

# ACTION PLAN FOR FEDERAL FISCAL YEAR 2007

## 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 2007 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. 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 \$2,202,935 from the U.S. Department of Housing and Urban Development (HUD) in the fiscal year 2007 for use under the HOME Investment Partnership Program. The Consortium also expects to receive a funding grant under the American Dream Downpayment Initiative (ADDI) in the amount of \$43,718.

### 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 “Small Cities” CDBG funds from the state Department of Housing and Community Development (DHCD) for the “mini-entitlement” communities.
- HUD “Small Cities” CDBG funds from the state for non-entitlement communities.
- HUD “Small Cities” 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 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

### Summary of HOME/ADDI Allocations

The Consortium will direct its HOME and ADDI 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 and ADDI funds along with goals for each program:

#### SUMMARY OF 2007 PROGRAMS AND FUNDING ALLOCATIONS

PROJECT	Funding Allocation	Percentage Allocation	Unit or Household Goals
Rental Housing Production	\$821,580	36%	61 units
CHDO Rental Housing Production	\$275,000	12%	16 units
Tenant Based Rental Assistance	\$220,293	10%	31 households
First Time Homebuying Assistance (includes ADDI funds: \$43,718)	\$107,487	5%	15 households
Homeownership Housing Production	\$250,000	11%	15 units
CHDO Homeownership Housing Production	\$60,000	3%	4 units
Housing Rehabilitation and Accessibility Repairs	\$292,000	13%	11 units
Administration	\$220,293	10%	
<b>Total</b>	<b>\$2,246,653.00</b>	<b>100%</b>	<b>153</b>

### **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 DCD will oversee administration of the HOME Program and implementation of the Consolidated Plan. The City of Peabody intends to use \$220,293 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 matching requirements. If additional matches were ever required, the Consortium would report on the other state housing funds expended on affordable housing such as the Housing Stabilization Fund, Housing Innovation Fund and Housing Trust Fund.

### **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 13 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 have 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 affordable housing is everyone's problem, and encourages the development of affordable housing outside of the usual areas of high concentration of low mod households. Hence, the Consortium provides full opportunity for HOME projects throughout the region, with the understanding and expectation that a greater concentration 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 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 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 the very low income who face the highest cost burdens and the need to improve and upgrade the older housing stock found in the Consortium region. The Consortium also recognizes that there are obstacles to addressing these groups, the greatest of which is the need for larger subsidy amounts in order to make housing affordable to the very low income. 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 also need to 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 CHDO's 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. 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 with 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 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% for 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. CPA is not only an effective organizing tool around issues of affordable housing, but a secondary 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 encourage all new construction and “gut rehabilitation” activities to become Energy Star Certified.

**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
  - 2. Counsel prospective homebuyers on the homebuying process
  - 3. 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
  - 4. Provide down payment and closing assistance to first time homebuyers.
  - 5. 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. CHDO’s 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  
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help to facilitate the implementation of the Alliance's "Plan to End Chronic Homelessness" (see Attachment C). 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. 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. 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.

## **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 new ADDI program will be another such program, with similar requirements and guidelines, but ADDI funds will be made available to any income eligible resident purchasing within the Consortium region. Maximum awards will be set at \$10,000 for very low-income households and \$5,000 for low income households. The assistance will be in the form of a zero percent, deferred loan payable upon sale, transfer, or in some cases, the refinancing of the property.

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 made. In several instances, nonprofit organizations that receive HOME funds from one of the Consortium's member communities will be part of that Community's monitoring activities. The Consortium will also monitor one or more 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 subrecipients 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.

## **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 (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 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 # 2007- 01**

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

**Specific Objective:** Creation of 61 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)

**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 61 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:** 61 units projected through the use of HOME funds

*Funding:*

**HOME** \$821,580

**CDBG**

**ESG**

**HOPWA**

**Prior Year Funds**

**Other Funding**

**Assisted Housing**

**PHA**

**Total** \$821,580

**PROJECT # 2007- 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 16 affordable rental housing opportunities for low-income households. CHDOs may also engage in rehabilitation projects with these funds.

*Does this project:*

**Help Prevent Homelessness?** No

**Help the Homeless?** No

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

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

**Performance Indicator:** 16 units projected through the use of HOME funds

*Funding:*

<b>HOME</b>	<b>\$275,000</b>
<b>CDBG</b>	
<b>ESG</b>	
<b>HOPWA</b>	
<b>Prior Year Funds</b>	
<b>Other Funding</b>	
<b>Assisted Housing</b>	
<b>PHA</b>	
<b>Total Funding</b>	<b>\$275,000</b>

**PROJECT # 2007– 03**

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

**Specific Objectives:** Provide Tenant Based Rental Assistance for one year to 31 low-income households targeted by the Consortium. 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 31 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. In some cases, because of this assistance, tenants will be able to put aside savings where under other circumstances they couldn't, and those savings could be used toward a downpayment on the purchase of a home for some recipients. TBRA funds may also 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:** 31 assisted households maintain housing (11 homeless, 20 at risk, of those 12 special needs households-HIV positive)

*Funding:*

**HOME** \$220,293

**Other Funding  
Assisted Housing**

**Total:** \$220,293

**PROJECT # 2007- 04**

**Priority Need:** EXPAND HOMEOWNERSHIP OPPORTUNITIES

**Specific Objective:** Assist 15 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 15 low-income households to become homeowners. Loan amounts will range from \$6,500 to \$20,000 depending upon the Consortium Community administering the program. 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 Public Housing Residents to become homeowners. Homebuyer counseling courses will be held to assist with the transition to homeowner.

