

Executive Summary

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

1. Introduction

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

Executive Summary will be completed after all public comment is received

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

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

7. Summary

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

1. Agency/entity responsible for preparing/administering the Consolidated Plan

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

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

Table 1 – Responsible Agencies

Narrative

Consolidated Plan Public Contact Information

AP-10 Consultation - 91.100, 91.200(b), 91.215(l)

1. Introduction

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

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

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

The North Shore HOME Consortium (NSHC), acting through the City of Peabody, coordinates the activities undertaken with the use of HOME funds in its 30 member communities. As part of this NSHC conducts community outreach to ensure that the needs of the public are being incorporated into its annual Action Planning Process and does specific outreach to all service agencies in the region to provide an opportunity for each to speak on the need of their specific client base. Attendees at these meetings vary from year to year, but include housing developers, agencies representing the homeless, the disabled, the mentally ill, food pantries, as well as government entities, private citizens and those from the business world. NSHC also acts as the convener of the North Shore Continuum of Care Alliance (CoC) and therefore works closely with the region's, Public Housing Authorities, emergency individual and family shelter providers, homeless service agencies, veteran's service agencies, domestic violence agencies, Government agencies such as the VA, DMH and DDS, agencies providing mental health services, and agencies serving at risk and homeless youth. This group's efforts revolve around meeting the needs of the homeless and those at risk of homelessness, with agencies coming together to share ideas on the need of their clients and on the best practices they have identified. In addition, recent work focused on making a transition to the State of Massachusetts's HMIS homeless reporting system to save on the cost of having an HMIS and also to allow the group better access to information on state funded agencies. While agreeing that there is need for a regional homeless database, the cost of software and staff time associated with the CoC's own HMIS made the burden greater than could be handled, and the group voted to look to the state to ask to be incorporated into their HMIS system. The group has also been working for 18 months to create a Coordinated Entry system for the

Continuum region. An intake and assessment form has been created, and data is being entered into a separate area of the CoC's HMIS system where a list of clients will be created and arranged according to their level of immediate need for shelter, housing and services. Although no agencies are direct recipients of ESG funding through HUD, some agencies are recipients through the state's ESG competition. The CoC is required to sign off on any ESG proposals submitted to the state, so a discussion of any proposed ESG applications will ensue with members voting to decide which ESG projects to support. 2. Agencies, groups, organizations and others who participated in the process and consultations

The City of Peabody and the North Shore HOME Consortium make every effort to inform and to consult with all of the service providers in the region. Representatives from local governments, homeless shelters, affordable housing developers, food pantries, and local churches attended community hearings and provided written comments for the development of the Action Plan.

Table 2 – Agencies, groups, organizations who participated

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

The City of Peabody and the North Shore HOME Consortium make every effort to inform and to consult with all agency types in the region.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
City of Peabody Housing Production Plan	City of Peabody	Both stress the need for additional affordable rental housing in Peabody
City of Peabody Master Plan	City of Peabody	Goals include Economic Development, Housing, Transportation, Public Facilities and Services – all of which we use CDBG funds to address whenever applicable.
The Downtown Peabody Brownfield Revitalization Economic Development Plan (2014)	City of Peabody	This plan included several action items to assist in rejuvenating the economic vitality of Peabody’s Downtown. Several items on this list have been addressed in the Action Plan.
Metro Future	MAPC	Goals and objectives include: Housing, Transportation and Job Growth, all of which are addressed with CDBG Funds.
North River Neighborhood District Master Plan	City of Peabody	Plan includes redeveloping the riverfront area with improved housing opportunities, new business and incorporates flood mitigation efforts into the design.
Housing Development Incentive Plan	City of Peabody	Provides incentives to developers to create mixed use development and create more housing opportunities.

Table 3 – Other local / regional / federal planning efforts

Narrative

AP-12 Participation - 91.401, 91.105, 91.200(c)

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

In an effort to broaden citizen participation in the plan, outreach was conducted in advance of all meetings, hearings, and the availability of the draft action plan. 14 days in advance of each meeting an advertisement was placed in the five major newspapers covering the Consortium region: Eagle Tribune, Salem News, Gloucester Times, Newburyport News, and Wilmington Crier, as well as two minority publications, the Bay State Banner and El Mundo Newspaper. Notice was placed on the City of Peabody website, and e-mail notices were sent to all known contacts in the Consortium region, including community action agencies, local and regional housing authorities, area agencies on aging, and those serving those with disabilities and the homeless. Two community meetings were held to solicit input for the creation of the Action Plan, On March 8th at the City of Haverhill Public Library and On March 10th at Peabody City Hall. Twelve people attended the Haverhill Meeting, representing: YWCA of Greater Lawrence, Veterans Northeast Outreach Center, The Town of Manchester, Emmaus, Bethany Community Services, YWCA of Haverhill, the City of Haverhill, and the City of Peabody. Five attended the Peabody meeting, representing Haven From Hunger, NSCAP, and the City of Peabody. Written comments were also received from Reverend Joel Anderle of the Community Covenant Church in Peabody, From Reverend Andy Katzmire of the Calvary Baptist Church in Peabody and from Martha Holden of the Peabody Institute Library.

