

Executive Summary

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

1. Introduction

The North Shore HOME Consortium and the City of Peabody have analyzed the effectiveness of prior years' programs, reviewed public comment received at Community meetings and public hearings, and reviewed Housing Market and Needs Analysis data to create this One Year Action Plan for Program Year 2017.

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.

The North Shore HOME Consortium has prioritized the following activities to be funded with federal HOME funds in Program year 2017:

- Affordable Rental Housing: \$871,300 for the construction of approximately 18 Rental housing units for low income households.
- Rental Subsidies (TBRA): \$162,471 to provide assistance to approximately 18 extremely low income special needs households who are either homeless or precariously housed.
- Homeowner Rehabilitation: \$152,131 to rehabilitate existing housing units for 6 low income households to allow households to remain housed.
- Creation of Affordable Ownership Housing: \$70,000 to assist in the new construction of 1 new ownership housing unit for very low income households.

The City of Peabody has prioritized the following activities to be funded with CDBG funds in Program year 2017:

- Economic Development: \$252,000 for Public Safety, Facility and Infrastructure Activities for Low/Moderate Income households, 4000 Households to be Assisted and 10 Businesses to be Assisted.
- Public Services: \$58,300 for Public Service activities for Low/Moderate Income Households, 270 Persons to be assisted Homelessness Prevention services; rapid re-housing, youth job training and education and elderly outreach.

3. Evaluation of past performance

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

The North Shore HOME Consortium and the City of Peabody have been effective in meeting goals and in serving the needs of residents during the current program year and in years prior, but continues to re-evaluate and to make adjustments to their areas of focus to ensure that the available funding resources are directed to areas of the greatest need. For many years the NSHC has seen the increasing crisis of the shortage of affordable housing, and all analyses have agreed that the greatest need in the region is the creation of affordable rental housing. Last year was our first Action plan that did not include First Time Homebuyer Downpayment Assistance in the list of projects we will undertake so that more funding could be directed toward the creation of Affordable Rental Housing. This year, after close scrutiny of the program and the state of housing in the region, we have increased the amount of funding for Tenant Based Rental Assistance Activities in an attempt to help address the high numbers of extremely low income, homeless individuals living out of doors or in places not meant for human habitation.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

Extensive outreach was conducted in advance of all meetings, hearings, and regarding 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.

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.

Comments were received and showed support for programs to assist those who are the most in need and for truly affordable housing for the very low income. All comments received were taken into account, and the consensus was the pressing need for affordable rental housing and for services for the low income.

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

No comments were put forth that were not accepted.

7. Summary

The PY 2017 Action plan was created with input from many agencies and with support from data from the Housing Market and Needs Analysis completed as part of the Consolidated Plan. Comments received were in support of programs to assist those who are the most in need and for truly affordable housing for the very low income.

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

Kevin Hurley Coordinates the North Shore HOME Consortium for its 30 member communities.

Stacey Bernson oversees the City of Peabody’s CDBG Program.

Consolidated Plan Public Contact Information

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

1. Introduction

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. The 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. Community Meetings and Public Hearings are held to provide an opportunity for coordination between public and assisted housing providers and private and governmental health, mental health and service agencies.

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)).

The 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. Community Meetings and Public Hearings are held to provide an opportunity for coordination between public and assisted housing providers and private and governmental health, mental health and service agencies. 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 needs of their clients and on the best practices they have identified. Also, in Peabody an unsheltered homelessness task force meets every two weeks and brings together clergy, public health officials, law enforcement, and staff from service agencies to enhance coordination and to ensure that the needs of citizens are being met.

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.

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 needs of their clients and on the best practices they have identified.