*Does this project:*

**Help Prevent Homelessness?** No

**Help the Homeless?** No

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

**Location:** Consortium wide

**Performance Indicator :** 15 units projected through the use of HOME funds

*Funding:*

<b>HOME</b>	<b>\$ 63,769</b>	
<b>ADDI</b>	<b>\$43,718</b>	
<b>CDBG</b>		
<b>ESG</b>		
<b>HOPWA</b>		
<b>Prior Year Funds</b>		
<b>Other Funding</b>	<b>\$3,500,000</b>	<b>(private financing)</b>
<b>Assisted Housing</b>		
<b>PHA</b>		
<b>Total*:</b>	<b>\$3,607,487</b>	

*\*An Additional \$100,000 in program income funds may be received. These funds, if received, will be used to fund additional Homeownership units (approximately 10 units).*

**PROJECT # 2007– 05**

**Priority Need:** EXPAND HOMEOWNERSHIP OPPORTUNITIES

**Specific Objective:** Assist 15 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 15 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:** 15 units projected through the use of HOME funds

*Funding:*

<b>HOME</b>	<b>\$ 250,000</b>
<b>CDBG</b>	
<b>ESG</b>	
<b>HOPWA</b>	
<b>Prior Year Funds</b>	
<b>Other Funding</b>	<b>\$3,420,000</b>
<b>Assisted Housing</b>	
<b>PHA</b>	
<b>Total:</b>	<b>\$3,670,000</b>

**PROJECT # 2007– 06**

**Priority Need:** EXPAND HOMEOWNERSHIP OPPORTUNITIES

**Specific Objective:** Assist 4 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 4 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, Newburyport, Peabody and Salem.

**Performance Indicator:** 4 units projected through the use of HOME funds

*Funding:*

**HOME:** \$ 60,000

**CDBG**

**ESG**

**HOPWA**

**Prior Year Funds**

**Other Funding** \$700,000

**Assisted Housing**

**PHA**

**Total:** \$ 760,000

**PROJECT # 2007– 07**

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

**Specific Objectives:** Assist 11 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 11 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:** 11 units projected through the use of HOME funds (2 special needs-disabled)

*Funding:*

**HOME** \$292,000

**CDBG**

**ESG**

**HOPWA**

**Prior Year Funds**

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

**Assisted Housing**

**PHA**

**Total Funding** \$322,000

**PROJECT # 2007- 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** \$220,293

**CDBG**

**ESG**

**HOPWA**

**Prior Year Funds**

**Other Funding**

**PHA**

**Total Funding** \$220,293

## 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 ConPlan, two Community Meetings were held on February 15, 2007. 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. In addition, outreach was made to advertise in additional publications that are more widely read by the minority population in this region. A copy of that same advertisement was placed in “*La Semana*” and in the “*Bay State Banner*”.

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 [by an e-mail transmission] 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 Meetings (two meetings) to review the draft version of the Consortium’s Third Year Action Plan. This advertisement appeared in the five local periodicals on April 13, 2007 and which allowed for a fourteen day notice for the Public Hearings as was outlined in the Consortium’s Citizen Participation Plan. In addition, outreach was made to advertise in additional publications that are more widely read by the minority population in this region. A copy of that same advertisement was placed in “*La Semana*” and in the “*Bay State Banner*”.

*(Information on the two public hearings, to be held on April 26, 2007, will also be included here in the final draft)*

**North Shore HOME Consortium  
First Community Meeting on the Consortium's One-Year Action Plan  
For the Proposed Use of HOME Funds for 2007-08**

Location: Emmaus, Inc., 127 Howe Street, Haverhill

Date: February 15, 2007 @ 10:00 a.m.

Attending: Kevin Hurley, Lisa Greene, Gretchen Arntz

At the time scheduled for this meeting to begin, only Mr. Hurley and Ms. Greene, both representing the North Shore HOME Consortium, were present. At approximately 10:30, Ms. Arntz, Chief Development Officer for Emmaus, Inc., stopped by. Ms. Arntz said that she had a client waiting but wanted to stop in and support the process. Before running back to her waiting client, Ms. Arntz said that she is hoping that the Consortium will continue to prioritize activities developed by Community Housing Development Organizations (CHDOs), particularly those that are creating rental units. Since no other participants had arrived, the meeting was adjourned at 10:45.