Two Public Hearings **are to be** held on April 12th and 14th in Haverhill and Peabody to allow the public an opportunity to comment on the contents of the draft Action Plan, made available for review as of April 11th.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
	Newspaper advertising in Salem News, Gloucester Times, Newburyport News, Wilmington Town Crier, Bay State Banner, EL Mundo.	Citizens, service providers, housing owners and developers in the Consortium's 30 communities	Not known if this approach resulted in any attendees	N/A	N/A	N/A
	e-mail notification to 30 Consortium communities, housing authorities, churches, and all social service providers in the region	Citizens, service providers, housing owners and developers	12 attended Haverhill Community Meeting and 4 attended Peabody Meeting, three written comments were also received.	The comments received stressed the need for affordable housing and for the use of CDBG funds to support Social Service Projects including Food Pantries and Antipoverty agencies.	N/A	N/A
	Advertisement on City of Peabody Website	Citizens, service providers, housing owners and developers	Not known if this approach resulted in any attendees	N/A	N/A	www.peabody-ma.gov

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
	Announcement at monthly continuum of Care meeting, at Peabody Homeless Task Force Meeting, at HOME Consortium Meeting	Citizens, service providers, housing owners and developers	Not know if this outreach resulted in any attendees	N/A	N/A	N/A

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

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

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	388,863	10,000	0	398,863	1,086,781	The City of Peabody expects to receive \$388,863 in CDBG funds and approx. \$10,000 in CDBG Program Income next year. Funds will be used to provide additional housing and economic development opportunities, eliminate slum & blight, improve the safety & appearance of the downtown, address potential flood hazards, provide for additional open space and public amenities and fund much needed service for low income households.

where it has been used it has been successful. In addition, permanent mortgage financing is provided for affordable rental housing developments.

3. Community Preservation Funds [CPA]. Sixteen Consortium communities have established a Community Preservation Fund to preserve open space, historic resources and community housing, by imposing a surcharge of up to 3% on local property taxes.
4. Inclusionary Zoning and Linkage Fees. Several Consortium communities have linkage and/or inclusionary zoning requirements which provide either affordable housing units or funds for affordable housing.
5. Local funds from some cities and towns provide other resources such as CDBG and Housing Trust funds.
6. Municipality Donated Land. Some communities have designated or are contemplating the use of surplus, abandoned or undeveloped land for affordable housing.
7. Massachusetts Rental Voucher Program (MRVP). In recent rental development funding rounds. DHCD has made MRVP's available as project-based vouchers, primarily targeted to homeless individuals and families.
8. Project Based Vouchers. PHAs and the State can provide up to 20% of their HCV vouchers for specific projects.

To satisfy HOME match requirements the Consortium utilizes any allowable source, but relies mostly on the Massachusetts Rental Voucher Program match which was in excess of \$973,719 for one community, the City of Peabody to meet the HOME matching requirement through 6/30/2015.

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

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

Within the Consortium many communities have created specialized Housing Production Plans in response to the call from the Commonwealth of Massachusetts to show how each community plans to develop a minimum of 10% affordable housing units for their residents. In these plans the communities identify actual locations where they could see or would like to see housing developed. However in most cases the developable sites identified are privately owned properties, since in our area land has for the most part developed. In some rare instances, for instance, the case of a public school or other building being decommissioned, communities may issue an RFP for a developer to take possession to create affordable housing, as has been done in Marblehead and Peabody in recent years. Currently a former elementary school building in Salisbury

has been offered for sale through an RFP process and the identified best use is the creation of affordable housing.

The City of Peabody has Tillie's Farm, the City acquired the farm with Community Preservation funds, for purpose of retaining open space and maintaining an agricultural asset. The City has enlisted the services of an agricultural/marketing consultant to review the working of the farm and make recommendations as to what improvements can be made. The next step will be the implementation phase, which we hope to begin in the fall of 2016. 70 Endicott Street was the former site of the school administration that has been vacant for over a decade, we are exploring options to redevelop the site for housing. Berry Street Garage former DPW building that has limited use at this point, located in a residential area, has the potential for residential redevelopment. Additionally, the City of Peabody acquired a historic property located at 2 Washington Street and the site of the former St. Pauls Church both sites are prime for redevelopment. The City currently enlisting the services of MAPC to conduct a market analysis and provide a retail revitalization plan. **Discussion**

The impending use of the Salisbury school for affordable housing shows that our member communities are coming to understand the great need for affordable housing in the region and are willing to take the steps to use city resources to make it happen.

Annual Goals and Objectives

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

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Rental Housing Production	2015	2019	Affordable Housing Homeless	Member Communities of the North Shore HOME Consortium	New Rental Housing Accessible Units Affordable Rental Housing	HOME: \$ 728,050	Rental units constructed: 18 Household Housing Unit
2	Rental Subsidies (TBRA)	2015	2019	Affordable Housing Homeless Non-Homeless Special Needs	Member Communities of the North Shore HOME Consortium	Short Term Rental Assistance	HOME: \$ 76,636	Tenant-based rental assistance / Rapid Rehousing: 11 Households Assisted
3	Homebuyer Downpayment Assistance	2015	2019	Affordable Housing	Member Communities of the North Shore HOME Consortium	Homeownership	HOME: \$ 76,636	Direct Financial Assistance to Homebuyers: 11 Households Assisted
4	Homeowner Rehabilitation	2015	2019	Affordable Housing	Member Communities of the North Shore HOME Consortium	Homeownership	HOME: \$ 140,500	Homeowner Housing Rehabilitated: 6 Household Housing Unit
5	Creation of Affordable Ownership Housing	2015	2019	Affordable Housing	Member Communities of the North Shore HOME Consortium	Homeownership	HOME: \$ 127,728	Homeowner Housing Added: 1 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Economic Development	2015	2020	Non-Housing Community Development	City of Peabody CDBG Funding Distribution	Economic Development Public Facilities Infrastructure Improvements	CDBG: \$242,129	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 7000 Households Assisted Businesses assisted: 25 Businesses Assisted Buildings Demolished: 1 Buildings
7	Public Services	2015	2020	Homeless Non-Homeless Special Needs Non-Housing Community Development	City of Peabody CDBG Funding Distribution	Short Term Rental Assistance Public Services	CDBG: \$58,000	Public service activities for Low/Moderate Income Housing Benefit:TBDHouseholds Assisted Homelessness Prevention: TBD Persons Assisted
8	Rental Housing	2015	2020	Affordable Housing		New Rental Housing Accessible Units Rehabilitation of Rental Stock Affordable Rental Housing		