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

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 needs of their clients and on the best practices they have identified. In addition this group must come together to put forth projects for funding to HUD, and therefore has implemented policies and procedures for evaluating ranking continuum of care projects. In addition, recent work focused on making a transition to the State of Massachusetts HMIS homeless reporting system to save on the cost of having an HMIS and also to allow for 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 constituted a burdensome commitment of time and resources, 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 prioritized 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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Harborlight Community Partners
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services-homeless Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Harborlight is a participant in the CoC Planning process, and is an affordable housing developer of truly affordable housing with a large inventory of units with extremely long waiting lists. Harborlight provides great insight into the needs of low income families and seniors.
2	Agency/Group/Organization	NORTH SHORE COMMUNITY ACTION PROGRAM (NSCAP)
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with HIV/AIDS Services-homeless Services-Education
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children Homelessness Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	NSCAP is a participant in the CoC Process and attended community Meetings to offer input on the action Plan. NSCAP provides information on a large group of people as they are the regional anti-poverty agency and provide fuel assistance, tax preparation services, family shelter, and a myriad of other services.
3	Agency/Group/Organization	Haven From Hunger
	Agency/Group/Organization Type	Services-homeless Food Pantry
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Haven Participated in Community Hearings for Action Plan. Haven provides information on the large number of people who have food insecurity in the area, and also has become the local homelessness expert as most of the unsheltered homeless in the area frequent their meals.
4	Agency/Group/Organization	HAVERHILL
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The NSHC works closely with the City of Haverhill on issues around the need for affordable housing and services for the homeless. Attended Community meeting and public hearing.
5	Agency/Group/Organization	CITIZENS FOR ADEQUATE HOUSING
	Agency/Group/Organization Type	Services-Children Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	CAH is a participant in the CoC process and sits on the Peabody Homelessness Task force.
6	Agency/Group/Organization	Haverhill Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Attended Community Planning Meeting
7	Agency/Group/Organization	BETHANY HOMES INC
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Attended Action Plan Community Planning Meeting

8	Agency/Group/Organization	COMMUNITY ACTION INC.
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Attended Action Plan Community Planning Meeting
9	Agency/Group/Organization	Town of Manchester-by-the-Sea
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Attended Action Plan Community Planning Meeting
10	Agency/Group/Organization	YWCA
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Attended Action Plan Community Planning Meeting
11	Agency/Group/Organization	EMMAUS INC
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-homeless Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Attended Action Plan Community Planning Meeting, participates in monthly CoC meetings
12	Agency/Group/Organization	US Veterans Administration
	Agency/Group/Organization Type	Other government - Federal
	What section of the Plan was addressed by Consultation?	Homelessness Needs - Veterans
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participant in the CofC process

13	Agency/Group/Organization	North Shore Elder Services
	Agency/Group/Organization Type	Services - Housing Services-Elderly Persons Services-homeless Health Agency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	participant in the CoC process
14	Agency/Group/Organization	Neighborhood Legal Services
	Agency/Group/Organization Type	Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participates in CofC process
15	Agency/Group/Organization	ACTION INC
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with HIV/AIDS Services-homeless Services-Education

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participates in CofC process
16	Agency/Group/Organization	INDEPENDENT LIVING CENTER OF THE NORTH SHORE & CAPE ANN, INC.
	Agency/Group/Organization Type	Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	
17	Agency/Group/Organization	Essex County Sherriff's Department
	Agency/Group/Organization Type	Publicly Funded Institution/System of Care Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participates in the CoC process
18	Agency/Group/Organization	Elliot Community Human Services
	Agency/Group/Organization Type	Services-homeless Services-Health

	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participates in CoC process
19	Agency/Group/Organization	DANVERS
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participates in COC Process, attended Action Planning Meeting
20	Agency/Group/Organization	MA Dept. of Developmental Disabilities
	Agency/Group/Organization Type	Services - Housing Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participates in CoC process
21	Agency/Group/Organization	Lifebridge
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless

	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participates in CoC Process
22	Agency/Group/Organization	River House Inc
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participates in COC Planning Process
23	Agency/Group/Organization	Turning Point
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Victims of Domestic Violence Services-homeless Services - Victims

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participates in CoC Process
24	Agency/Group/Organization	Veterans Northeast Outreach Center
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Health Services-Education Services-Employment Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participates in Continuum of Care Process, attended Action plan Community Meeting.
25	Agency/Group/Organization	Department of Children and Families
	Agency/Group/Organization Type	Services-Children

	What section of the Plan was addressed by Consultation?	Homelessness Needs - Unaccompanied youth
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Advising COC youth homelessness committee, will help to connect youth with funding available through grant obtained by NSHC & LHAND
26	Agency/Group/Organization	State of Massachusetts Department of Mental Health
	Agency/Group/Organization Type	Other government - State
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participates in CofC meetings
27	Agency/Group/Organization	Calvary Baptist Church
	Agency/Group/Organization Type	Religious Organization-Church
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Meets with homeless advisory committee and submitted written comment on the needs of the homeless

