been in the works for several years.

Bill Duggan said that the region has no affordable assisted living, so there is a great need for it.

Deb Laurie agreed and said that this project has been 20 years in the making.

Caleb Friday offered that Wellspring House is changing its programs. They have moved families out of their congregate shelter and into apartments at another location, with their main building being used for education and other services.

Bill Duggan informed the group that a new coalition has been formed to focus on homeless prevention activities. Participants include the Housing Authority, Cape Ann Families, Beverly Bootstraps, St. Vincent DePaul, and Wellspring. They met for the first time last week, and hope to meet regularly.

Kevin Hurley added that the North Shore Housing Action Group, led by NSCAP and Lynn Housing Authority, has been awarded funding for prevention activities, and that Wellspring and many other agencies are part of the governing committee for that group, and the staff are being put into place to administer this now, so those funds should be available in the very near future.

The meeting was adjourned at 11:15.

North Shore HOME Consortium
Community Meeting #2
For the Proposed Use of HOME Funds for FY 2009

Location: Peabody City Hall Community Development Department Conference Room, 24 Lowell Street, Peabody

Date: February 12th, 2009 at 5:00 P.M.

Attending: Stacey Bernson, City of Peabody Assistant Director of Community Development; Lisa Greene, Grants Manager, North Shore HOME Consortium;

Citizens were provided the opportunity to provide comments on projects and activities for inclusion in the City of Peabody's 2009 One year Action Plan. The meeting was held was a collaborative effort between the City of Peabody and the North Shore HOME Consortium

Comments Received: Unfortunately, despite extensive outreach, no one from the community attended. Meeting was adjourned at 5:35 PM. However the following comments were received via e-mail:

“Good Day Lisa

Unfortunately, I will be away for the meeting on the 12th, however I wanted to offer a few thoughts on the Home Rehab program. There is extensive push by the Governor to incorporate “green technology” into housing and redevelopment projects. I would encourage a couple of things for the Housing Rehab program:

- 1) use of green alternatives for capital improvements through the Housing Rehab program
 - a. installation of high efficiency boilers using outdoor micro controls (I will get you copies of specs from a recent boiler replacement project done at my condo building)
 - b. indirect hot water heaters
 - c. switch to gas heat from oil or coal
 - d. using Energy Star appliances, fixtures, windows, etc when available or applicable
 - e. installing new doors and/or using expandable foam insulation in exterior walls to reduce heat loss (I realize some of these improvements are not covered or allowed under this program, but I thought I would cover all bases and allow the Action Plan to integrate whatever is applicable)
- 2) explore grant opportunities through State programs for this type of work (EOHED’s Dept of Housing and Community Development may be a good start
- 3) explore energy rebates through NStar or other gas provider for energy efficiency upgrades like boiler/furnace replacement

My impression from the boiler replacement project at my building is that if the homeowner does a comprehensive analysis and improvement towards greater energy efficiency then there are rebates available. This may be a charge for the program, to examine all opportunities and implement at once. This may increase the per-house project cost but it may be offset by the rebate. Just some thoughts...

Hope some of this helps

Blair Haney, Asst Director of Planning City of Peabody

**North Shore HOME Consortium's
First Public Hearing on the Consortium's One-Year Action Plan
For the Proposed Use of HOME Funds for 2009**

Will be held on April 16, 2009 at 10:00 a.m. at the Sawyer Free Library, Gloucester, MA

North Shore HOME Consortium
Second Public Hearing on the Consortium's One-Year Action Plan
For the Proposed Use of HOME Funds for 2009

Will be held on April 16, 2009 at 3:00 p.m. at
Peabody City Hall Community Development Department Conference Room, 24 Lowell Street,
Peabody