Table 2 – Goals Summary

Goal Descriptions

1	Goal Name	Rental Housing Production
	Goal Description	Funds will assist in the creation of new affordable rental housing for low, very low and extremely low income households.
2	Goal Name	Rental Subsidies (TBRA)
	Goal Description	<u>Tenant Based Rental Assistance</u> - NSHC will work with agencies to identify potential households with particular needs that might benefit from the up to two years of tenant based rental assistance vouchers that is allowed by HOME for this type of activity.
3	Goal Name	Homebuyer Downpayment Assistance
	Goal Description	<u>Homebuyer Assistance</u> - NSHC will provide up to Review these comments in 0% repayable loans for down payment, closing cost, and minor rehabilitation assistance to households whose incomes are 80% or less of area median income and who are first time homebuyers. The successful completion of an approved First Time Homebuyer workshop is one of the requirements for the loan. The loan is repaid upon sale or transfer of the home.
4	Goal Name	Homeowner Rehabilitation
	Goal Description	Homeowner Rehabilitation- the Consortium will in year one continue to provide funding to its member communities to administer homeowner housing rehabilitation programs for eligible low income homeowners with incomes at or below 80-% AMI. Homes assisted will have an after rehabilitation value that does not exceed the HUD designated Maximum After Rehab value limit, and the amount of assistance will not exceed the home per unit subsidy limit.
5	Goal Name	Creation of Affordable Ownership Housing
	Goal Description	Homeowner creation - The NSHC will set aside a small portion of HOME funds for the creation of an ownership creation project which will create new affordable ownership units for households with incomes at or below 60% AMI.

6	Goal Name	Economic Development
	Goal Description	The City of Peabody has allocated CDBG funds to further implement the Downtown Economic Development Revitalization Plan, which will include implementation of handicapped accessibility measure, public facility improvements, and indirect assistance to business in the downtown. Funds will be used towards the redevelopment of the City's riverfront and implementation of the Riverwalk Plan which will include environmental testing of those parcels along the river for purposes of obtaining funds through the EPA's Revolving Loan Fund. The City of Peabody has implemented a Main Streets program to further spur economic development in the downtown. As part of the downtown revitalization and beautification, the City of Peabody will look for other potential locations for public art in the support of the newly created "Outside the Box" public arts program. Peabody will continue to investigate the possibility of the development of a commercial kitchen and provide support to this endeavor whenever possible. The City of Peabody has applied for funds through the USDA, to implement the revitalization strategy to include establishment of a community supported agriculture program that will deliver to local restaurants, institutions and low-income, socially disadvantaged communities. The project will also work towards a shared-use incubator kitchen for producers of value added product, such as canned goods and preserves. CDBG will also be used to address slum and blight in the downtown through the demolition of a building that has become a safety hazard. CDBG funds will also be used to explore potential options for improved/increased public transportation.
7	Goal Name	Public Services
	Goal Description	Funds will distributed to projects that support basic human service needs through funding of emergency services; address the service needs of special needs groups, including improving services for seniors, elderly and disabled individuals, so that they can participate fully in the community; provide a supportive services for low-income individuals and families with children; and services that assist residents at risk of foreclosure and/or homelessness.
8		

Table 3 – Goal Descriptions

AP-35 Projects - 91.420, 91.220(d)

Introduction

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

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

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

#	Project Name
1	Creation of Affordable Rental Housing
2	Tenant Based Rental Assistance
3	Homeowner Housing Rehabilitation
4	First Time Homebuyer Downpayment Assistance
5	Creation of Affordable Ownership Unit
7	Economic Development
8	Public Services
9	CDBG Administration 2016
10	HOME Administration 2016

Table 3 – Project Information

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

As the Consortium strives to be responsive to the actual data in the ConPlan, which shows a great need for affordable rental housing for households with lower incomes, and to comply with the process outlined by HUD, greater emphasis is now being given to the development of affordable rental housing over those programs that would provide assistance to populations with higher incomes. For example, most of the Consortium's member communities have discontinued programs that provide assistance to households at 80% of median family income – such as Homebuyer Assistance Programs – in favor of

serving very-low, or extremely-low income households. The creation of rental housing that is genuinely affordable to lower-income households will also help to provide options for those households that are coming out of homelessness and would help free the log jam of people who are being housed in hotels due to shelters being over capacity. The use of a modest level of HOME funds to provide short-term rental assistance can also serve these individuals, and can also be used to prevent homelessness.

Numerous obstacles to serving underserved needs exist. One such obstacle is the lack of sufficient funding to support the numbers of projects required to meet the current need, and to provide an adequate level of support to ensure the long-term viability of a development. In today's financial climate, extremely complex funding schemes with numerous funding sources are needed to make these kinds of developments work. These multiple funders have different requirements and will require additional time for projects to get off the ground. These additional layers of requirements also require additional staff time to coordinate. The need to develop these projects quickly, in keeping with HUD's mandates on the commitment and expenditure of HOME funds, acts as another obstacle to meeting the needs in the region. HOME funds can not be committed until we are confident that the other funding is in place to allow the development to proceed, and until we are confident that there are no obstacles to getting the project underway. Any delays, including the more frequently seen objections posed by neighbors of proposed projects, can add years to complete the project, and in some cases stop it from happening at all. One proposed local project which would serve low income seniors has been delayed three years with an added cost of over \$400,000 over budget because one neighbor has taken the town to court for allowing it to proceed. This type of delay can be a death knoll for most developments, and if not for an extremely dedicated executive director, this project would also fall through. Another unexpected barrier is the lack of proposals to serve the populations with the lowest incomes. Generally, a high level of subsidy may be needed for such a project, and it is easier to obtain funding for those projects where the projected income (rental income, for example) offsets the operating expenses and demonstrate the viability of a project.

Another obstacle to serving the very and extremely low income, including those who are homeless, is a need for services. The most recent point in time count of homeless person in the region showed 59 individuals living out doors or in places not meant for human habitation, with 12 in Peabody. 222 Households with Children, for a total of 434 persons in these families, were staying in motels on the night of the count. This is in addition to the 185 households with children made up of 529 persons and 179 single individuals who are being housed in traditional emergency shelter and transitional housing on that night. Even when resources are identified to house these individuals, in many cases the household might still fail if not provided with the needed services.