28	Agency/Group/Organization	Community Covenant Church
	Agency/Group/Organization Type	Religious Organization-Church
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Meets with homeless advisory committee and submitted written comment on the needs of the homeless

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 of the 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?
Continuum of Care	City of Peabody/North Shore HOME Consortium	Both share goal of creating additional affordable rental housing.
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.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
The Downtown Peabody Brownfield Revitalization E	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 9th at the City of Haverhill Public Library and On March 9th at Peabody City Hall. Thirteen people attended the Haverhill Meeting, representing: Emmaus, Open Hand Pantry, The Open Hearts Ministries, The Haverhill Intercity Boxing program, Rebuilding Together, the Haitian Community Resources Center, Sarah's Place ADA, the City of Haverhill, and the City of Peabody. No one attended the Peabody meeting.

Two Public Hearings are to be held on April 27th at the same locations.

All input reflected support for programs to assist those who are the most in need and for truly affordable housing for the very low income. Comments received will all be taken into account, and the consensus from the Community Meeting was the pressing need for affordable rental housing. Also addressed was the continued need for short term tenant based rental assistance for those with immediate need and due to the severe shortage of affordable housing in the region. This input supported the Consortium's decisions to prioritize these programs.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Newspaper Ad	Minorities Non-targeted/broad community	No response was received	No Comments were received	N/A	
2	Public Meeting	Non-targeted/broad community	13 attended Haverhill Community Meeting and 0 attended Peabody Meeting.	Supported the need for more affordable rental housing, See attached	NA	
3	Public Hearing	Non-targeted/broad community				
4	emails to all known contacts	Non-targeted/broad community	Emails sent out resulted in good attendance at community meeting in Haverhill.		NA	
5	Internet Outreach	Non-targeted/broad community	Action Plan draft will be placed on City Website for review. Not known if this outreach resulted in any attendance at meetings.			

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
6	discussions at other meetings	Non-targeted/broad community	Announcements and discussions at CoC meetings, Homelessness Task Force Meetings, Youth Homelessness meetings.	Unknown if these discussions resulted in any additional attendance.	NA	

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 has been a direct recipient of Federal HOME funds for its' 30 communities for over two decades, however, the future of the HOME program is uncertain. After the presidential election, the new administration put forth a budget which allocated no funding for the HOME program. We are hopeful that, through the negotiations that will take place before all sides agree on the final budget, the outcome will change and that we will receive level funding. If we are allocated no funding, or if funding is drastically reduced, the North Shore HOME Consortium may be forced to cease its' operations. If funds are reduced less drastically, the NSHC will reduce the funding to each project proportionately. The City of Peabody also receives a direct award of Federal CDBG funding for the City. In addition, three other communities within the Consortium, Salem, Gloucester, and Haverhill, receive CDBG funds directly from HUD for their communities, and some other member communities may be funded through the state CDBG application process. CDBG, however, has also been earmarked for cuts and is currently unfunded in the president's proposed budget. If this does not change, those programs that rely upon CDBG funding may also very likely have to close their doors. If funds are reduced from prior years, Peabody's proposed allocation to programs will also be reduced proportionately. The Cities of Peabody and Salem have CPA allocations which can be accessed to develop affordable housing development. Other resources are leveraged by developers to create affordable housing in the region, including private lenders, LITC or Historic tax credits, and rental vouchers.

Anticipated Resources

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

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	388,863	10,000	0	398,863	777,726	The City of Peabody expects to receive \$388,863 in CDBG funds and approx. \$10,000 in CDBG Program Income next year and anticipates being levelly funded for each of the five years covered by this plan. The resources available will be used to assist low income households by creating or maintaining affordable housing.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	1,284,191	100,000	0	1,384,191	3,853,751	The NSHC expects to receive \$1,284,191 in HOME funds and approx. \$100,000 in HOME Program Income next year, and expects to be levelly funded for each of the five years covered by this plan. The resources available will be used to assist low income households by creating or maintaining affordable housing.