**North Shore HOME Consortium  
Second Community Meeting on the Consortium's One-Year Action Plan  
For the Proposed Use of HOME Funds for 2007-08**

Location: Peabody City Hall Lower Level Conference Room, 24 Lowell Street, Peabody

Date: February 15, 2007 @ 6:00 P.M.

Attending: Lisa Greene, North Shore HOME Consortium; Stacey Bernson, City of Peabody Housing Programs Manager; Candace Waldron, Executive Director of Help for Abused Women and their Children (HAWC); Carol McGowan and Jackie Guzman, Salem Housing Authority; Laura MacNeil, Heidi Williams, and Beth Hogan, North Shore Community Action Programs (NSCAP); Nancy Crowder and Ana Reid, Citizens for Adequate Housing, Inc. (CAH); Derek LePard, Catholic Charities; Jerry McCarthy, North Shore Arc.

The meeting commenced at 6:00 p.m. with introductions made around the room. Lisa Greene of the North Shore HOME Consortium began by explaining that, for the first time, the North Shore HOME Consortium and the City of Peabody were holding a joint community meeting to discuss the needs in the region and the City of Peabody in relation to HOME funds and Community Development Block Grant (CDBG) funds, with the first portion of the meeting dedicated to the North Shore HOME Consortium and the second portion to the City of Peabody for its' CDBG program. Ms. Greene handed out an information sheet explaining the HOME program and the allowable uses of HOME funds, and briefly went over the information there. Ms. Greene also thanked everyone for attending and providing input for the creation of the North Shore HOME Consortium's Annual Action Plan. She explained that the Action Plan is the document used to determine how the Consortium's annual allocation of funds will be spent the following year.

Candace Waldron, of Help for Abused Women and their Children (HAWC), opened the dialog by saying that she was happy to be able to attend to speak about her clients' needs, and to stress the need for continued support for Tenant Based Rental Assistance programs. Ms. Waldron explained that, for women in flight from domestic violence, timeliness is an issue. Unlike other shelters, HAWC has a three month maximum stay, which leaves little time to prepare for economic stability. The availability of section eight subsidies has decreased, and waiting list for a subsidy can be years long. Because of the TBRA program, participants can have a roof over their heads for 12 months while they reestablish themselves financially. HAWC provides emergency shelter to 45-50 families each year, and with the TBRA funding they can assist ¼ of their clients with a one year subsidy. In addition to their shelter clients, HAWC also offers support services, counseling, and legal services to women in the community. At times it is not feasible for women to leave their abuser and enter shelter as they may be placed in a shelter hours away from their home depending upon where there is a vacancy. Some women chose to stay in the abusive situation rather than uproot their children from friends and family and their schools, so when TBRA funds are available, they are also used to move women in these circumstances out of their abusive situation directly into a new living situation, with a 12 month support system in the form of the rental subsidy and case management from HAWC staff. The TBRA program is an important resource for HAWC in helping women get out violent situations, and Ms. Waldron strongly urged the Consortium to prioritize TBRA in their planning process.

Carol MacGown of the Salem Housing Authority, expressed surprise that people at the table thought that the wait for a section 8 was very long. She stated that in Salem, they have about 860 units, and the wait for a Section Eight voucher is only about one year. She then added that this is true for Salem residents only, who have a priority status for the assistance.

Derek LePard, from Catholic Charities North, told of his agency's experiences with families in need. Catholic Charities offers a Security Deposit Program that helps families on the North Shore. He has seen that many families coming to his agency are able to pay rent but simply can not come up with the funds to get into the unit, such as a security deposit. Since it is extremely expensive to keep families in shelter, it is a smart move to over a small amount of funds to help families get over a bump in the road rather than having them end up in a shelter.

Beth Hogan of NSCAP agreed that the price of shelter is high, and that TBRA fills a huge gap in the system. NSCAP serves people with HIV/AIDS, and TBRA is critical to their clients. Their TBRA program has assisted 50 households. Statistics in Massachusetts show that the numbers of people with HIV/AIDS are down, but what is not taken into consideration is the fact that, with the new medical treatments available, people are living longer but are often living with a debilitating illness. NSCAP is one of only 3 agencies on the North Shore that serve this population, and work with the other agencies to provide a continuum of care for their clients, for instance, with Action, Inc.'s Quest housing program. The people served through these services are not just single men, as some might believe, but are families, many with children, and many older people as well.

Heidi Williams of NSCAP added that she runs the HOPWA/TBRA program for NSCAP, and agrees that the HOME funds are extremely important for their clients.

Nancy Crowder of Citizens for Adequate Housing (CAH) agreed, and said that since her agency utilizes HOME funds for both TBRA assistance and for the development of housing units, she wants to stress that funding both types of activities is important. The creation of new units, as she has done through the acquisition and rehabilitation of multifamily homes, may be more popular, but TBRA assistance remains a critical need for many families for whom even CAH's low rents are out of reach. TBRA provides a link, to stabilize families, until something more permanent becomes available. The clientele served by her agency are people earning at or below 30% of the area median income- incomes that are impossible to live on.