**NORTH SHORE HOME CONSORTIUM
DISTRIBUTION OF FUNDS**

		Low/Mod
City/Town	Population	Households

FY 2008 ALLOCATION			
Total	Production	Admin.	Minimum CHDO set aside*

TOTALS

Amesbury	16,450	2,821	\$ 58,833	\$ 55,891	\$ 2,942	\$ 8,825	\$58,833
Andover	31,247	2,934	\$ 61,190	\$ 58,130	\$ 3,059	\$ 9,178	\$61,190
Beverly	39,862	6,324	\$ 131,889	\$ 125,295	\$ 6,594	\$ 19,783	\$131,889
Boxford	7,921	338	\$ 7,049	\$ 6,697	\$ 352	\$ 1,057	\$7,049
Danvers	25,212	3,713	\$ 77,436	\$ 73,564	\$ 3,872	\$ 11,615	\$77,436
Essex	3,267	499	\$ 10,407	\$ 9,886	\$ 520	\$ 1,561	\$10,407
Georgetown	7,377	736	\$ 15,350	\$ 14,582	\$ 767	\$ 2,302	\$15,350
Gloucester	30,273	5,873	\$ 122,484	\$ 116,359	\$ 6,124	\$ 18,373	\$122,484
Hamilton	8,315	743	\$ 15,496	\$ 14,721	\$ 775	\$ 2,324	\$15,496
Haverhill	58,969	10,859	\$ 226,468	\$ 215,145	\$ 11,323	\$ 33,970	\$226,468
Ipswich	12,987	2,123	\$ 44,276	\$ 42,062	\$ 2,214	\$ 6,641	\$44,276
Lynnfield	11,542	1,005	\$ 20,960	\$ 19,912	\$ 1,048	\$ 3,144	\$20,960
Manchester	5,228	679	\$ 14,161	\$ 13,453	\$ 708	\$ 2,124	\$14,161
Marblehead	20,377	2,412	\$ 50,303	\$ 47,788	\$ 2,515	\$ 7,545	\$50,303
Merrimac	6,138	921	\$ 19,208	\$ 18,247	\$ 960	\$ 2,881	\$19,208
Methuen	43,789	7,766	\$ 161,963	\$ 153,865	\$ 8,098	\$ 24,294	\$161,963
Middleton	7,744	678	\$ 14,140	\$ 13,433	\$ 707	\$ 2,121	\$14,140
Newburyport	17,189	2,706	\$ 56,435	\$ 53,613	\$ 2,822	\$ 8,465	\$56,435
North Andover	27,202	3,050	\$ 63,609	\$ 60,428	\$ 3,180	\$ 9,541	\$63,609
North Reading	13,837	1,298	\$ 27,070	\$ 25,717	\$ 1,354	\$ 4,061	\$27,070
Peabody	48,129	7,718	\$ 160,962	\$ 152,914	\$ 8,048	\$ 24,144	\$160,962
Rockport	7,767	1,543	\$ 32,180	\$ 30,571	\$ 1,609	\$ 4,827	\$32,180
Rowley	5,500	643	\$ 13,410	\$ 12,740	\$ 671	\$ 2,012	\$13,410
Salem	40,407	8,873	\$ 185,050	\$ 175,797	\$ 9,252	\$ 27,757	\$185,050
Salisbury	7,827	1,503	\$ 31,346	\$ 29,778	\$ 1,567	\$ 4,702	\$31,346
Topsfield	6,141	489	\$ 10,198	\$ 9,688	\$ 510	\$ 1,530	\$10,198
Swampscott	14,412	1,765	\$ 36,810	\$ 34,969	\$ 1,840	\$ 5,521	\$36,810
Wenham	4,440	354	\$ 7,383	\$ 7,014	\$ 369	\$ 1,107	\$7,383
West Newbury	4,149	282	\$ 5,881	\$ 5,587	\$ 294	\$ 882	\$5,881
Wilmington	21,363	1,934	\$ 40,334	\$ 38,318	\$ 2,017	\$ 6,050	\$40,334
Sub-total			\$ 1,722,278	\$ 1,636,164	\$ 86,114	\$ 258,342	\$1,722,278
Consort. Admin.			\$ 106,436		\$ 106,436		\$106,436
RFP Pool			\$ 300,000	\$ 285,000	\$ 15,000		\$300,000
Totals	555,061	82,582	\$ 2,128,714	\$ 1,921,164	\$ 207,550		\$2,128,714

* This column
has been added
for your
convenience to
show the 15%
CHDO set-aside
requirement in
relation to each
community's
funds.