Table 1 - Expected Resources – Priority Table

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

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

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

To satisfy HOME match requirements the Consortium utilizes any allowable source, but relies mostly on the Massachusetts Rental Voucher Program match, which was in excess of \$973,719 for one community, the City of Peabody, to meet the HOME matching requirement through 6/30/2017.

There is no match requirement for CDBG funds; however, there are several major program types where leveraged funds play a significant role in program objectives. USDA Agriculture grant Brownfields Revolving Loan Fund, Community Development Authority Business Loan Program, Community Preservation, HOME Funds, DLTA grants, Massworks, MassDevelopment, Masshousing 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 would like to see housing developed. However in most cases the developable sites identified are privately owned properties, since in this area most available parcels of land have been 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. Last year 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 Consortium continues to support these types of reuse developments.

The City of Peabody acquired Tillie's Farm with Community Preservation funds, for the 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 is now underway. 70 Endicott Street was the former site of the school administration that has been vacant for over a decade, we anticipate selling the property for the development of housing on this site. 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. Paul's Church both sites are prime for redevelopment. The City has hired a consultant to develop a retail marketing strategy, that will assist both the City and building owners in marketing their sites for tenants and structuring loan incentives to entice businesses to come to Peabody's downtown/Main Street area, including St. Paul's Church and 2 Washington Street.

Discussion

Annual Goals and Objectives

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

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Rental Housing Production	2015	2019	Affordable Housing Homeless	Member Communities of the North Shore HOME Consortium	New Rental Housing Accessible Units Affordable Rental Housing	CDBG: \$0 HOME: \$871,300	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: \$162,471	Tenant-based rental assistance / Rapid Rehousing: 18 Households Assisted
3	Homeowner Rehabilitation	2015	2019	Affordable Housing	Member Communities of the North Shore HOME Consortium	Homeownership	HOME: \$152,000	Homeowner Housing Rehabilitated: 6 Household Housing Unit
4	Creation of Affordable Ownership Housing	2015	2019	Affordable Housing	Member Communities of the North Shore HOME Consortium	Homeownership	HOME: \$70,000	Homeowner Housing Added: 1 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Economic Development	2015	2020	Non-Housing Community Development	City of Peabody CDBG Funding Distribution	Economic Development Public Facilities Infrastructure Improvements	CDBG: \$212,790	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 7000 Persons Assisted Businesses assisted: 10 Businesses Assisted Buildings Demolished: 1 Buildings
6	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: \$58,300	Public service activities for Low/Moderate Income Housing Benefit: 6996 Households Assisted Homelessness Prevention: 116 Persons Assisted
7	Public Facilities	2015	2020	Non-Housing Community Development	City of Peabody CDBG Funding Distribution	Public Facilities	CDBG: \$50,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 3000 Persons Assisted

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	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.
4	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.

5	Goal Name	Economic Development
	Goal Description	<p>The City of Peabody has allocated CDBG funds to further implement the Downtown Economic Development Revitalization Plan, which will include implementation of handicapped accessibility measure, public facility improvements, and indirect assistance to business in the downtown. Funds will be used towards the redevelopment of the City's riverfront and implementation of the Riverwalk 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. The Department of Public Works has created an inventory of sidewalks and streets in need of repair in our downtown target area. The City will use CDBG funds to leverage other state/federal funds to complete several sidewalk repairs and street repair projects that will improve pedestrian safety with the added benefit of making the downtown more aesthetically pleasing. 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.</p>
6	Goal Name	Public Services
	Goal Description	<p>Funds will be 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.</p>

7	Goal Name	Public Facilities
	Goal Description	Funds will used for the purchase of materials; Habitat for Humanity of the North Shore will provide volunteer labor to complete a significant portion of the renovation required for the second floor as part of Haven from Hunger's Capital Improvement Project. The ultimate goal is to move food storage, prep and delivery to the second floor; thus allowing the food pantry in stay in place on the first floor.

Table 3 – Goal Descriptions

AP-35 Projects - 91.420, 91.220(d)

Introduction

The NSHC issues an annual RFP to invite any interested party to submit applications for HOME funding.

