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## Executive Summary

### ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

#### 1. Introduction

The Director of the Peabody Department of Community Development is the individual ultimately responsible for maintaining all reports and records related and pertaining to the administration of the City's annual Community Development Block Grant (CDBG) from the U.S. Department of Housing and Urban Development. In accordance with HUD rules and regulations, these reports and records are made available to the public for review. The Director initially receives the questions, comments and suggestions of any citizen concerning an Action Plan.

This Plan is both a Five-Year Consolidated Plan (2015-2020) and an Annual Action Plan (2015-2016). The Five-Year Plan focuses on general priorities and goals and is based on the prior years' experience and on the general principles that have guided the CDBG program successfully. The process used in the Five-Year Plan provides a general framework for the program and the allocation of resources. The Annual Action Plan on the other hand, while implementing the general priorities of the Five-Year Plan, focuses on more specific activities which the City believes will achieve the goals of the City and meet the purpose of the CDBG program.

The budget for the Department of Community Development is based on the HUD allocation made in February 2015 of \$371,411 of CDBG grant funds for the upcoming fiscal year (2015-2016). The proposed budget sets forth in a general way some of the activities that the Administration would like to address with CDBG funds and other funds leveraged by this grant.

Agencies and organizations in or serving populations within the City are invited to propose priorities and projects which are then reviewed by staff for consistency with the CDBG program, with prior experience, with current needs and for maximum probability for achieving the goals of the City. The priorities that the City has established for the Five Year (2015-2020) Consolidated Plan are:

1. Economic Development: Funds will be made available to improve economic opportunity for low and moderate income people. Priority will be give to those projects that create and/or retain jobs;
2. Affordable Rental Housing: Funds will be allocated to increase the supply of affordable rental housing (particularly for households earning 50% of AMI or less), to improve the quality of rental housing and to improve access to such housing;

3. Energy Efficient Housing: The City of Peabody will utilize CDBG and HOME funds to eliminate health and safety hazards, abate lead paint hazards, and provide improved accessibility to insure the health and safety of Peabody residents. The City will implement improved energy efficiency strategies to retrofit existing homes whenever possible.
4. Sustainable Growth: The City of Peabody will encourage planning and development of projects that will integrate transportation and housing needs and improves access to both.
5. Public Services: Funds will distributed to projects that support basic human service needs through funding of emergency services; address the service needs of special needs groups, including improving services for seniors, elderly and disabled individuals, so that they can participate fully in the community; and, provide a supportive services for low-income individuals and families with children.
6. Foreclosure/Homelessness Prevention: The City of Peabody will provide resources to organizations that assist residents at risk of foreclosure and/or homelessness.
7. Municipal Facilities: Funds will be made available to improve the quality and increase the quantity of neighborhood facilities serving LMI persons.
8. Administration: Funds will be utilized for administration of the program.

The analysis of needs created for the Five-Year Consolidated Plan established that the overriding housing needs are as follows:

The number of subsidized housing units which are at risk of losing their subsidy over the next five years is 528<sup>1</sup>. This prospective loss will demand preservation efforts. The key tool for preservation is providing technical assistance to the owners, which enables them to extend or to identify new sources of subsidies. A preservation program will be more cost effective than efforts to build new housing to replace that which has been lost.

The specific number of vacant units that have severe physical housing problems is not known at this time. However, it would appear that given the age of the housing stock, numerous units are likely to contain lead paint, which in turn contributes to the elevated levels of lead and even lead poisoning in children. These vacant units cannot be re-occupied until the serious physical deficiencies have been corrected. A rehab program will be more cost effective than efforts to build new housing. There are a total of 200 households with incomes less than or equal to 80% of area median income and who live in housing units with severe physical deficiencies.

In addition, there are more than 139 households which are overcrowded, a problem that can be addressed in part by increasing the supply of adequately sized housing units.