Ana Reid of CAH stressed that her agency was able to offer support services to clients placed in the TBRA programs, and without the HOME funds those clients would be missing out on those services.

Gerry McCarthy of North Shore ARC stated that he was attending this community meeting for two reasons: to speak for the continuing need for housing assistance for people with disabilities; and to offer his support and thanks to the North Shore HOME Consortium (NSHC) for its' support of his programs in the past. He stated that the NSHC is a wonderful program, and a tremendous asset for disabled adults. With the support of the NSHC, he has been able to move his clients into suitable housing, and rehabilitate the units to meet the changing needs of the clients as they grow older.

The second half of the meeting was dedicated to the Action planning for the City's Community Development Block Grant (CDBG) Program. Stacey Bernson of the City of Peabody, handed out an information sheet on the CDBG program, and explained that she will be writing a draft annual action plan for the city, and would like to incorporate ideas from the community into that document. Ms. Bernson said that she would like to have a brainstorming session, in which those present simply made suggestions of ideas for projects or activities that they would like the see undertaken in the City. She stressed that the ideas do not have to be only for CDBG eligible activities, but for anything, just to generate ideas.

Nancy Crowder suggested that the City needs covered bus stops. She was investigating a funding source but one of the requirements for the funds was that the neighborhood must have a covered bus stop.

Derek LePard said that public transportation is a huge issue. He deals with multiple communities but the Peabody residents always have the most complaints about the lack of public transportation in Peabody.

Candace Waldron wants to see more public safety dollars spent for domestic violence issues, for example, for the DV hotline, counseling, legal assistance. She reminded the group that domestic violence is a public safety issue, and preventing domestic violence means preventing homicides.

Beth Hogan said that she would like to see funds spent on homelessness prevention: legal services to people at risk of homelessness. NSCAP has an attorney on staff who serves 300 clients per year as well as one paralegal for this purpose. Many people believe that Neighborhood Legal Services is a resource for people at risk of homelessness, but that agency does not cover Peabody, so NSCAP is the only recourse for low income people who can not afford to hire and attorney and are being illegally evicted or mistreated in their housing.

Nancy Crowder spoke up for the idea of supporting services, under the general advocacy model, to help people off the street, for instance, assist people who have no health insurance to get Mass Health, assist immigrants who want to apply for residency status, etc.

Ana Reid suggested that Peabody needs after school activities, but added that that also means that transportation would be necessary as buses are not available and parent must work.

On a similar not Nancy Crowder brought up a need for more day care, especially at odd hours and with transportation attached. Many families work jobs on second and third shift, and can not find daycare for those hours.

Beth Hogan expressed an interest in seeing funds spent on a micro-enterprise or incubator project in Peabody. Similar projects in other towns have been successful, and one in Peabody may help bring in new small business to help the downtown.

Derek Lepard stated that he wants to prioritize affordable housing and financial literacy projects.

Nancy Crowder agreed, and said that the most important issues to clients are housing (affordable), education (GED programs, ESL programs, College courses), and jobs. The meeting was adjourned at 7:15.

**North Shore HOME Consortium**  
**First Public Hearing on the Consortium's One-Year Action Plan**  
**For the Proposed Use of HOME Funds for 2007-08**

Location: Emmaus, Inc., 127 Howe Street, Haverhill

Date: April 26, 2007 @ 10:00 A.M.

*(Information on the two public hearings, to be held on April 26, 2007, will also be included here in the final draft)*

**North Shore HOME Consortium**  
**Second Public Hearing on the Consortium's One-Year Action Plan**  
**For the Proposed Use of HOME Funds for 2007-08**

Location: Peabody City Hall Lower Level Conference Room, 24 Lowell Street, Peabody

Date: April 26, 2007 @ 6:00 P.M.

*(Information on the two public hearings, to be held on April 26, 2007, will also be included here in the final draft)*

**NORTH SHORE HOME CONSORTIUM  
DISTRIBUTION OF FUNDS**

Attachment "B"

**FY 2007 ALLOCATION - DRAFT-**  
Based on HUD preliminary numbers released 3-9-2007

City/Town	Population	Low/Mod Households
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Total	Production	Admin.	Minimum CHDO set aside*
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**TOTALS**