Interested applicants can contact the NSHC offices or check the NSHC webpage for information on the competitive funding competition. A committee of five representatives from different member communities receives, reviews, deliberates on, and determines which proposed activities best meet the needs of the region. 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 Units
2	Tenant Based Rental Assistance
3	Homeowner Housing Rehabilitation
4	Creation of Affordable Ownership Housing Units
5	HOME Administration 2016
6	Economic Development
7	Public Services
8	Neighborhood Facility Improvement
9	CDBG Administration 2017

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 being given to the development of affordable rental housing and to tenant based rental assistance over those programs that would provide assistance to populations with higher incomes. As of last year the Consortium ended its' support of first time homebuyer downpayment assistance programs which are typically assisting households with incomes at or around 80% of the area median income level. Also, homeownership creation projects are only being given a priority when the program model is to assist low income households with incomes at or below 60% of the area median income level.

AP-38 Project Summary

Project Summary Information

Table 4 – Project Summary

1	Project Name	Creation of Affordable Rental Housing Units
	Target Area	Member Communities of the North Shore HOME Consortium
	Goals Supported	Rental Housing Production
	Needs Addressed	New Rental Housing Accessible Units Rehabilitation of Rental Stock Affordable Rental Housing
	Funding	HOME: \$871,300
	Description	Created new affordable rental housing units, either by new construction or rehabilitation, for low income households.
	Target Date	June 2018
	Estimate the number and type of families that will benefit from the proposed activities	18 low income or very low income households
	Location Description	Various locations throughout the Consortium
	Planned Activities	No activities have been finalized 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)

	Needs Addressed	Short Term Rental Assistance
	Funding	HOME: \$162,471
	Description	Provide very low income households with short term tenant based rental assistance to either maintain housing or to establish housing.
	Target Date	June 2018
	Estimate the number and type of families that will benefit from the proposed activities	18 extremely low income households.
	Location Description	Throughout the Consortium region
	Planned Activities	No specific activities are ready to be set up at this time.
3	Project Name	Homeowner Housing Rehabilitation
	Target Area	Member Communities of the North Shore HOME Consortium
	Goals Supported	Homeowner Rehabilitation
	Needs Addressed	Ownership Housing
	Funding	HOME: \$152,000
	Description	Assistance to low income homeowners to make necessary repairs to correct health and safety code violations in their homes.
	Target Date	June 2018
	Estimate the number and type of families that will benefit from the proposed activities	6 low income households
	Location Description	Various locations throughout the Consortium

	Planned Activities	No activities have yet been planned.
4	Project Name	Creation of Affordable Ownership Housing Units
	Target Area	Member Communities of the North Shore HOME Consortium
	Goals Supported	Creation of Affordable Ownership Housing
	Needs Addressed	Ownership Housing
	Funding	HOME: \$70,000
	Description	Providing assistance to create affordable home ownership housing units for low income households.
	Target Date	June 2018
	Estimate the number and type of families that will benefit from the proposed activities	1 low income family
	Location Description	TBD
	Planned Activities	No specific activities have been set up as of this date.
5	Project Name	HOME Administration 2017
	Target Area	Member Communities of the North Shore HOME Consortium
	Goals Supported	Rental Housing Production Rental Subsidies (TBRA) Homeowner Rehabilitation Creation of Affordable Ownership Housing
	Needs Addressed	New Rental Housing Short Term Rental Assistance Rehabilitation of Rental Stock Ownership Housing

	Funding	HOME: \$128,301 (plus any allowable admin allocated from PI received, estimated to be \$10,000)
	Description	Funding for the administration of HOME funded programs and activities.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	N/A
	Planned Activities	Administration assistance to support the work of the North Shore HOME Consortium
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: \$252,761

<p>Description</p>	<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 measures, public facility improvements, and indirect assistance to business in the downtown. The City of Peabody in collaboration with downtown businesses, banks and the Chamber of Commerce 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, to include the random placement of pianos painted by local artists in the downtown. The Department of Public Works has created an inventory of sidewalks and streets in need of repair in our downtown target area. The City will use CDBG funds to leverage other state/federal funds to complete several sidewalk repairs and street repair projects that will improve pedestrian safety with the added benefit of making the downtown more aesthetically pleasing. We will continue the work started on Wallis Street last year and move to Walnut Street by adding some much needed lighting, removing and replacing damaged sidewalks and installing ADA requirements. 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. The City of Peabody is investigating potential options for improved/increased public transportation. The Torigian YMCA will be establishing a youth drop in center in a downtown location that will provide a place for teens to go after school. The City of Peabody will continue to support the development of Northeast Arc's Blackbox Theater on Foster Street. As required by law, the City of Peabody will conduct an accessibility assessment of public ways and structures, areas that are not accessible will be addressed in a future strategic plan.</p>
<p>Target Date</p>	
<p>Estimate the number and type of families that will benefit from the proposed activities</p>	