Finally there are over 2,705 households with incomes less than or equal to 80% of area median income paying more than 50% of their income for housing with another 2,330 paying between 30% and 50% of income. This is split of approximately 65% renters and 35% owners. This

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<sup>1</sup> Based on the DHCD SHI List of 12-5-2014

housing cost burden can be partly addressed by rehab or new construction with other funds (such as CDBG, HOME, Low Income Housing Tax Credit and Project Based Vouchers) which will bring new multi-family owners into the program and require them to keep the rents affordable. It can also be addressed in part by making improvements that reduce utility costs and thus reduce the cost of the housing.

## **2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview**

???

## **3. Evaluation of past performance**

Since the City has only completed four years of the current 5-year plan it will give estimated numbers for the completion of the current plan. For FFY 2010, through May 12, 2015, the following is the status of the goals and accomplishments in each of the City's program areas:

### Housing Rehab-

Rental Housing- TBA ??? completed projects; TBA ??? units; **Original Goal-** TBA ??? units/year for a total of ???.

Ownership housing- ??? completed projects; **Original Goal -** ??? units/year for a total of ???.

Public Services – TBA ??? households assisted; **Original Goal –** TBA ??? units/year for a total of TBA ??? households.

Public Facilities - ??? facilities developed and/or improved; **Original Goal –** ??? units/year for a total of ???.

Public Improvements - TBA ??? improvements made; **Original Goal –** TBA ??? units/year for a total of TBA ???.

## **4. Summary of citizen participation process and consultation process**

From its inception, the City has placed a high premium on citizen participation. Specific steps were taken early on to ensure that the numerous housing/social service agencies that exist in the City were given the opportunity to participate in this process. In addition ???.

The details of the CP process are in Section PR15

**5. Summary of public comments**

To be added in May 2015

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

To be added in May 2015

**7. Summary**

To be added in May 2015

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## The Process

### PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

**1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source**

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                   |
|-------------|---------|-------------------------------------|
| Lead Agency | PEABODY | Department of Community Development |

**Table 1 – Responsible Agencies**

**Table 1a: Peabody Delivery Organizations**

| Funding Priority       | Organizations Delivering Programs Funded                                                                                                                                                                                                                                        |
|------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Homeownership          | Habitat for Humanity                                                                                                                                                                                                                                                            |
| Housing Rehabilitation | Habitat for Humanity                                                                                                                                                                                                                                                            |
| Public Facilities      | Haven from Hunger, Northeast Arc (ARCworks)                                                                                                                                                                                                                                     |
| Public Improvements    | Department of Public Services, Police Department                                                                                                                                                                                                                                |
| Public Services        | Peabody Parks & Recreation Department, Catholic Charities, Northeast Arc, Citizens for Adequate Housing (CAH), North Shore Community Development Coalition, North Shore Community Action Program (NSCAP), Council on Aging (COA), North Shore Elder Services, Haven from Hunger |
| Economic Development   | Chamber of Commerce, Peabody Downtown Action Team, Peabody Downtown Association, Community Development Authority (CDA), Northeast Arc                                                                                                                                           |

The major homeless needs in the area are primarily administered and delivered through the Gloucester/Haverhill/Salem/Essex County Continuum of Care (CoC), using McKinney-Vento funding. The lead agency for the CoC is the City of Peabody.

**Table 1b: Delivery Organizations for McKinney/Vento – Gloucester/Haverhill/Salem/Essex County CoC**

| Other Priorities not being Funded with CDBG                       | Organizations Delivering Programs Funded by McKinney-Vento (2013)                                                                                                                                      |
|-------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Homeless housing and supportive services programs serving Peabody | North Shore Community Action Program<br>Turning Point, Inc.<br>Life Bridge Lynn Shelter Association<br>Haverhill Housing Authority<br>Emmaus Inc.<br>Veterans Northeast Outreach Center<br>Action Inc. |

**Narrative**

The Consolidated Plan (CP) is a U.S. Department of Housing and Urban Development (HUD) requirement that combines the planning and application process for the CDBG program funding that the City will receive over the next five years. The City has been allocated \$371,411 in funds for the coming fiscal year and is budgeting that amount for each of the subsequent four years. In addition, applicants for funding for a number of other HUD programs along with local Housing Authority PHA Plans [required of PHAs with Federal Public Housing and HCV Vouchers] and the CoC McKinney-Vento annual funding application must demonstrate that their application or PHA Plan is consistent with the Consolidated Plan.