Amesbury	16,450	2,821
Andover	31,247	2,934
Beverly	39,862	6,324
Boxford	7,921	338
Danvers	25,212	3,713
Essex	3,267	499
Georgetown	7,377	736
Gloucester	30,273	5,873
Hamilton	8,315	743
Haverhill	58,969	10,859
Ipswich	12,987	2,123
Lynnfield	11,542	1,005
Manchester	5,228	679
Marblehead	20,377	2,412
Merrimac	6,138	921
Methuen	43,789	7,766
Middleton	7,744	678
Newburyport	17,189	2,706
North Andover	27,202	3,050
North Reading	13,837	1,298
Peabody	48,129	7,718
Rockport	7,767	1,543
Rowley	5,500	643
Salem	40,407	8,873
Salisbury	7,827	1,503
Topsfield	6,141	489
Swampscott	14,412	1,765
Wenham	4,440	354
West Newbury	4,149	282
Wilmington	21,363	1,934

\$ 61,242	\$ 58,180	\$ 3,062	\$ 9,186
\$ 63,695	\$ 60,510	\$ 3,185	\$ 9,554
\$ 137,289	\$ 130,424	\$ 6,864	\$ 20,593
\$ 7,338	\$ 6,971	\$ 367	\$ 1,101
\$ 80,606	\$ 76,576	\$ 4,030	\$ 12,091
\$ 10,833	\$ 10,291	\$ 542	\$ 1,625
\$ 15,978	\$ 15,179	\$ 799	\$ 2,397
\$ 127,498	\$ 121,123	\$ 6,375	\$ 19,125
\$ 16,130	\$ 15,323	\$ 806	\$ 2,419
\$ 235,740	\$ 223,953	\$ 11,787	\$ 35,361
\$ 46,089	\$ 43,784	\$ 2,304	\$ 6,913
\$ 21,818	\$ 20,727	\$ 1,091	\$ 3,273
\$ 14,741	\$ 14,004	\$ 737	\$ 2,211
\$ 52,363	\$ 49,744	\$ 2,618	\$ 7,854
\$ 19,994	\$ 18,994	\$ 1,000	\$ 2,999
\$ 168,594	\$ 160,164	\$ 8,430	\$ 25,289
\$ 14,719	\$ 13,983	\$ 736	\$ 2,208
\$ 58,745	\$ 55,808	\$ 2,937	\$ 8,812
\$ 66,213	\$ 62,902	\$ 3,311	\$ 9,932
\$ 28,179	\$ 26,770	\$ 1,409	\$ 4,227
\$ 167,551	\$ 159,174	\$ 8,378	\$ 25,133
\$ 33,497	\$ 31,822	\$ 1,675	\$ 5,025
\$ 13,959	\$ 13,261	\$ 698	\$ 2,094
\$ 192,626	\$ 182,994	\$ 9,631	\$ 28,894
\$ 32,629	\$ 30,997	\$ 1,631	\$ 4,894
\$ 10,616	\$ 10,085	\$ 531	\$ 1,592
\$ 38,317	\$ 36,401	\$ 1,916	\$ 5,748
\$ 7,685	\$ 7,301	\$ 384	\$ 1,153
\$ 6,122	\$ 5,816	\$ 306	\$ 918
\$ 41,986	\$ 39,886	\$ 2,099	\$ 6,298

\$61,242
\$63,695
\$137,289
\$7,338
\$80,606
\$10,833
\$15,978
\$127,498
\$16,130
\$235,740
\$46,089
\$21,818
\$14,741
\$52,363
\$19,994
\$168,594
\$14,719
\$58,745
\$66,213
\$28,179
\$167,551
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\$10,616
\$38,317
\$7,685
\$6,122
\$41,986