Sub Total =

a.) Total Amount Funded (2,128,714) less amount allocated for RFP (300,000)
Less Consortium Administration (5% = 106,436)

\$ 1,828,714
sub total
\$ 1,722,278

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North Shore HOME Consortium by total # of Low/Mod Households to get percentage
Action Plan 2009 admin:

a.) \$1,722,278
b.) 20.8553679978688

Part III: CoC Strategic Planning

N: CoC 10-Year Plan, Objectives, and Action Steps Chart

Objectives to End Chronic Homelessness and Move Families and Individuals to Permanent Housing	2007 Local Action Steps How are you going to do it? List action steps to be completed within the next 12 months.	Lead Person List name and title or organization of one person responsible for accomplishing each action step.	Baseline (Current Level)	Numeric Achievement in 12 months	Numeric Achievement in 5 years	Numeric Achievement in 10 years
1. Create new PH beds for chronically homeless persons.	Complete the Seeds of Hope 22 units of permanent supportive housing in Salem.	George Delaney, Salem Mission	54 Beds	80 Beds	132 Beds	132 Beds
	Complete Action Inc. 4 units of supportive housing for persons who are chronically homeless and recovering from alcohol/drug addiction.	Ralph Johnson, Action, Inc.				
	Continue initiative to expand the Action, Inc. supportive housing project by 2 units.	Ralph Johnson, Action, Inc				
	Secure funding for Emmaus, Inc.'s proposed 20unit SRO Murray Court project	Jeanine Murphy, Emmaus, Inc.				
	Secure funding for 30 units of housing for the chronically homeless at adjacent Bedford VA Hospital	John Ratka, Veterans Northeast Outreach Center				
2. Increase percentage of homeless persons staying in PH over 6 months to at least 71%.	Provide intensive case management services to 100% of clients to prepare them for independent living.	Margie St. Paul, Lynn Shelter Association	90%	91%	92%	93%
	Connect PH clients to all available mainstream resources.	Ralph Johnson, Action, Inc				
	For clients moving out of the region, make contacts with service providers in the new communities and offer a list of services available to clients.	Jeanine Murphy, Emmaus, Inc.				
	Offer stabilization services to all clients for up to 12 months	Robert McHugh, NSCAP				
3. Increase percentage of homeless persons moving from TH to PH to at least 61.5%.	Continue to provide case management services to 100% of residents of TH to prepare clients for independent living.	Donna Cahill, TRansitions	62%	63%	65%	70%
	Connect TH clients to all available mainstream services, including maximization of benefits access.	Ronna Resnick, Action, Inc.				
	Connect clients with available job training or education programs to increase income potential.	Nikki Whitaker, HAWC				
	Offer stabilization services to all clients for up to 12 months.	Nikki Whitaker, HAWC				

4. Increase percentage of homeless persons employed at exit to at least 18%.	Connect clients with job training and education services to prepare them to earn a living wage.	Ronna Resnick, Project Achievement	26%	27%	30%	35%
	Connect eligible clients (mentally ill, disabled) to Mass Rehab for specially designed job search assistance.	Bob Coughlin, Mass Rehab/Salem Office				
	Connect clients with childcare to allow them to work.	Deborah Grace, NSCAP				
	Connect clients with options for transportation to get to work.	Donna Cahill, Transitions				
	Connect clients with drug and alcohol treatment programs.	Jeanne Settupane, Turning Point				
	Create partnerships with area businesses, such as having clients join local Chambers of Commerce.	Susan Davidson, Turning Point				
	Identify apprenticeship or internship opportunities to offer enrolled clients an exploratory employment experience.	Ronna Resnick, Action, Inc.				
	Create in-house programs such as compensated job training programs to offer employment and work experience for veterans.	John Ratka, Veterans Northeast Outreach Center				

5. Ensure that the CoC has a functional HMIS system.	Invite a representative of the statewide SHORE system to address a meeting of the CoC alliance.	Kevin Hurley, North Shore HOME Consortium	84 % Bed Cover -age	85% Bed Cove r-age	87% Bed Cover- age	90% Bed Cover -age
	Continue to educate and encourage providers by providing HMIS information and support.	Lisa Greene, City of Peabody				

Barriers: If your CoC will not meet one or more of the above objectives, briefly describe why not (use less than two paragraphs).