The Consolidated Plan is designed to be a collaborative process whereby citizens of the region establish a unified vision to address the affordable housing needs of the region over the next five years. The Plan examines current market conditions; identifies the housing needs for a wide range of specific populations; sets priorities for spending the HOME funds the NSHC expects to receive; and identifies goals, objectives, and the benchmarks it will use for measuring progress.

The development of the Consolidated Plan took place under the supervision of the Community Development Department of the City of Peabody. The City is responsible for the overall administration of the CDBG Program. The Department of Community Development plans, develops, and implements programs, which enhance the overall delivery of services and projects in the City. The City also seeks input and advice from a broad range of housing and community interests, including the local housing authority, non-profit housing agencies, local housing partnerships, the elderly, tenants, banks, real estate, city government, the religious sector, human services and private citizens.

The Peabody Community Development Department has established working relationships with a great many housing and housing related agencies, organizations, etc., from throughout the

City. For the most part this consultation has taken the form on one on one discussions with the Peabody Community Development Department staff or through review of funding applications.

### **Consolidated Plan Public Contact Information**

People or organizations who wish to contact the City concerning the Plan and/or any of its activities are invited to do one of the following:

Website: [www.peabody-ma.gov/comm\\_dev.html](http://www.peabody-ma.gov/comm_dev.html)

Email: <mailto:stacey.bernson@peabody-ma.gov>

Phone: 978-538-5771

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## **PR-10 Consultation - 91.100, 91.200(b), 91.215(I)**

### **1. Introduction**

The City consulted with numerous organizations in the development of the Five Year Consolidated Plan. The process included formal, as well as, informal meetings, surveys and discussions with state and local agencies, along with many advocacy groups. The process of developing the Plan began in January 2015 when community organizations were notified of the Plan and asked to participate in the process. Meetings with advocates for the elderly and the homeless were held in January 2015. The City heard views on housing and community needs from the public.

Through February 2015, the City consulted with a number of agencies, groups and organizations. They were asked for data and for input on needs, priorities and other issues. Those groups and organizations included representatives of public and private agencies who serve elderly, people with disabilities, people living with HIV/AIDS, homeless and low income residents. In addition, multiple housing agencies, mental health service agencies and regional and state government agencies were consulted.

**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(I)).**

The City works with numerous public and private organizations to coordinate community development, housing rehabilitation and development and other services. Coordination between entities includes serving on joint committees, on-going communication and long term strategic planning. Organizations include public institutions on the local, regional, state levels, local nonprofits, faith-based organizations and the private sector. Financial and technical support is provided to these agencies when and where possible.

**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**

The major homeless needs in the area are primarily serviced through the **Gloucester/Haverhill/Salem/Essex County CoC** but referred to locally as the North Shore **Continuum of Care Alliance**, using McKinney-Vento funding. The lead agency for the CoC is also the City of Peabody, so there is close relationship between the work of the City and of the CoC, as well as a sharing of staff. The key agencies currently responsible for administering programs under the McKinney-Vento program are the following:

- North Shore Community Action Program
- Turning Point, Inc.
- Life Bridge
- Lynn Shelter Association
- Haverhill Housing Authority
- Emmaus Inc.
- Veterans Northeast Outreach Center
- Action Inc.
- Citizens for Adequate Housing
- Gloucester Housing Authority
- Newburyport Housing Authority
- Amesbury Housing Authority
- Salem Mission
- Serenity Supported Housing
- River House
- HAWC

The group convenes monthly to address the needs of the homeless in the region. The region for the CoC is defined as the same region covered by the North Shore HOME Consortium, encompassing the homeless shelters and program with the thirty communities. Participants in the CoC process include representatives from municipalities, representatives from state agencies including the Mass Department of Developmental Services, the Mass Department of Mental Health, and the Mass Department of Housing and Community Development, representatives from the business world including realtors and bankers, representatives from local housing Authorities and representatives from the agencies that provide direct services to the homeless population.

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

The City does not receive any direct award of ESG funds.