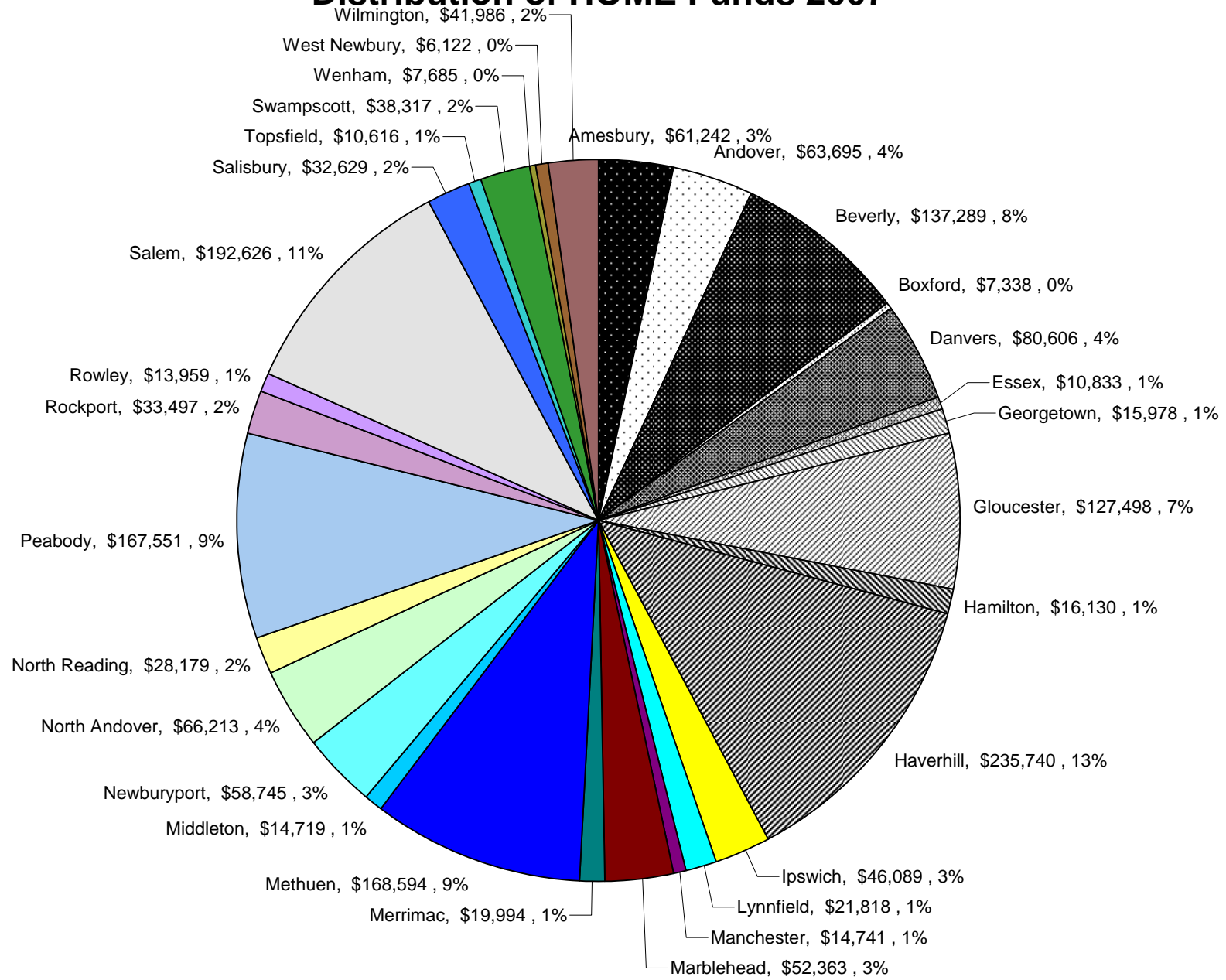
Sub-total		
Consort. Admin.		
RFP Pool		
Totals	555,061	82,582

\$ 1,792,788	\$ 1,703,149	\$ 89,639	\$ 268,918
\$ 110,146		\$ 110,146	
\$ 300,000	\$ 285,000	\$ 15,000	
\$ 2,202,934	\$ 1,988,149	\$ 214,785	

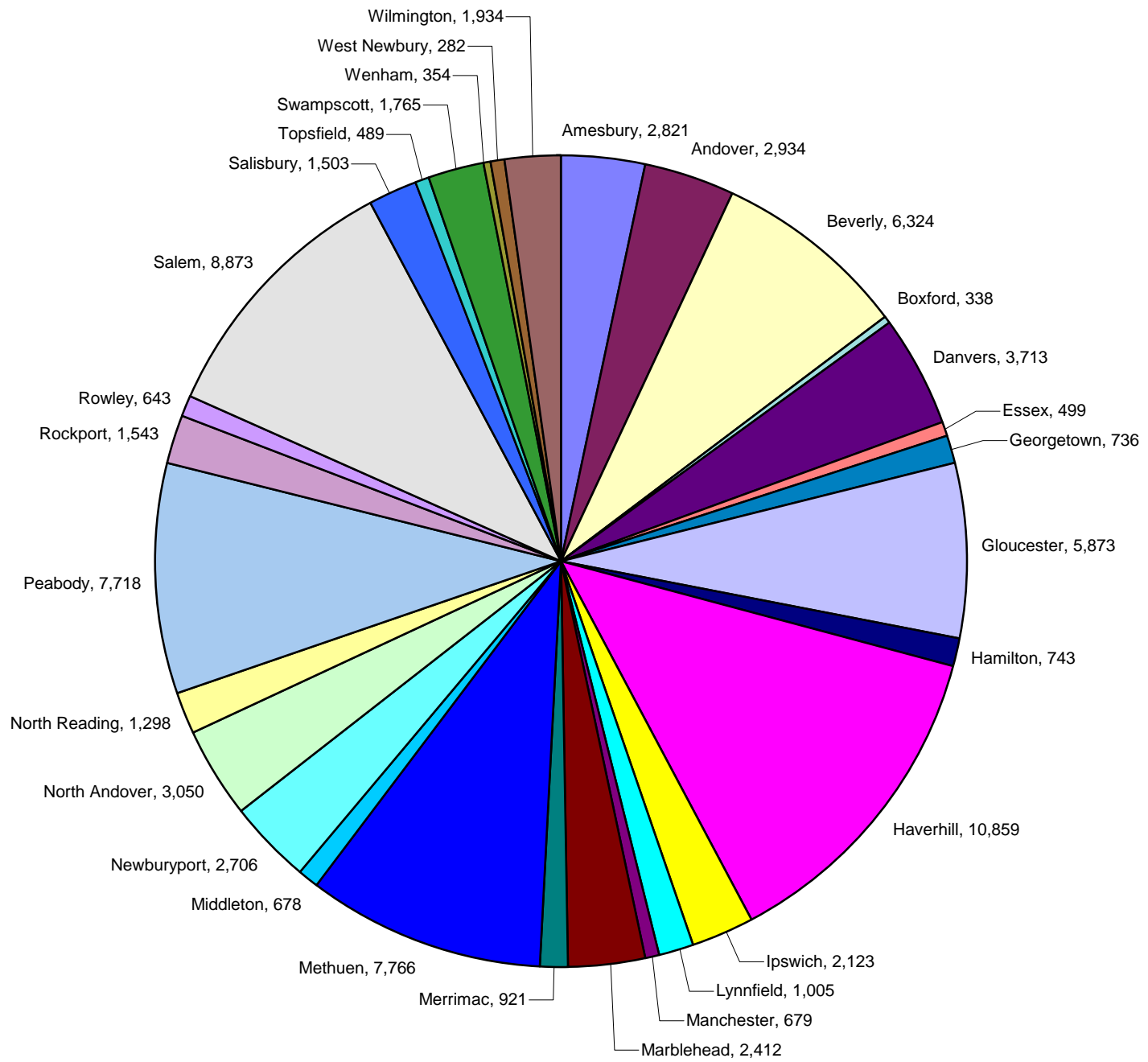
\$1,792,788
\$110,146
\$300,000
\$2,202,934