AP-38 Project Summary

Project Summary Information

Table 4 – Project Summary

1	Project Name	Creation of Affordable Rental Housing
	Target Area	Member Communities of the North Shore HOME Consortium
	Goals Supported	Rental Housing Production
	Needs Addressed	New Rental Housing
	Funding	HOME: \$728,050
	Description	Created new affordable rental housing units, either by new construction or rehabilitation, for low income households.
	Target Date	To be underway by June 30 th , 2017
	Estimate the number and type of families that will benefit from the proposed activities	34 affordable rental units are projected to be completed or underway, 20 individual units and 14 family units. 8 units are proposed for households at or below 60% AMI, 19 for households at or below 50% AMI and 7 for households at or below 30% AMI.
	Location Description	Andover, Salem, Salisbury and possible other locations across the Consortium
	Planned Activities	no activities have been set up as of this date
2	Project Name	Tenant Based Rental Assistance
	Target Area	Member Communities of the North Shore HOME Consortium
	Goals Supported	Rental Subsidies (TBRA) Housing low income households
	Needs Addressed	Short Term Rental Assistance to meet need for affordable housing for very low income households
	Funding	HOME: \$76,637

	Description	Provide very low income households with tenant based rental assistance to either maintain housing or to find housing to help stabilize households for up to one day.
	Target Date	Through June 30, 2017
	Estimate the number and type of families that will benefit from the proposed activities	12 extremely low income households (most at or below 30%, some may be at or below 50%) disabled due to HIV will receive short term, 12 month subsidies. Households may be individuals or families.
	Location Description	
	Planned Activities	NSCAP HOPWA TBRA Program 2016
3	Project Name	Homeowner Housing Rehabilitation
	Target Area	Member Communities of the North Shore HOME Consortium
	Goals Supported	Homeowner Rehabilitation
	Needs Addressed	Homeownership
	Funding	HOME: \$140,500
	Description	Assistance to low income homeowners to make necessary health and safety code violations to their homes.
	Target Date	Through June 30, 2017
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 6 households, either individuals or families, with incomes at or below 80% AMI will benefit.
	Location Description	Ipswich, Methuen, Salem, and possibly other consortium communities
	Planned Activities	No specific activities have yet been designated
4	Project Name	First Time Homebuyer Downpayment Assistance

	Target Area	Member Communities of the North Shore HOME Consortium
	Goals Supported	Homebuyer Downpayment Assistance
	Needs Addressed	Homeownership
	Funding	HOME: \$76,637
	Description	Provide down payment/ closing cost assistance to low income first time homebuyers for the acquisition of affordable ownership housing.
	Target Date	BY June 30 th , 2017
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 8 households with incomes at or below 80% AMI will be assisted. Households may be individuals or families.
	Location Description	Gloucester, Danvers
	Planned Activities	No specific activities have been identified as of this date.
5	Project Name	Creation of Affordable Ownership Unit
	Target Area	Member Communities of the North Shore HOME Consortium
	Goals Supported	Creation of Affordable Ownership Housing
	Needs Addressed	Homeownership
	Funding	HOME: \$127,728
	Description	Provide assistance to a developer to create an affordable ownership housing unit for a household with incomes at or below 60% AMI.
	Target Date	Target date for completion of three ownership units is June 30, 2017

	Estimate the number and type of families that will benefit from the proposed activities	Three households with children with incomes at or below 60% AMI will be assisted.
	Location Description	Andover and Hamilton MA
	Planned Activities	No activities have yet been set up
6	Project Name	Economic Development
	Target Area	City of Peabody CDBG Funding Distribution
	Goals Supported	Economic Development
	Needs Addressed	Economic Development Infrastructure Improvements Public Facilities
	Funding	CDBG: \$242,129

Description	<p>The City of Peabody has allocated CDBG funds to further implement the Downtown Economic Development Revitalization Plan, which will include implementation of handicapped accessibility measure, public facility improvements, and indirect assistance to business in the downtown. Funds will be used towards the redevelopment of the City's riverfront and implementation of the Riverwalk, which will include environmental testing of those parcels along the river for purposes of obtaining funds through the EPA's Revolving Loan Fund. The City of Peabody will also be implementing a Main Streets program to further spur economic development in the downtown. As part of the downtown revitalization and beautification, the City of Peabody will look for other potential locations for public art in the support of the newly created "Outside the Box" public arts program. Peabody will continue to investigate the possibility of the development of a commercial kitchen and provide support to this endeavor whenever possible. The City of Peabody has applied for funds through the USDA, to redevelop/revitalize Tillie's Farm, which was purchased with Community Preservation funds. This will be a two phase project: (Phase 1) The City of Peabody and will conduct a feasibility study to investigate the economic viability of a community supported agriculture program, leadership training center and shared-use kitchen at our 17 acre city-owned farm (Tillie's); to develop a comprehensive business plan; and to disseminate and market the results of the study; (Phase II) The City of Peabody will establish a community supported agriculture program that will deliver to local restaurants, institutions and low-income, socially disadvantaged communities. The project will also work towards a shared-use incubator kitchen for producers of value added product, such as canned goods and preserves. CDBG funds will also be used to explore potential options for improved/increased public transportation.</p>
Target Date	
Estimate the number and type of families that will benefit from the proposed activities	
Location Description	

	Planned Activities	The following are all estimated dollar amount. In the event that an activity cannot be carried out, we will use the funds for another activity described in this project: Main Streets Initiative (\$50,000); Revitalization/Repurposing of Tillie's Farm (\$33,333); <i>Outside the Box</i> (Public Arts Project) (\$10,000); Opportunities for expanded access to public transportation (\$10,000); brownfields assessments (\$98,000); Commercial Kitchen development (\$40,796).
7	Project Name	Public Services
	Target Area	City of Peabody CDBG Funding Distribution
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$55,000
	Description	Funds will distributed to projects that support basic human service needs through funding of emergency services; address the service needs of special needs groups, including improving services for seniors, elderly and disabled individuals, so that they can participate fully in the community; provide a supportive services for low-income individuals and families with children; and provide resources to organizations that assist residents at risk of foreclosure and/or homelessness.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
Location Description		