**2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities**

**Table PR10-A: Agencies and Groups who participated**

| Agency/Group/ Organization                     | Agency/Group/ Organization Type | What section of the Plan was addressed by Consultation? | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? |
|------------------------------------------------|---------------------------------|---------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------|
| Harborlight Community Partners                 | Non-Profit                      | NA 40, 45, 50<br>MA 30, 35, 45                          | Phone, e-mail correspondence, meeting                                                                                                         |
| Department of Community Development, Haverhill | Municipal Agency                | NA 40, 45, 50<br>MA 30, 35, 45                          | Meeting                                                                                                                                       |
| Citizens for Affordable Housing North Shore    | Non-Profit                      | NA 40, 45, 50<br>MA 30, 35, 45                          | Phone, e-mail correspondence                                                                                                                  |
| Department of Mental Health                    | State Agency                    | NA 40, 45, 50<br>MA 30, 35, 45                          | Phone, e-mail, meeting                                                                                                                        |
| North Shore Elder Services                     | Non-Profit                      | NA 40, 45, 50<br>MA 30, 35, 45                          | Phone, e-mail, meeting                                                                                                                        |
| Emmaus, Inc.                                   | Non-Profit                      | NA 40, 45, 50<br>MA 30, 35, 45                          | Phone, e-mail, meeting                                                                                                                        |
| Turning Point, Inc.                            | Non Profit                      | NA 40, 45, 50<br>MA 30, 35, 45                          | Phone, e-mail, meeting                                                                                                                        |
| North Shore Community Action Program           | Non Profit                      | NA 40, 45, 50<br>MA 30, 35, 45                          | Phone, e-mail, meeting                                                                                                                        |
| Action, Inc.                                   | Non-Profit                      | NA 40, 45, 50<br>MA 30, 35, 45                          | Phone, e-mail, meeting                                                                                                                        |
| North Shore CDC                                | Non-Profit                      | NA 40, 45, 50<br>MA 30, 35, 45                          | Phone, e-mail,                                                                                                                                |
| HAWC                                           | Non-profit                      | NA 40, 45, 50<br>MA 30, 35, 45                          | Phone, e-mail                                                                                                                                 |
| Bridgewell                                     | Non-Profit                      | NA 40, 45, 50<br>MA 30, 35, 45                          | Phone, e-mail                                                                                                                                 |
| Department of Developmental Services           | State Agency                    | NA 40, 45, 50<br>MA 30, 35, 45                          | Phone, e-mail                                                                                                                                 |
| Strongest Link                                 | Non-Profit                      | NA 40, 45, 50<br>MA 30, 35, 45                          | Phone, e-mail                                                                                                                                 |

| Agency/Group/Organization        | Agency/Group/Organization Type | What section of the Plan was addressed by Consultation? | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? |
|----------------------------------|--------------------------------|---------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------|
| Independent Living Center        | Non-Profit                     | NA 40, 45, 50<br>MA 30, 35, 45                          | Phone, e-mail                                                                                                                                 |
| Elliott Community Human Services | Non-Profit                     | NA 40, 45, 50<br>MA 30, 35, 45                          | Phone, e-mail                                                                                                                                 |
| Greater Lynn Senior Services     | Non-Profit                     | NA 40, 45, 50<br>MA 30, 35, 45                          | Phone, e-mail                                                                                                                                 |
| Senior Care, Gloucester          | Non-Profit                     | NA 40, 45, 50<br>MA 30, 35, 45                          | Phone, e-mail                                                                                                                                 |
| Lifebridge                       | Non-Profit                     | NA 40, 45, 50<br>MA 30, 35, 45                          | Phone, e-mail correspondence                                                                                                                  |

**Table 2 – Agencies, groups, organizations who participated**

The **Gloucester/Haverhill/Salem/Essex County Continuum of Care** [Continuum of Care] has established the **Continuum of Care Alliance** as the primary decision making group. The lead organization which has managed the overall planning and submissions to HUD is the Peabody Department of Community Development (CD).

A central goal of the CofC is to further develop and implement a long-term plan to end homelessness, with particular attention on the creation of permanent housing, both with and without supportive services. The members of the Continuum of Care include virtually all the organizations that have been active members of the North Shore HOME Consortium.