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

# Distribution of HOME Funds 2007



### Number of Low&Mod Households in Region



**Part III: CoC Strategic Planning**

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

<b>Objectives to End Chronic Homelessness and Move Families and Individuals to Permanent Housing</b>	<b>Local Action Steps (How are you going to do it? List action steps to be completed within the next 12 months.)</b>	<b>Measurable Achievement in 12 months</b>	<b>Measurable Achievement in 5 years</b>	<b>Measurable Achievement in 10 years</b>	<b>Lead Person</b>
1. Create new PH beds for chronically homeless persons.	Complete the Seeds of Hope 22 units of permanent supportive housing in Salem.	22 units	22 units	22 units	George Delaney, Salem Mission
	Complete the Action, Inc. supportive housing for persons who are chronically homeless and recovering from alcohol/drug addiction.	4 units	4 units	4 units	Ralph Johnson, Action, Inc.
	Expand the Action, Inc. supportive housing project.	2 units	6 units	6 units	Ralph Johnson, Action, Inc.
	Secure funding for Emmaus, Inc.'s new 6 unit SRO project for chronically homeless persons.	0 units	6 units	6 units	Jeanine Murphy, Emmaus Inc.
	Secure funding for Emmaus, Inc.'s proposed 20 unit SPO Murray Court project.	0 units	20 units	20 units	Jeanine Murphy, Emmaus Inc.
	Hold meetings with regional and local housing authorities, and local government officials to determine feasibility of creating a S+C program.	3 meetings held			Kevin Hurley, North Shore HOME Consortium
2. Increase percentage of homeless persons staying in PH over 6 months to 71%.  12 mos: 65% 5 yrs: 71% 10 yrs: 75%	Provide intensive case management services to prepare clients for independent living.	100% of clients receive CM services	100% of clients receive CM services	100% of clients receive CM services	Margie St. Paul, Lynn Shelter Association
	Connect PH clients to all available mainstream resources.	75% of clients enrolled	100% of clients enrolled	100% of clients enrolled	Ralph Johnson, Action, Inc.
	Provide stabilization services to all clients willing to remain in contact with providers, with follow up initiated at 3, 6 and 12 months from placement.	50% of clients receive stabilization services	75% of clients receive stabilization service	90% of clients receive stabilization services	Heather Pickard, NSCAP