	Planned Activities	Catholic Charities/Homelessness Prevention Program (\$5,000) will provide emergency financial assistance for residents of Peabody facing eviction or moving from homelessness to permanent housing; North Shore Community Development Coalition/STAND (\$8,000) the Students Take Action for Neighborhood Development will offer at-risk, low-income Peabody youth the opportunity to work and learn workforce and construction skills from Youthbuild North; NSCAP/Homelessness Prevention Law Project (\$10,000) will provide counseling, landlord negotiation and legal council to people at risk of homelessness; Peabody Council on Aging/Outreach Worker (\$10,000) will use CDBG funds to continue the community outreach program to low income residents, the outreach worker provides information on services available at the Peabody COA and the Adult Day Care Program, in addition to providing assistance in completing applications for programs such as Food Stamps, Medicare/Medicaid, Housing, Tax program, Prescription Advantage, Fuel Assistance, Social Security and other programs as needed; Peabody Recreation, Parks & Forestry Division (\$12,000) will fund a new afterschool recreation and enrichment child care program at 6 of 8 elementary schools in Peabody that will serve children that receive vouchers from the State of Massachuetts and other children with varying income levels.
8	Project Name	CDBG Administration 2015
	Target Area	City of Peabody CDBG Funding Distribution
	Goals Supported	Economic Development Public Services
	Needs Addressed	
	Funding	CDBG: \$74,282
	Description	Funds will used for the administration of projects funded through the City of Peabody's CDBG Program.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	

	Location Description	
	Planned Activities	Administration to support the City of Peabody to carry out CDBG activities.
9	Project Name	HOME Administration 2015
	Target Area	Member Communities of the North Shore HOME Consortium
	Goals Supported	Rental Housing Production Rental Subsidies (TBRA) Homebuyer Downpayment Assistance Homeowner Rehabilitation Creation of Affordable Ownership Housing
	Needs Addressed	
	Funding	HOME: \$126,935
	Description	Funding for administration of HOME Program activities.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Administration to support the work of the North Shore HOME Consortium

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

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

The Consortium does not direct resources to specific target areas, but instead supports activities across the region which will provide safe, affordable housing for those in need.

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

Geographic Distribution

Target Area	Percentage of Funds

Table 5 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Not applicable for the Consortium.

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

Discussion

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

Affordable Housing

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

Introduction

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

City of Peabody

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

HOME One Year Goals for the Number of Households to be Supported	
Homeless	23
Non-Homeless	40
Special-Needs	12
Total	63

Table 6 - One Year Goals for Affordable Housing by Support Requirement

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

HOME One Year Goals for the Number of Households Supported Through	
Rental Assistance	12
The Production of New Units	3
Rehab of Existing Units	34
Acquisition of Existing Units	0
Total	49

Table 7 - One Year Goals for Affordable Housing by Support Type

Discussion

With more than one thousand, two hundred homeless persons being sheltered in facilities, in hotel/motels, or living on the street in our region, the Consortium places the greatest priority upon housing that will serve the homeless and those on the verge of becoming homeless. Proposals for new rental housing or for TBRA programs which prioritize these groups receive priority in the Consortium's Competitive Funding Process, and by that prioritization the Consortium works to shift funding to those most in need. The creation of new affordable rental housing is the highest priority, with tenant based rental assistance in second place as a tool to try to slow the flood of persons moving into homelessness. In addition to affordable rental housing and TBRA, this year the Consortium will continue to support communities that wish to provide first time homebuyer down payment assistance, housing rehabilitation assistance, and homeownership creation funding, as communities that have existing programs in these categories expressed their support for their continuation, citing that they are very popular and meet the needs in their communities.

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

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

Introduction

Consortium:

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

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

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

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

Unfortunately there is little that is within the Consortium's power to do during the next year to address the needs of public housing and to encourage public housing residents to become more involved in management and participate in homeownership. In communities that still administer down payment assistance programs, homeownership assistance is available to residents of public housing. None of the public housing agencies within the NSHC region are designated as "troubled" by HUD so no steps are needed to improve its operations and remove the "troubled" designation.

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

City of Peabody:

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

City of Peabody:

The Housing Authority has no plans to encourage public housing residents to participate in homeownership.

While the NSHC sees a higher priority in creating affordable rental housing, PHAs can use their Housing Choice Vouchers and Family Self Sufficiency program to encourage residents to become independent homeowners.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

N/A - There are no troubled Federal Housing Authorities located in the Consortium area.

Discussion

Consortium:

The Housing Authorities have their own funding sources, priorities, management and maintenance issues. The NSHC's involvement is to ensure that the PHA Plans (for those with Federal public housing and/or Federal vouchers) are consistent with this Consolidated Plan and also the CDBG Consolidated Plans of Haverhill, Gloucester, Peabody, Salem and the State.

City of Peabody:

There is a legal relationship between the City and its PHA. The Housing Authority is a semi-independent agency governed by a Board of Commissioners. One member of the Board is appointed by the Governor of Massachusetts and the other four members are appointed by the Mayor. The authority to budget funds and expend them is contained within the statutes permitting the establishment of the PHA and also in the regulations published by the Federal Government through HUD and/or those published by the Commonwealth of Massachusetts through DHCD. Operating funds, from DHCD, are provided by formula and expenditure decisions are made by the local PHA Board. Capital funds from DHCD have been provided by competition in the past and are now in transition to a formula system and expenditure decisions are made by the local PHA Board with approval from DHCD. The PHA also receives funding for Housing Choice Vouchers (HCV – Section 8) and for the Massachusetts Rental Voucher Program (MRVP). The operation of these programs is managed by the PHA. It should be noted that DHCD receives HCV funding which it then distributes to 5 regional agencies, which in turn make them available to applicants.

AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i)

Introduction

Consortium:

The HOME Consortium's primary focus will be to provide funding support for new affordable rental housing developments as lack of affordable rentals is the greatest concern in the region cited by homeless service providers; the Consortium will continue to play an active role in convening the North Shore Continuum of Care Alliance and the CoC's efforts to end homelessness in the region.

City of Peabody:

While the City's primary role would be to provide support for any new permanent supportive housing requests, the City will continue to play an active role in the CoC's efforts to end homelessness in the region.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

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

Consortium:

The CofC does make a concerted effort to strategize with all of the shelter providers on a periodic basis to determine how best to prioritize the HUD funds that are available through the CofC process. The resources are limited, and are sought as part of a nation-wide competition. Every effort is made to ensure that the application submitted by the North Shore CofC ranks as highly as possible in order to secure new funding.

The NSHC is taking steps to move toward using a larger percentage of its HOME allocation for affordable rental housing in order to try to alleviate the shortage of affordable rental units in the region. Each year the NSHC prioritizes HOME funding for those proposed developments that will serve homeless families and individuals as long as the developer can demonstrate that it has the capacity and experience, and can secure adequate funding to complete the project. Readiness to proceed is also a strong consideration.

The NSHC also encourages both private and public developers to set-aside and dedicate a percentage of the total number of units in any development to serve the homeless on a long-term basis. Prioritizing units of permanent housing to serve very-low income and extremely low income households is also a strong consideration.

The Consortium will continue to work with the Continuum of Care to coordinate services to the homeless. CoC agencies work to ensure that wherever possible households are diverted from homelessness, and every possible measure is taken to move people from homelessness and into permanent housing.

In an effort to better identify unsheltered homeless persons, the North Shore HOME Consortium's Continuum of Care Alliance has as part of their annual homeless point in time count process, tried to encourage more member communities to bring in volunteers to conduct street counts in their community. As a result, the YWCA of Greater Newburyport along with the Amesbury Council on Aging came together and enlisted 15 volunteers who went out and conducted a homeless count in Salisbury, Newburyport, Newbury, Amesbury, and Rowley. A total of 25 persons living in places not meant for human habitation were identified. The Towns of Beverly, Danvers, Gloucester, Haverhill, North Andover, Salem, and Peabody (more below on Peabody) also identified unsheltered homeless. The Consortium strives to reduce the number of persons living out of doors and will continue to apply for funding to create additional affordable housing resources for the homeless.

City of Peabody:

The City will continue to work with the Continuum of Care to coordinate services to the homeless.

The City of Peabody street count was more effective this year than ever before. Volunteers were accompanied by the Community Outreach Officer from the Police Department and conducted interviews of homeless persons at the local food pantry Haven From Hunger, at Calvary Baptist Church, a local church which provides a warming center and meals, and the Peabody Public Library. 12 unsheltered homeless persons were identified, and a list of names and ages and other information was collected in an effort to determine if any of those identified were eligible for any of the resources currently available. One of the identified unsheltered homeless people, who was found to be over age 60, has since been connected with housing resources. Another identified homeless person was determined to be a veteran and has been connected with the regional veteran's organization, Veterans Northeast Outreach Center. This gentleman has refused services but a veteran's specialist continues to make contact to build familiarity and to create a level of comfort with the hope that this veteran will elect to accept housing and other services that he is due. In addition, the Peabody Homelessness Task Force Committee is a grassroots committee of clergy, service providers and city staff with a goal of identifying and assisting the unsheltered homeless. The far reaching goal of this group is to house every person in Peabody who is living outdoors, and members are researching funding options for housing and to access case management services, which is seen as the missing piece for this population. One short term goal of the group was simply to keep the homeless from freezing, so they solicited donations this past winter to provide each homeless person a new warm winter coat, boots, thermal undergarments, gloves, hats mittens, and a change of clothing. The group was also instrumental in opening a temporary emergency shelter at the local food pantry over one weekend when temperatures dropped below zero.

The efforts of this committee continue with the goal of housing every homeless person.

Addressing the emergency shelter and transitional housing needs of homeless persons

Consortium:

The Consortium will continue to work with the Continuum of Care to coordinate services to the homeless.

The primary objective of the Continuum of Care Alliance is to help homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) to make the transition to permanent housing and independent living. This includes shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again. This third point is among the most difficult to achieve because of the current need, the number of homeless families and individuals in need has reached crisis proportions.

City of Peabody:

The City will continue to work with the Continuum of Care to coordinate services to the homeless.

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

Consortium:

The Consortium's efforts to increase the supply of affordable rental housing will provide better opportunities for homeless or near homeless individuals and families to find permanent affordable housing.

As part of these efforts, the Continuum is fortunate to have a well-established network of local providers and state officials. Having these longstanding connections as well as an ever-changing number of new programs, actually does facilitate low-income individuals and families avoiding becoming homeless, especially extremely low-income individuals and families and those who are being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities and corrections facilities and institutions); or, receiving

assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

The Consortium will continue to work with the Continuum of Care to coordinate services to the homeless. In the course of selecting projects to fund, the NSHC plays close attention to how any one project is connected to the efforts of the CoC and its partners in serving the homeless, especially in terms of permanent housing. For the past several years, one of the highest stated priorities of the NSHC has been the creation of new affordable rental units to assist homeless families and individuals. The availability of supportive services – funded by other sources – would enhance a proposal for the use of HOME funds. The specific needs are continuously being evaluated throughout the year.

City of Peabody:

The Consortium's efforts to increase the supply of affordable rental housing and assist first time homebuyers will provide better opportunities for homeless or near homeless individuals and families to find permanent affordable housing in the City.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

Consortium: Members of the Consortium's CoC participate in advocacy at the state level to insure that monitoring and discharge protocols are given ongoing priority. The Continuum is fortunate to have a well-established network of local providers and state officials. Having these longstanding connections as well as an ever-changing number of new programs, actually does facilitate low-income individuals and families avoiding becoming homeless, especially extremely low-income individuals and families and those who are being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities and corrections facilities and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

City of Peabody:

The City will continue to work with the Continuum of Care to coordinate services to the homeless.