Other CoC Objectives in 2007

1. Increase the supply of affordable permanent housing units for homeless individuals and families	Identify possible sites for new PH units for homeless individuals and families	Kevin Hurley, North Shore HOME Consortium	0	1 site ID'd	3 sites ID'd
	Identify agency-driven initiatives to locate funding for permanent housing projects			1 initiative ID'd	Funding located
	Secure funding for 5 units at YMCA of North Shore's Wadleigh House in Haverhill..			Funding secured	5 units completed
2. Increase the	Invite all 30 of the region's Housing Authority directors to monthly meetings.	Lisa Greene, City of Peabody	30% contacted	50% contacted	65% contacted

<p>number of Housing Authorities participating in the CoC alliance to create partnerships, share information, and coordinate funding to assist the homeless.</p>	<p>Challenge CoC members to directly appeal to the Housing Authority director in their community to attend a CoC alliance meeting.</p>	<p>Kevin Hurley, North Shore HOME Consortium</p>	<p>5 attended</p>	<p>10 attended</p>	<p>10 attended</p>
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12. BARRIERS TO AFFORDABLE HOUSING

The Consortium region faces several obstacles to increasing the supply of affordable housing. In urban areas, land is scarce and expensive. Land in the non-urban areas is somewhat less scarce, but extremely expensive.

In addition, many land use policies have a potential effect on housing affordability. Lot size and frontage requirements can directly affect affordable housing development as larger requirements increase costs and decrease opportunity. The Home Builders Association of Massachusetts identified the following barriers to producing housing in Massachusetts which relate to local zoning practices:

- Zoning by-laws encourage large minimum lot sizes of an acre or higher, limiting the ability to create dense developments;
- According to the Massachusetts Audubon Society, as of 2000, 96 municipalities had at least some land zoned with two-acre minimum lot-size requirements;
- From 1970 to 2002 average lot sizes statewide increased by 47%, in large part due to the minimum lot size requirements;
- Local environmental regulations (regarding setbacks, wetlands and related issues) are often more stringent than state regulations without any scientific rationale;
- Some suburban communities are clinging to overly strict local sewer regulations (known as Title V) to block housing construction;
- Housing Permit Caps that limit the number of new housing permits each year, making it difficult to finance housing projects;
- Inability in most towns to offer cluster or dense development proposals “by-right,” without requiring lengthy and costly special project review.

Source: Home Builders Association of Massachusetts

In addition, many land use policies have a potential effect on housing affordability. For example, lot size and frontage requirements can directly affect the cost of and eventually rents or sale price of housing developments as large requirements increase costs and decrease opportunity. The following chart provides information on lot size and frontage requirements with respect to member communities of the Consortium. It was developed as part of the Consortium’s Analysis of Impediments to Fair Housing in 1997. Since that date, the Consortium has added the communities of Marblehead, Newburyport, Salisbury, West Newbury and Wilmington and the Consolidated Plan has updated the chart to provide for these towns. Where the chart indicates “n/a” this means that the community either does not have any property zoned for that housing type or the community allows for that type only by a special permit without any specific guidance in the zoning by-laws. Obviously, the disallowance of certain types of multi family housing implicates effective barriers to affordable housing. (“sf” represents square feet and “pu” refers to per unit.)