<b>Objectives to End Chronic Homelessness and Move Families and Individuals to Permanent Housing</b>	<b>Local Action Steps (How are you going to do it? List action steps to be completed within the next 12 months.)</b>	<b>Measurable Achievement in 12 months</b>	<b>Measurable Achievement in 5 years</b>	<b>Measurable Achievement in 10 years</b>	<b>Lead Person</b>
	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.	Contact made for 50% of these clients	Contact made for 75% of these clients	Contact made for 90% of these clients	Jeanine Murphy, Emmaus
3. Increase percentage of homeless persons moving from TH to PH to 61%.  12 mos: 55% 5 yrs: 61% 10 yrs: 65%	Continue to provide case management services to residents of TH to prepare clients for independent living.	100% of clients receive CM	100% of clients receive CM	100% of clients receive CM	Donna Cahill, TRansitions
	Connect TH clients to all available mainstream resources.	75% of clients enrolled	100% of clients enrolled	100% of clients enrolled	Ronna Resnick, Action. Inc.
	Connect clients with appropriate job training or education programs to increase income potential.	40% of clients to enter programs	50% of clients to enter programs	100% of those willing and eligible to enter programs	Nikki Whitaker, HAWC
	Offer stabilization services to all clients willing to remain in contact with providers, with follow up initiated at 3, 6 and 12 months from placement	100% receive stabilization services	100% receive stabilization services	100% receive stabilization services	Nikki Whitaker, HAWC
4. Increase percentage of homeless persons becoming employed by 11%. (currently 23%) 12 mos: 30% 5 yrs: 34% 10 yrs: 40%	Connect clients with job training and education services to prepare them to earn a living wage	40% of clients to enter programs	50% of clients to enter programs	100% of those willing and eligible to enter programs	Mark Whitmore, North Shore Career Centers
	Connect eligible clients (mentally ill, disabled) to Mass Rehab for specially designed job search assistance.	60% of eligible clients connected	75% of eligible clients connected	80% of eligible clients connected	Bob Coughlin, Mass Rehab/Salem Office
	Connect clients with childcare to allow them to work.	30% to receive child care	40% to receive child care	50% to receive child care	Laura MacNeil, NSCAP
	Connect clients with options for transportation to get to work.	Assist one client w/ transportation	Assist 5 clients w/transportation	Assist 10 clients w/transportation	Kay Nordstrom, North Shore Career Centers

<b>Objectives to End Chronic Homelessness and Move Families and Individuals to Permanent Housing</b>	<b>Local Action Steps (How are you going to do it? List action steps to be completed within the next 12 months.)</b>	<b>Measurable Achievement in 12 months</b>	<b>Measurable Achievement in 5 years</b>	<b>Measurable Achievement in 10 years</b>	<b>Lead Person</b>
	Connect clients with drug and alcohol treatment programs.	70% who need treatment enrolled	75% who need treatment enrolled	80% who need treatment enrolled	Jeanne Settupane, Turning Point
	Create partnerships with area businesses to employ clients.	Bring in one new business contact	Bring in 4 new business contacts	Bring in 8 new business contacts	Mark Whitmore, North Shore Career Centers
	Create programs using the apprenticeship or internship model to offer clients employment experience.	Offer 4 A/I slots	Offer 6 A/I slots	Offer 10 A/I slots	Ronna Resnick, Action. Inc.
	Create in-house programs such as compensated workshop programs to offer employment and work experience to clients.	10 clients participate	20 clients participate	50 clients participate	John Ratka, Veteran's Northeast Outreach Center
5. Ensure that the CoC has a functional HMIS system.	Convene forum on the importance of a consistent HMIS system for the Alliance.	1 annual forum held			Kevin Hurley, North Shore HOME Consortium
	Assist providers in completing transition to SHORE system.	2 additional agencies are on-line	4 additional agencies are on-line		Margie St. Paul, Lynn Shelter Association
	Convene a standing HMIS committee.	Quarterly meetings held; at least 3 people join committee.	At least 6 people serve on committee.	At least 9 people serve on committee.	Lisa Greene, City of Peabody
<b>Other CoC Objectives in 2006</b>					
1. Increase the supply of affordable, permanent housing units in the	Include serving the homeless as a top priority goal in North Shore HOME Consortium planning and funding processes.	2 projects funded	10 new units created	20 new units created	Kevin Hurley, North Shore HOME Consortium

<b>Objectives to End Chronic Homelessness and Move Families and Individuals to Permanent Housing</b>	<b>Local Action Steps (How are you going to do it? List action steps to be completed within the next 12 months.)</b>	<b>Measurable Achievement in 12 months</b>	<b>Measurable Achievement in 5 years</b>	<b>Measurable Achievement in 10 years</b>	<b>Lead Person</b>
region for people and families who are homeless.	Hold meetings with regional and local housing authorities, and local government officials to determine feasibility of creating a S+C program.	3 meetings held			Kevin Hurley, North Shore HOME Consortium
2. Increase the number of Housing Authorities participating in the CoC Alliance to create partnerships, share information and coordinate funding to assist the homeless.	Invite all 30 of the region's HA directors to Alliance monthly meetings.	All 30 HA directors invited			Lisa Greene, City of Peabody
	Challenge CoC members to directly appeal to the HA director in their community to attend a CoC Alliance meeting.	3 HA directors attend meetings	10 HA directors attend meetings	20 HA directors attend meetings	Kevin Hurley, North Shore HOME Consortium

CoC-N

## 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.

<i>Community</i>	<i>Family Definition</i>	<i>Multi- family Zoning Area</i>
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.

<i>Community</i>	<i>Family Definition</i>	<i>Multi- family Zoning Area</i>
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.

<i>Community</i>	<i>Family Definition</i>	<i>Multi- family Zoning Area</i>
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 just voted to adopt CPA in the spring of 2005. CPA is slated for a vote in Swampscott in 2006. 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.