	Location Description	All activities will implemented in Peabody's downtown as indicated in our Downtown Revitalization Plan of 2013.
	Planned Activities	The following are all estimated dollar amounts. 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 (\$10,000); Downtown Safety Improvements (\$160,000); Installation of branding and wayfinding signs in the downtown area (\$25,000); Outside the Box Mural Project (\$5,250); Public Piano/Mural Project (\$5,000); Northeast Arc/Blackbox Theater - Concession Stand & Seating (\$17,511); and Accessibility Assessment (\$20,000).
7	Project Name	Public Services
	Target Area	City of Peabody CDBG Funding Distribution
	Goals Supported	Public Services
	Needs Addressed	Short Term Rental Assistance Public Services
	Funding	CDBG: \$58,300
	Description	Funds will be 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	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated tha 270 people will be directly assisted through the public services projects funded.
	Location Description	Various sites across the City.

	Planned Activities	Peabody Recreation, Parks & Forestry Division (\$9,000) will fund scholarships for income eligible households to attend camping programs; Peabody Council on Aging/Outreach Worker (\$9,300) 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; Healing Abuse Working for Change (HAWC) (\$7,000) will provide services to women and children fleeing domestic violence; North Shore Community Development Coalition/STAND (\$7,000) 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; 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; LEAP for Education (\$5,000) will assist low income, first generation students to graduate from high school and college. Citizens Inn, Inc. (\$6,000) will provide assistance to homeless families living at the Inn Transition Family Sober Living shelter with flexible, one time or short-term re-housing financial assistance to assist households in moving into permanent housing; and NSCAP/Homelessness Prevention Law Project (\$10,000) will provide counseling, landlord negotiation and legal counsel to people at risk of homelessness.
8	Project Name	Neighborhood Facility Improvement
	Target Area	City of Peabody CDBG Funding Distribution
	Goals Supported	Public Facilities
	Needs Addressed	Public Facilities
	Funding	CDBG: \$50,000

	Description	Funds will used to assist the Torigian Y to establish a much needed youth drop-in center in Peabody's downtown. The center will provide a safe space and quality programming for Peabody youth after school, serving the middle school youth. The center will provide leadership development, tutoring and youth obesity prevention through physical activity.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	It is anticipated that the majority of youth that will utilize the youth drop-in center will be middle schol age children living in the downtown area, where the center is located and is in walking distance of the Middle School.
	Location Description	The site has yet to be determined, the Torigina Y is working with several property owners in the downtown to find a site best suited for their needs.
	Planned Activities	Securing a site, minor buildout and supplies for activities.
9	Project Name	CDBG Administration 2017
	Target Area	Clty of Peabody CDBG Funding Distribution
	Goals Supported	Homeowner Rehabilitation Creation of Affordable Ownership Housing Economic Development Public Facilities Public Services
	Needs Addressed	Economic Development Affordable Rental Housing Ownership Housing Infrastructure Improvements Public Facilities Public Services
	Funding	CDBG: \$77,773

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.

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
Member Communities of the North Shore HOME Consortium	100
City of Peabody CDBG Funding Distribution	100

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, and the creation of a limited amount of ownership housing in those communities experiencing high housing costs.

City of Peabody

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

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

One Year Goals for the Number of Households to be Supported	
Homeless	18
Non-Homeless	22
Special-Needs	3
Total	43

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	18
The Production of New Units	19
Rehab of Existing Units	6
Acquisition of Existing Units	0
Total	43

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

Discussion

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 direct 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 becoming homeless. In addition to affordable rental housing and TBRA, this year the Consortium will continue to support communities that provide 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 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 condition of current housing stock. Additionally the City of Peabody and Habitat for Humanity have partnered to provide housing rehabilitation assistance to income eligible households. This program has been funded by the Community Preservation Act to pay for materials and construction items that cannot be completed by Habitat's volunteers. We are investigating the possibility of expanding this program next year. Additionally, we work with developers to encourage the creation of affordable units.