At the state level, based on recommendations from the Commission to End Homelessness, Massachusetts created the Interagency Council on Housing and Homelessness (ICHH), which in turn has funded multiple regional housing networks across the state to deal with the spectrum of homeless issues, beginning with the at-risk population. In addition to working closely with its member representatives, the Consortium has in place two regional housing networks originally funded through the Interagency Council on Housing and Homelessness (ICHH). Although State funding ceased in FY2011, the regional networks servicing the NSHC communities have continued to operate. The mandate continues to help better coordinate, integrate and implement innovative services focused on securing permanent housing options for homeless individuals and families and ultimately lessen the need for emergency shelters. The Regional Networks servicing the Consortium Communities include the Merrimack Valley Regional Network (Methuen, Haverhill, West Newbury, Andover, North Andover, Salisbury, Amesbury, Merrimac and Newburyport) and the North Shore Housing Action group(

Georgetown, Rowley, Boxford, Middleton, N. Reading, Lynnfield, Swampscott, Marblehead, Salem, Essex, Hamilton, Ipswich, Gloucester, Rockport, Manchester, Lynnfield, Peabody, Beverly, Danvers, Topsfield).

At the State level, the ICCH created the Interagency Supportive Housing Working Group (WG) specifically to facilitate the creation of Permanent Supportive Housing (PSH). As of 2014, it has met its initial goal of creating 1000 units of PSH in 20 different communities through funding that provides capital, rental assistance and supportive services. Included in these properties is a 27 unit property in Haverhill, serving individual veterans and veterans with families.

The coordination and cooperation is that much greater than would be typically the case since historically, a significant proportion of the projects funded by NSHC have included a component related either to the Homeless or Non-Homeless Special Needs Populations.

The Continuum of Care has as one of its key objectives, the provision of permanent housing for chronically homeless. Its planning process includes outreach to the local governments of the cities that are part of the Continuum of Care. As mentioned above, there are two regional networks of homeless providers in the Consortium Area that have been designated by the ICCH. Community Teamwork, Inc. (CTI) is the convener of the Merrimac Valley Regional Network and NSCAP and the Lynn Housing Authority and Neighborhood Development are the co-conveners of the North Shore Housing Action Group. Both these groups identify a need to address the problems of chronic homelessness. Regional information, cooperation and new innovative strategies are expected to be particularly effective in impacting this problem. Improved data collection procedures will ensure that this population is correctly counted so that planning can be optimized. Appropriate discharge planning by mental health facilities, medical hospitals, substance abuse treatment centers and prisons are all key in assisting chronically homeless. Members of the CofC participate in advocacy at the state level to insure that monitoring and discharge protocols are given ongoing priority. In conjunction with this outreach, every effort is made to connect the chronically homeless with benefits and resources with the goal of achieving economic self-sufficiency.

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

Many agencies contacted responded by phone email or in person. There were some others which did not respond. To our knowledge no agency or organization which we had reason would have interest in and information for the Consolidated Plan, were not contacted.

**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   | Addressing needs of homeless population                                      |
| NSHC Consolidated Plan | City of Peabody   | Addressing housing needs of low income and special populations               |

**Table 3 – Other local / regional / federal planning efforts**

**Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))**

When projects are funded through multiple sources (e.g., Neighborhood Stabilization Program, Attorney General’s Abandon Property Program, Department of Housing and Community Development, Mass Housing, Mass Housing Partnership, Mass Housing Investment Corporation, Environmental Protection Agency, Community Development Authority) the City works closely with these groups or agencies to coordinate efforts and compliance for individual programs, funding sources, regulations and laws/ordinances. The Consortium also shares responsibilities in areas such as environmental review and monitoring issues such as Davis/Bacon, Section 3 and other project compliance requirements. The City has also utilized the format of Mass Docs agreements for its Loan documents when partnering with state agencies.