Discussion

Consortium:

The Consortium and City of Peabody will continue to work with the Continuum of Care to coordinate services to the homeless and those with special needs. In the course of selecting projects to fund, the NSHC plays close attention to how any one project is connected to the efforts of the CoC and its partners in serving the homeless, especially in terms of permanent housing. For the past several years, one of the highest stated priorities of the NSHC has been the creation of new affordable rental units to assist homeless families and individuals. The availability of supportive services – funded by other sources – would enhance a proposal for the use of HOME funds. The specific needs are continuously being evaluated throughout the year.

City of Peabody: In the course of selecting projects to fund, the City pays close attention to how any one project is connected to the efforts of the CoC and its partners in serving the homeless, especially in terms of permanent housing.

One year goals for the number of households to be provided housing through the use of HOPWA for:
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family N/A no HOPWA funds
Tenant-based rental assistance
Units provided in housing facilities (transitional or permanent) that are being developed, leased, or operated
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds
Total

AP-75 Barriers to affordable housing - 91.420, 91.220(j)

Introduction

In addition to the high cost, developers report that the greatest obstacle to the development of affordable housing is public policy. Communities have over many years built up land use controls, zoning ordinances, growth limitations and other policies that limit developers ability to site new affordable housing developments. Residents on one hand complain at the high cost of housing and lack of affordable housing opportunities for their children while simultaneously fighting any steps being proposed to expand upon policies to allow greater flexibility for more development. Citizens often cite quality of life complaints when faced with the premise of a large scale development being sited in their neighborhoods, yet many decry the extended length of waiting lists at senior housing developments for their parents. This disconnect of causation on such important issues shows a great need for more discussion on these topics. Short of taking away communities' rights to self govern, there is little that can be done besides offering information to help bring about change.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

Consortium:

The Commonwealth of Massachusetts has implemented laws to encourage communities to reach a minimum of 10% affordable housing for their residents. Part of these regulations includes the option to receive funding for the creation of a housing production plan which will assist the community to plan for future housing development and identify potential sites for affordable housing. The City of Peabody and several other Consortium communities have developed housing production plans, and will use these tools to plan for future housing development. The Consortium has little control over the housing policies of its member communities, but does provide information to the public officials in this service area on these topics and encourage communities to come to learn more about these issues.

City of Peabody:

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

- inclusionary zoning (a percentage of housing developed in the marketplace being set aside for affordable use and usually placed within mixed income developments);
- accessory apartments (particularly effective in enabling low income elderly owners to continue living in the community);

- overlay districts permit increased density and state funding support and enable affordable units within mixed income developments;
- Chapter 40R is a state law, which encourages and provides incentives for the development of transit related housing;
- Chapter 40B is a state law which permits it to override local zoning if local government does not have the zoning tools to permit affordable housing production. There is a voluntary process known as LIP [Local Initiative Plan] which a local government can use and thus not invoke state override of zoning.

The City is utilizing such features as density bonus provisions and inclusionary zoning. Inclusionary Zoning was established in 2002, to enhance the public welfare through increasing the production of housing affordable to persons of very low, low and moderate income. The City requires new, converted or renovated housing development to include 15% of housing units that shall be affordable to persons of very-low, low and moderate income. Accordingly, the provisions of this section are designed to:

1. increase the supply of rental and ownership housing in the City of Peabody that is available and affordable to low and moderate income households;
2. exceed the 10% affordable housing threshold established by the Commonwealth in M.G.L. Chapter 40B, Section 20;
3. encourages greater diversity and distribution of housing to meet the needs of families and individuals of all income levels.

The City of Peabody created an updated Housing Production Plan (HPP). This is a community's proactive strategy for planning and developing affordable housing by: creating a strategy to enable it to meet its affordable housing needs in a manner consistent with the Chapter 40B statute and regulations; and producing housing units in accordance with the HPP. If a community has a DHCD approved HPP and is granted certification of compliance with the plan by DHCD, a decision by the Zoning Board of Appeals (ZBA) relative to a comprehensive permit application will be deemed "consistent with local needs" under MGL Chapter 40B. "Consistent with local needs" means the ZBA's decision will be upheld by the Housing Appeals Committee.

Discussion

The NSHC is aware that it is assigned by statute the task of working to remove or overcome barriers to affordable housing, such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment. However, the responsibility does not come with any associated power or strength to convince member communities to make changes to their policies. The Consortium tries to keep an open and amicable relationship with its 30 member communities, and to convince each that it should utilize the HOME funds available to try to help meet the need for affordable housing in the region, but in some areas, resistance to affordable housing is a reality, and we have little power to make change, but continue to make the funds available and to share opportunities for trainings to try to educate on the need for

affordable housing.

AP-85 Other Actions - 91.420, 91.220(k)

Introduction

No additional actions beyond those described in the priorities and goals outlined in the SP and AP sections above are planned at this time.

Actions planned to address obstacles to meeting underserved needs

Consortium:

The creation of this Five-Year Consolidated Plan including its Housing Market Analysis and Needs Assessment serves to inform the Consortium member communities about current housing needs. Collaborating with emergency shelter providers on a regular basis underscored the need for additional rental units that are genuinely affordable.

City of Peabody:

No additional actions beyond those described in the priorities and goals outlined in the SP and AP sections above are planned at this time.

Actions planned to foster and maintain affordable housing

Consortium:

By collaborating with local nonprofit organizations and bring these current needs to the attention of elected officials can help to foster the production of new units. The affordable housing restriction required by the HOME program is one component that maintains the affordability for an extended period.

City of Peabody:

No additional actions beyond those described in the priorities and goals outlined in the SP and AP sections above are planned at this time.