TABLE 21: LOT SIZE AND FRONTAGE REQUIREMENTS

<i>City</i>	<i>Minimum lot single family</i>	<i>Minimum lot 2 family</i>	<i>Minimum lot multi-family</i>	<i>Frontage single family</i>	<i>Frontage 2 family</i>	<i>Frontage multi-family</i>
Amesbury	8000 sf	n/a	5-40,000 sf depending on district	80 ft	n/a	50-125 ft depending on district

Beverly	10,000 sf	7000 sf pu	3600 sf pu	100 ft	65 pu	50 pu
Boxford	87,120 sf	n/a	n/a	250 ft	n/a	n/a
Danvers	10,000 sf	10,000 sf	80-90000 sf 5-15000 pu	150 ft	80 ft pu	100-125 ft
Essex	40,000 sf	40,000 sf	90,000 sf	150 ft	150 ft	n/a
Gloucester	5-80,000 sf depending on district	5-80,000 sf depending on district	10-20,000 sf/ pu	50 ft	Contingent upon district where located	Contingent upon district where located
<i>City</i>	<i>Minimum lot single family</i>	<i>Minimum lot 2 family</i>	<i>Minimum lot multi- family</i>	<i>Frontage single family</i>	<i>Frontage 2 family</i>	<i>Frontage multi-family</i>
Haverhill	7,500 – 8,000 sf	9,000-9,600 sf	20,000 + 1000 each addl. unit	75-200 ft	80 ft	100 ft
Ipswich	10,000 sf 87,120 sf depending on district	12,000 sf 130,680 sf depending on district	5,000 + bonuses for each addl. unit depending on district	50-150 ft depending on district	50-150 ft depending on district	50 ft
Lynnfield	15-60,000 sf depending on district	n/a	n/a	110-210 ft depending on district	n/a	n/a
Manchester	6-90,000 sf depending on district	6,000 sf	n/a	60-150 ft depending on district	60 ft	n/a
Marblehead	6-35,000 sf depending on district	5-10,000 sf depending on district	10,000 or 5,000 per unit whichever is greater	35 ft	35 ft	35 ft
Merrimac	no minimum	no minimum	no minimum	no minimum	no minimum	no minimum
Methuen	8000 sf	12,000 sf	20,000 sf	80 ft	80 ft	n/a
Middleton	20-100,000 sf depending on district	40,000 sf	100,000 sf	100-200 ft depending on district	125 ft	200 sf
Newburyport	8-130,000 sf depending on district	12-15,000 sf depending on district	20,000 sf	80-300 ft depending on district	100-120 ft depending on district	120 ft
<i>City</i>	<i>Minimum lot single family</i>	<i>Minimum lot 2 family</i>	<i>Minimum lot multi- family</i>	<i>Frontage single family</i>	<i>Frontage 2 family</i>	<i>Frontage multi-family</i>

North Andover	12,500 - 130,680 sf depending on district	12,500	43,560 sf (3000 min townhouse) depending on district	50 ft	50 ft	n/a
Peabody	5-20,000 sf depending on district	7,500 sf	10-30,000 sf depending on district	50-125 ft depending on district	50 ft	60-75 ft depending on district
Rockport	7,500-40,000 sf depending on district	7,500-40,000 sf depending on district	7,500-15,000 sf depending on district	50-150 ft depending on district	50-150 ft depending on district	50 ft
Salem	15,000 sf	15,000 sf	25,000 sf	100 ft	100 ft	100 ft
Salisbury	10,890 sf	n/a	n/a	40 ft	n/a	n/a
Swampscott	20,000 sf	10,000 sf pu	n/a	100 ft	80 ft	n/a
Wenham	40,000 sf	n/a	n/a	100 ft	n/a	n/a
West Newbury	20-80,000 sf depending on district	20-80,000 sf depending on district	n/a	150-200 ft depending on district	150-200 ft depending on district	n/a
Wilmington	10,000 sf	n/a	25,000 sf	100 ft	n/a	40 ft

* Some of the communities listed above may only allow Multi-Family Units to be developed by Special Permit. This chart is provided to understand the dimensional requirements only, rather than localized permitting processes.