**Narrative (optional):**

## **PR-15 Citizen Participation**

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

The City of Peabody's Citizen Participation Plan (CPP) was prepared as required for the Consolidated Plan in accordance with CFR Part 91, Section 105. The purpose of the CPP is to outline the procedures for citizen's participation in the development and implementation of the City's Five-Year Consolidated Plans, Annual Plans, Consolidated Annual Performance Reports (CAPER), and substantial amendments to five-year or annual plans.

The development of the Consolidated Plan takes place under the supervision of the Director of the Community Development Department of the City of Peabody.

The City's approach to citizen participation this year, where HUD requires both a 5 Year Consolidated Plan for 2015-2020 and an Annual Action Plan for 2015, has been to continue and where necessary, improve upon the process used in prior years and described above. Groups active in areas which use or could use resources were made aware of the process, by advertisements and public notices. Over 30 different organizations and agencies were invited to attend meetings and send in comments through direct mail and/or email.

The planning and citizen participation activities for these plans generally begin in the preceding fiscal year, utilizing community outreach meetings. These meetings are conducted for the purpose of soliciting public comment and include information for project proposals relative to community needs and program priorities for the first annual plan.

The meetings, widely advertised throughout the City by email and website announcements, were also advertised in the following media on Salem Evening News, Gloucester Times, Lawrence Eagle Tribune and Town Crier. Also ads were placed in the Bay State Banner and El Mundo, the two minority newspapers in the region.

The advertised public meetings for public input were conducted as follows:

1. Peabody at the Peabody City Hall on March 5<sup>th</sup>, 2015.
2. Peabody at the Torigian Community Life Center in Peabody, Massachusetts March 9<sup>th</sup>, 2015 and

At these two meetings the discussion was framed around the following questions:

- Changes in the clientele requesting services. "What changes (if any), have you seen in the past year or two in the persons trying to access your services?"

- Changes in your priorities. “Have you changed your priorities recently or plan on changing your priorities in the coming year, in terms of who you serve?”
- Changes in your approach. “Have you seen any need to change your strategies or methods of doing business?”
- Observations on other issues in the Consortium. “Do you see anything which the Consortium should address in the next few years, which while outside your organizational program, you believe is of high importance?”

In addition attendees were invited to submit data and comments by email after the meetings.

Public comments received prior to the issuance of the draft Plans and comments received during the public comment period are summarized in the section below. In addition to these broader public forums, additional technical assistance is provided to assist people with the preparation of proposals for funding.

In addition to meetings, several organizations were contacted by phone interviews and meetings.

The draft Plans were made available on April 13<sup>th</sup>, 2015 at the offices of the City of Peabody Department of Community Development located at 24 Lowell Street Peabody and made available to the Planning, Economic, Housing and Community Development departments (or other similar offices). The draft Plan was also made available online at : [www.peabody-ma.gov/comm\\_dev.html](http://www.peabody-ma.gov/comm_dev.html) under the heading **Community Development Block Grant (CDBG)** and by request during the 30 day public comment period.

A concerted effort is made to increase the participation of low and moderate-income persons. Particular efforts are made to encourage participation by people of predominantly low and moderate income. The Citizen Participation Plan is available on the City of Peabody Community Development Department’s website : [www.peabody-ma.gov/comm\\_dev.html](http://www.peabody-ma.gov/comm_dev.html) under the heading **Community Development Block Grant (CDBG)**. If, at any time, it is anticipated that a significant number of non-English speaking residents can be reasonably expected to participate in public meetings or participate in the planning and evaluation process of the Consolidated Plan, an interpreter will be secured. Also, the hearings will be held at times and locations convenient to potential and actual beneficiaries, and with the accommodations for persons with disabilities.

A key strategy is to work closely with social service, housing and economic agencies in the region. These agencies serve as communication conduits to many of these populations, due to their established relationships with their clients and other agencies which serve minority, disabled and non-English speaking persons.

The City has always involved local organizations which have specific ties to or whose members comprise minority, non-English speaking or disabled persons. Sources utilized for this plan which fall into these categories are as follows:

- most City non-profit organizations.
- most City public service agencies.
- The housing authority.
- faith-based organizations.
- municipal website.
- posted public notices in city hall.