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

Introduction

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.

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

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

Consortium:

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

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

Home funded homeownership programs are open to PHA residents.

City of Peabody:

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

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

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. 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.

City of Peabody:

The City of Peabody currently has no plans to provide any direct assistance to the Peabody Housing Authority. The Housing Authority has no plans to encourage public housing residents to participate in homeownership.

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 the 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 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.

The CofC does make a concerted effort to strategize with all 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 to try to alleviate the shortage of affordable rental units in the region. Each year the NSHC prioritizes HOME funding for proposed developments that will serve homeless families and individuals. 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.

In an effort to better identify unsheltered homeless persons, the North Shore HOME Consortium's Continuum of Care Alliance continues to encourage more member communities to bring in volunteers to conduct street counts in their community as part of their annual homeless point in time count. As a result, the YWCA of Greater Newburyport & the Amesbury Council on Aging came together again this year and enlisted 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 also identified unsheltered homeless and collected data in the form of a survey to better assess the needs of the 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 will continue its unsheltered homeless Task Force, a network of service providers, city employees, clergy, and law enforcement officers that have been working together on a Peabody homelessness task force to identify the homeless and to address the needs of these individuals. For this year's point in time count, volunteers conducted interviews of homeless persons at the local food pantry, a local church that provides a warming center and meals & the Peabody Public Library. 8 unsheltered homeless persons were identified, 1 other person was identified as unstably housed & a list of names and ages and other information was collected to determine if any of those identified were eligible for any of the resources currently available. This will continue moving forward to keep informed on the status of the unsheltered homeless in the city.

Addressing the emergency shelter and transitional housing needs of homeless persons

Consortium:

The Consortium coordinates with the Massachusetts Department of Housing and Community Development (DHCD) and the Department of Transitional Assistance (DTA), the state departments that oversee homeless shelters and transitional housing in the region. The Consortium also participates in the Mass DHCD's Homeless Management Information System which tracks data on all homeless and transitional housing programs funded throughout the state. The Consortium will continue to work with

DHCD and with the homeless assistance programs that participate in 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) to make the transition to permanent housing and independent living, to include shortening the period of time that individuals and families experience homelessness, facilitating access to affordable housing units for the homeless individuals and families and preventing recently homeless from becoming homeless again.

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) 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.

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 that is genuinely affordable will provide better opportunities for homeless or near homeless individuals and families to find permanent affordable housing in the City.

The Peabody Homelessness Task Force Committee, a grassroots committee of clergy, service providers and city staff with a goal of identifying and assisting the unsheltered homeless, continues to meet and take steps to assist the homeless who are lining out of doors in Peabody. The goal of this group is to house every person in Peabody who is living outdoors. Due to the partnership of the local CAP agency, NSCAP, funding has been identified to pay for part time case management and housing search services for this group. The City of Peabody committed its direct local allocation of HOME funds to NSCAP for a Tenant Based Rental Assistance Program targeted to unsheltered homeless individuals. This program will continue next year and with the help of other funding sources, such as CSPECH and Home and Healthy for Good funds, some of those assisted with temporary TBRA assistance will be transferred onto permanent, renewing housing vouchers. Members continue to research funding options for housing and to access additional case management services, which continues to be seen as the missing piece for this population. The short term goal of the group continues to be to keep the still unsheltered homeless from freezing, so they continue to solicit donations to provide warm clothing for each homeless person. The group was also instrumental in opening a temporary emergency shelter at the local food pantry over for times when a state of emergency is declared, such as when temperatures drop below zero. This temporary shelter model will continue until all are housed, but building code specifies that this type of shelter can only be provided in houses of worship, so a search continues for a place of worship that would be willing to help with this emergency temporary solution. The efforts of this committee continue with the goal of housing every homeless person.

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. In addition, public service dollars will be used to help 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.