In addition to lot size and frontage requirements, communities can inhibit or promote affordable housing development through other zoning means including definitions of family and restrictions upon multi-family housing. The following chart provides a description of multi-family zoning in the North Shore HOME Consortium communities' zoning bylaws:

TABLE 22: MULTI-FAMILY ZONING

<i>Community</i>	<i>Family Definition</i>	<i>Multi-family Zoning Area</i>
Amesbury	5 or more people not within the second degree of kinship not included.	Defined as 3 or more units. Only permitted in central business district and central industrial district by special permit.
Beverly	No blood relationship required	Defined as 3 or more units. Permitted without special permit in multi-family districts and by special permit in central business district. Rooming houses permitted in central business district
Boxford	No blood relationship required	Multi family dwelling from 4 - 16 units only permitted by special permit in retain business district, general highway and business district. Rooming house for 4 or less permitted in residential district.
Danvers	No more than 4 unrelated persons may live together	2- 4 units permitted in residential district by special permit only. Allowed on second floor of commercial space in commercial district. Larger multi-family allowed only by special permit in two multi-family residential districts.
Essex	Only persons related by blood, adoption, or marriage	Multi-family units require special permit. Maximum of 8 bedrooms per building and 90,000 sf lot required.
Gloucester	No more than 6 unrelated persons. Otherwise must be within second degree of kinship	Defined as building with 3 or more units. Permitted in several residential and business zones, but only by special permit directly from the city council Lodging houses permitted in several districts by special permit.
Hamilton	No blood relationship required	Defined as a building containing five or more dwelling units.
Haverhill	Must be related by blood or marriage	Defined as three or more units. Permitted by special permit only in high density urban residential zone and two commercial districts. Rooming houses permitted by special permit in same districts.
Ipswich	No definition	Defined as 3 or more units. Permitted by special permit only in in-town residence, business and highway business districts.
Lynnfield	No blood or marital relationship required.	Defined as 2 or more units. A Housing for the Elderly District permits multi-family developments on up to 4 acres with 300-foot frontage requirements.
Marblehead	No blood relationship required	Defined as 3 or more units. Allowed by special permit only in the unrestricted and shoreline unrestricted districts.
Merrimac	Up to 5 unrelated individuals, otherwise related by blood or marriage	Defined as 3 or more units. Permitted only by special permit in residential district. Maximum of 10 units per acre.

Methuen	Up to 4 unrelated persons or related by blood or marriage	Defined as three or more units. Also defines apartment house as containing 3 or more units. Allowed by special permit only in several districts.
Middleton	Any group of persons living as a single economic unit	Defined as 3 or more units. Also defines high rise apartment, mid-rise apartment, garden apartment. Includes rooming houses but limits to 4 or less guests using the owners cooking facilities. Permitted in village residential district only by special permit.
Newburyport	No definition	Defined as not greater than six (6) units per structure and generally exceeding densities of ten (10) dwelling units per acre of land.
North Andover	One or more persons living as a single unit. No blood or marital relationship required.	Defined as 3 or more households. Buildings with up to 5 units permitted in village residential district. Up to 7 units in residence district 6. Special permits not required. Also permitted in Business District by special permit. Rooming houses permitted in several districts with 4-6 roomers.
North Reading	No blood or marital relationship required.	Defined as 4 or more units. Defines apartments as building containing 3 or fewer dwelling units. Apartments allowed by special permit in most residential districts. Multi-family dwellings allowed by special permit in one district only.
Peabody	Permits only up to 3 individuals if not related by blood or marriage	Defined as 3 or more units. Defines apartment as up to 2 families in same dwelling. Defines rooming house as residence for 4 or more unrelated persons. Allows multifamily without special permit in several districts and by special permit in others.
Rockport	Limits to 5 unrelated persons or must be related by blood or marriage	Defines "multiple dwelling" as containing 3 or more units. Rooming houses permitted in all residential districts by special permit. Multi family dwellings limited to 4 units with 10,000 sq. ft. per unit.
Salem	Limit of 3 unrelated persons or must be related by blood or marriage	Defined as three or more units. Permitted in r-3 district without special permit and in some business districts.
Salisbury	No blood or marital relationship required.	Defined as more than 1 unit. Multi-family allowed by site plan approval in the beach-commercial district. Requires 2 on-site parking spots per unit.
Swampscott	Any number of individuals residing together as a single housekeeping unit	Defined as a dwelling used as a residence by three or more families. Permitted only in one business district by special permit.
Wenham	Up to six unrelated persons or must be related by blood or marriage	Defines "non-restricted multi-family dwelling" as 2 or more units, and "multi-family residences for the elderly" as 1 or more units in a building each of which must house an individual 60 or over. Only elderly multi-family allowed in residential district by special permit.