DRAFT

### 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) |
|------------|---------------------------------------------------------------|-------------------------------------------------------------------------------------|---------------------------------------------------|---------------------------------------------------------------------------------------------------------------------|----------------------------------------------|---------------------|
|            | Public Meetings (Newspaper PSA's, Cable TV PSA's and Posters) | All Interested Parties including: Elderly, Minorities and Persons with disabilities | Attended Meetings , responded to emails and phone | No comments received                                                                                                | None                                         |                     |
|            | Email, Surveys and Meetings                                   | Homeless Advocates                                                                  | Meetings , responded to emails and phone          | Comments received were focused on information updates and thoughts about what are the priorities in the near future | None                                         |                     |
|            | Email, Surveys and Meetings                                   | Elderly Advocates                                                                   | Meetings , responded to emails and phone          | Comments received were focused on information updates and thoughts about what are the priorities in the near future | None                                         |                     |

| 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) |
|------------|-----------------------------|--------------------------|---------------------------------------------------|---------------------------------------------------------------------------------------------------------------------|----------------------------------------------|---------------------|
|            | CoC Agency Meetings         | Homeless Advocates       | Meetings , responded to emails and phone          | Comments received were focused on information updates and thoughts about what are the priorities in the near future | None                                         |                     |
|            | Email, Surveys and Meetings | Housing Authorities      | The PHA did not respond                           | Information for the ConPlan                                                                                         | None                                         |                     |
|            | Email Surveys and Meetings  | Non-Profit Organizations | Attended Meetings , responded to emails and phone | No comments received                                                                                                | None                                         |                     |

**Table 4 – Citizen Participation Outreach**

# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

The Needs assessment was done by compiling information obtained from surveys, meetings, and with datasets furnished in IDIS and also obtained from the 2010 Census, ESRI/HUD Maps, HUD CHAS 2011 and recent ACS datasets (generally 2009-2013). Priority needs were determined from data analysis, from agency consultations and from other citizen and organizational input. All priorities were screened against regulatory requirements and limitations.

The results of this process appear in the following sections and in other sections of the Plan.

The following Table summarizes the affordable housing portfolio in the Consortium. There is more detail on the Public Housing and Voucher inventory in Table NA35-21 in Section NA35 below.

**Table NA05-A: Community Housing Inventory**

| Community Name | Total HOME Units | Total CDBG Units | Total CPA Units | Total Other Types** | Total Portfolio* | Units at Risk 2015 - 2020 |
|----------------|------------------|------------------|-----------------|---------------------|------------------|---------------------------|
| Peabody        |                  |                  |                 | 257                 | 257              | 528                       |

Data Source: NSHC, OKM, CHAPA, CEDAC, DHCD, HUD

**Note:** There may be discrepancies due to data coming from different sources at different times.

**Note:\*** Some developments have multiple sources of subsidies - thus the Total Portfolio number can be different from preceding columns.

**Note:\*\***This includes the Housing Authority inventory in Table NA35-21 below and the SHI list of the State in Table

## NA-10 Housing Needs Assessment - 24 CFR 91.405, 24 CFR 91.205 (a,b,c)

### Summary of Housing Needs

| Demographics  | Base Year: 2000 | Most Recent Year: 2011 | % Change |
|---------------|-----------------|------------------------|----------|
| Population    | 48,129          | 50,824                 | 6%       |
| Households    | 18,578          | 20,890                 | 12%      |
| Median Income | \$54,829        | \$64,351               | 17%      |

**Table 5 - Housing Needs Assessment Demographics**

**Data Source:** 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

### Number of Households Table

|                                                                    | 0-30%<br>HAMFI | >30-<br>50%<br>HAMFI | >50-<br>80%<br>HAMFI | >80-<br>100%<br>HAMFI | >100%<br>HAMFI | Totals | 0-80%<br>HAMFI |
|--------------------------------------------------------------------|----------------|----------------------|----------------------|-----------------------|----------------|--------|----------------|
| Total Households *                                                 | 3,330          | 2,370                | 2,140                | 1,315                 | 5,585          | 14,740 | 7,840          |
| Small Family Households *                                          | 1,155          | 815                  | 1,030                | 560                   | 3,400          | 6,960  | 3,000          |
| Large Family Households *                                          | 270            | 155                  | 260                  | 105                   | 335            | 1,125  | 685            |
| Household contains at least one person 62-74 years of age          | 520            | 540                  | 325                  | 260                   | 685            | 2,330  | 1,385          |
| Household contains at least one person age 75 or older             | 455            | 555                  | 350                  | 150                   | 165            | 1,675  | 1,360          |
| Households with one or more children 6 years old or younger *      | 775            | 300                  | 430                  | 170                   | 710            | 2,385  | 1,505          |
| * the highest income category for these family types is >80% HAMFI |                |                      |                      |                       |                |        |                |