Actions planned to reduce lead-based paint hazards

Consortium:

The data made available from the Massachusetts Department of Public Health concerning the presence of hazards associated with the presence of lead-based paint will serve to call attention to the extent of

this problem. While HOME funds may not be used to de-lead a unit without bringing that same unit up to the requirement of the Massachusetts Sanitary Code [Code Enforcement], HOME funds are used for the rehabilitation of existing residential structures and on the occasions where it is identified lead based paint is safely abated . City of Peabody:

No additional actions beyond those described in the priorities and goals outlined in the SP and AP sections above are planned at this time.

Actions planned to reduce the number of poverty-level families

Consortium:

All of the shelter providers participating in the Continuum of Care are involved with job search and job readiness programs, some created by the Massachusetts Department of Employment and Training [DET]. In addition, all shelter providers utilize Case Management services upon interviewing each person or family seeking assistance. Often a client can be directed to a variety of programs to maximize benefits for which that individual may be eligible.

City of Peabody:

No additional actions beyond those described in the priorities and goals outlined in the SP and AP sections above are planned at this time.

Actions planned to develop institutional structure

Consortium:

The institutional structure is constantly modifying and expanding with new members, shifting and providing re-consideration of the priorities as they see them locally, regionally and nationally. The NSHC and the CofC has modified it structure and process in the past and may do so in the future as needed to address the changing needs of the population that it serves.

City of Peabody:

No additional actions beyond those described in the priorities and goals outlined in the SP and AP sections above are planned at this time.

Actions planned to enhance coordination between public and private housing and social

service agencies

Consortium:

Efforts continue to engage public and private housing agencies and developers in addressing the needs of the homeless. Longstanding perceptions concerning the homeless as being too difficult to serve, requiring services that housing agencies are unable to provide and generally being most costly than the general population makes it challenging to engage housing developers in serving this population. Housing the homeless is seen by some as economically draining.

City of Peabody:

No additional actions beyond those described in the priorities and goals outlined in the SP and AP sections above are planned at this time.

Discussion

Consortium

By conducting a regional housing market analysis and needs assessment the Consortium has informed each community about housing needs. By convening its Continuum of Care Alliance the NSHC keeps up on the needs of those most in need in the region and transmit information on the availability of funding for the creation of affordable housing.

City of Peabody:

No additional actions beyond those described in the priorities and goals outlined in the SP and AP sections above are planned at this time.

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

Introduction

As there have been recent temporary (interim rule) and final rule changes made to the HOME regulations, members of the NSHC staff attend seminars and webinars to keep abreast of these changes in regulations and program requirements and the dates of implementation.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	70.00%

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The NSHC will not utilize any other form of investment beyond those identified in section 92.205.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

The NSHC's policy for Resale and Recapture in Homeownership Assistance Projects has different parameters for First Time Homebuyer Down Payment Assistance activities and for Homeownership Development Projects.

In the case of First Time Homebuyer Down Payment Assistance, the NSHC utilizes the Recapture model. Recapture provisions ensure that NSHC recoups all or a portion of the HOME assistance to the homebuyers if the housing does not continue to be the principal residence of the family for the duration of the period of affordability. The Consortium requires that the full amount of the initial HOME investment be repaid, unless insufficient funds are available from the sale of the property to repay, in which case the shared net proceeds method is implemented. If the net proceeds are not sufficient to recapture the full HOME investment plus enable the homeowner to recover the amount of the homeowner's down payment and any capital improvement investment made by the owner since purchase, the NSHC may share the net proceeds. The net proceeds are the sales price minus loan repayment (other than HOME funds) and closing costs. The net proceeds may be divided equally.

In the case of the new Development of Ownership Housing units, the NSHC utilizes the Resale model. Resale requirements must ensure, if the housing does not continue to be the principal residence of the family for the duration of the period of affordability, that the housing is made available for subsequent purchase only to a buyer whose family qualifies as a low-income family and will use the property as its principal residence. The price at resale must provide the original HOME-assisted owner a fair return on investment (including the homeowner's investment and any capital improvement) and ensure that the housing will remain affordable to a reasonable range of low-income homebuyers. The period of affordability is based on the total amount of HOME funds invested in the housing. An affordability restriction, running with the land, is used as the mechanism to impose the resale requirements. The affordability restrictions may terminate upon occurrence of any of the following termination events: foreclosure, transfer in lieu of foreclosure or assignment of an FHA insured mortgage to HUD. The NSHC may use purchase options, rights of first refusal or other preemptive rights to purchase the housing before foreclosure to preserve

affordability. The affordability restrictions shall be revived according to the original terms if, during the original affordability period, the owner of record before the termination event, obtains an ownership interest in the housing.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

Every HOME-assisted unit is covered by legally binding agreements that require that the affordability restrictions must be met or exceeded. It is typical for a borrower to execute a Loan

Agreement, a Promissory Note, a Mortgage and an Affordable Housing Restriction. Where multiple

funding sources come into play, including funds from DHCD and/other state agencies (such as the Massachusetts Housing Partnership Funds [MHP], the Community Economic Development Assistance Corporation [CEDAC] or similar sources, MassDocs are used. These loan documents have been developed to encompass the lending requirements of multiple agencies including the requirements of the HOME Program. See above for the resale and recapture policy for the NSHC.

-

Rental Housing Development

The development of affordable rental housing will continue to be the primary goal of the NSHC during this funding period. HOME funds will be leveraged to enlist additional sources of funds wherever possible to maximize the limited resources available to this organization. Every effort will be made to engage those engaged in developing affordable housing, both private and public, for-profit and nonprofit, to further the development of affordable rental units.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

Although the Consortium did implement a change in its local policies to accommodate the refinancing of existing debt to in the instance of housing rehabilitation, this was enacted on a trial

basis for a two-year cycle. One HOME-assisted multi-family development (four units) utilized this

policy change. However, after that two-year cycle, no other development proposal sought that

refinancing capacity, and the policy was discontinued. Although there may be a possibility of reviving that policy, if needed, there tends to be a priority to use these resources to create new units and not to refinance the debt of an existing affordable development.

Discussion

None