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
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. 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 does not have 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: Public policies affecting the cost and production of affordable housing are modified by specific zoning by-laws. Housing production is encouraged through the following: inclusionary zoning, which requires a percentage of housing developed to be set aside for affordable use); accessory apartments (particularly effective in enabling low income elderly owners to continue living in the community); overlay districts permit increased density 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 that permits the override of local zoning if local government does not have the zoning tools to permit affordable housing production. There is a voluntary process known as LIP [Local Initiative Program] that allows local government to create affordable units. The Housing Development Incentive Program (HDIP), established as M.G.L., Chapter 40V, provides Gateway Cities with a development tool to increase residential growth, expand diversity of housing stock, support economic development, and promote neighborhood stabilization in designated areas. The City of Peabody adopted an Inclusionary Zoning Ordinance in 2002, to increase

the production of affordable housing that requires new, converted or renovated housing developments to account for 15% of the housing units being affordable. Accordingly, the provisions of this section are designed to: increase the supply of rental and ownership housing in the City of Peabody that is available and affordable to low and moderate income households; exceed the 10% affordable housing threshold established by the Commonwealth in M.G.L. Chapter 40B, Section 20; 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) in 2013, which 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. The City of Peabody has also created a Housing Incentive Development Plan (HDIP), which is currently in the process of obtaining local approval. Once approved by the City Council, the plan will be submitted to DHCD and will allow the City of Peabody to offer tax incentives to developers to create housing units that are both market rate and affordable.

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 the NSHC has no real power to make change, but continue to make the funds available.

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 the 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 and other homeless service providers on a regular basis underscored the need for additional rental units that are genuinely affordable and for tenant based rental assistance for the homeless.

City of Peabody:

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

Actions planned to foster and maintain affordable housing

Consortium:

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

City of Peabody:

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

Actions planned to reduce lead-based paint hazards

Consortium:

The data made available from the Massachusetts Department of Public Health concerning the presence of hazards associated with the presence of lead-based paint will serve to call attention to the extent of this problem. While HOME funds may not be used to de-lead a unit without bringing that same unit up

to the requirement of the Massachusetts Sanitary Code [Code Enforcement], HOME funds can be used for the rehabilitation of existing residential structures, including deleading activities.

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

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

City of Peabody:

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

Actions planned to develop institutional structure

Consortium:

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

City of Peabody:

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

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

Consortium:

Efforts continue to engage public and private housing agencies and developers in addressing the needs of the homeless. Longstanding perceptions concerning the homeless as being too difficult to serve,

requiring services that housing agencies are unable to provide and generally being more 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 challenging and inherent with risk.

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	10,000
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:	10,000

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.	85.00%

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 been set up to have 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, which has not been funded this year, the NSHC utilizes the Recapture model. Recapture provisions permit the HOME-assisted homebuyer to sell their unit at any time during the period of affordability. Under the recapture provision, the NSHC recoups all or a portion of the HOME assistance to the homebuyers in the event of a voluntary or involuntary sale during the period of affordability. The Consortium will recapture the full amount of the initial direct HOME subsidy received by the homebuyer unless insufficient funds are available from the net proceeds. The net proceeds are the sales price minus loan repayment (other than HOME funds) and closing costs. , If insufficient funds are available from net proceeds to repay the entire direct HOME subsidy, 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 may be divided equally.

In the case of the new Development of Ownership Housing units, the NSHC utilizes the Resale model. Resale provisions limit resale of the of the property during the HOME period of affordability 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, targeted to those with incomes from 70% to 80% of the Area Median Income who are paying no more than 30 percent of income for principal, interest, property taxes, and insurance. 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. Initially a HOME agreement is executed with the subrecipient or developer which lists the allowable uses of funds, the number of assisted units and the period of affordability, along with all other HOME required provisions. It is also 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.

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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

- a) the CDBG origin year grant; 2017
- b) any program income expected to be received during the program year; \$10,000
- c) any program income amounts not included in a prior action plan; none
- d) any program income previously generated under a lump sum drawdown agreement for which a new agreement will be executed during the program year pursuant to 24 CFR 570.513(b); none
- e) proceeds from Section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in its strategic plan; none
- f) surplus from urban renewal settlements; none
- g) reimbursements other than program income, made to the local account; or none
- h) any income from float-funded activities? none