West Newbury	One or more persons, but not including sororities, fraternities and other communal arrangements	Dwellings not to exceed four units with at least four (4) times the minimum lot area for the District in which it is located. An apartment house defined as a building for 2 or more families; boarding house defined as rooms rented to non-transients; and congregate housing defined as non-profit group living for elders not in need of nursing home care. An owner-occupied boarding house of up to 4 units allowed. Congregate for up to 24 persons and apartment houses of up to 4 units allowed by special permit.
Wilmington	Up to three unrelated persons or must be related by blood, marriage, adoption or guardianship.	Defined as a building containing more than 1 dwelling unit; but not a boarding, lodging house, or accessory apartments. Allowed only in the central business district not to exceed 12 units per structure and for existing buildings must be above the first floor. Zoning also allows: community housing facilities for Wilmington Housing Authority developments; Over 55 Housing Developments in a specially designated Over 55 Housing District; and Municipal Building Reuse not to exceed six units per acre.

Certain land use measures can be used to promote affordable housing within cities and towns. Some Consortium communities utilize such features as density bonus provisions and inclusionary zoning. Since publication of the last Consolidated Plan several Consortium communities have adopted such provisions and zoning strategies as the following: inclusionary zoning, density bonuses, linkage, accessory dwelling units, mixed-use, and trust funds. The following communities have adopted inclusionary zoning bylaws: Georgetown, Gloucester, Ipswich, Haverhill, Peabody, and Rockport. Salisbury and Hamilton are currently considering adopting this type of bylaw. Other communities have incentivized affordable housing under a variety of zoning provisions, including but not limited to Planned Unit Development, Flexible Residential Development, Open Space Residential Development, Smart Growth Housing and others that require a percentage of the total development to set aside between 10-20% of affordable housing. Some of these bylaws offer a density bonus which acts as an incentive to produce affordable housing units.

Promising solutions to local affordable housing development include a greater willingness to plan for affordable housing. Adopted in 1999, **Executive Order 418** provided Massachusetts communities with incentive to develop community development plans and mandated housing certification for participation in Department of Housing and Community Development discretionary grant programs. All but the following Consortium communities gained Executive Order 418 certification Marblehead, Merrimac, Middleton, North Andover, North Reading, Rowley, and Wenham. Boxford, Peabody, and West Newbury have submitted and approved Housing Productivity Plans with the State. Hamilton is planning to submit a productivity plan.

Local organizing efforts have also had an impact on affordable housing development and advocacy efforts. The passage of the **Community Preservation Act (CPA)** has proved a valuable local tool in many Consortium communities. Rowley, Rockport, Peabody, North Andover, Newburyport, Middleton, Georgetown, and Boxford have passed CPA while residents in Hamilton, Manchester and Wenham voted to adopt CPA in the spring of 2005. CPA is slated for a vote in Swampscott. CPA is not only an effective organizing tool around issues of affordable housing, but a secondary financing tool to stimulate preservation and creation of affordable housing.

Perhaps the most encouraging recent development is the passage of Chapter 40R, the **Smart Growth Zoning and Housing Production Act**. In sum, the Act allows a municipality to adopt a “*smart growth zoning district*” - in accordance with certain provisions - in any eligible location allowing for primary residential use as-of-right and also permitting businesses, commercial and other uses consistent with primary residential use.

The district acts as an overlay providing for a mix of housing with density ranging from eight units per acre for single-family homes, 12 units per acre for two- and three-family buildings, and 20 units per acre for multi-family housing. At least 20% of the housing developed if over 12 units must be affordable to families earning at or below 80% of the area median income. The “smart” element includes allowing infill development, fair housing, and limited to no impact on available municipal infrastructure. The district as a whole may not be restrictive to a particular age group or have other occupancy restrictions. Prospective developers can elect to either develop a project in accordance with the district requirements or develop a project in accordance with requirements of the underlying zoning district.