**Table 6 - Total Households Table**

**Data Source:** 2007-2011 CHAS

## Housing Needs Summary Tables

### 1. Housing Problems (Households with one of the listed needs)

|                                                                                       | Renter    |             |             |              |       | Owner     |             |             |              |       |
|---------------------------------------------------------------------------------------|-----------|-------------|-------------|--------------|-------|-----------|-------------|-------------|--------------|-------|
|                                                                                       | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| <b>NUMBER OF HOUSEHOLDS</b>                                                           |           |             |             |              |       |           |             |             |              |       |
| Substandard Housing - Lacking complete plumbing or kitchen facilities                 | 115       | 0           | 40          | 0            | 155   | 15        | 15          | 15          | 0            | 45    |
| Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing) | 10        | 20          | 0           | 0            | 30    | 0         | 0           | 0           | 0            | 0     |
| Overcrowded - With 1.01-1.5 people per room (and none of the above problems)          | 45        | 60          | 0           | 0            | 105   | 0         | 0           | 4           | 0            | 4     |
| Housing cost burden greater than 50% of income (and none of the above problems)       | 990       | 525         | 200         | 35           | 1,750 | 470       | 245         | 275         | 150          | 1,140 |
| Housing cost burden greater than 30% of income (and none of the above problems)       | 355       | 625         | 365         | 125          | 1,470 | 330       | 285         | 370         | 575          | 1,560 |

|                                                       | Renter    |             |             |              |       | Owner     |             |             |              |       |
|-------------------------------------------------------|-----------|-------------|-------------|--------------|-------|-----------|-------------|-------------|--------------|-------|
|                                                       | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| Zero/negative Income (and none of the above problems) | 60        | 0           | 0           | 0            | 60    | 60        | 0           | 0           | 0            | 60    |

**Table 7 – Housing Problems Table**

Data 2007-2011 CHAS

Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

|                                                                       | Renter    |             |             |              |       | Owner     |             |             |              |       |
|-----------------------------------------------------------------------|-----------|-------------|-------------|--------------|-------|-----------|-------------|-------------|--------------|-------|
|                                                                       | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| <b>NUMBER OF HOUSEHOLDS</b>                                           |           |             |             |              |       |           |             |             |              |       |
| Having 1 or more of four housing problems                             | 1,160     | 605         | 240         | 35           | 2,040 | 485       | 260         | 295         | 150          | 1,190 |
| Having none of four housing problems                                  | 895       | 890         | 885         | 445          | 3,115 | 515       | 935         | 1,240       | 1,400        | 4,090 |
| Household has negative income, but none of the other housing problems | 60        | 0           | 0           | 0            | 60    | 60        | 0           | 0           | 0            | 60    |

**Table 8 – Housing Problems 2**

Data 2007-2011 CHAS

Source:

3. Cost Burden > 30%

|                             | Renter    |             |             |       | Owner     |             |             |       |
|-----------------------------|-----------|-------------|-------------|-------|-----------|-------------|-------------|-------|
|                             | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
| <b>NUMBER OF HOUSEHOLDS</b> |           |             |             |       |           |             |             |       |
| Small Related               | 255       | 460         | 175         | 890   | 90        | 155         | 380         | 625   |
| Large Related               | 45        | 60          | 0           | 105   | 0         | 10          | 70          | 80    |
| Elderly                     | 840       | 430         | 270         | 1,540 | 660       | 335         | 150         | 1,145 |
| Other                       | 345       | 275         | 154         | 774   | 65        | 40          | 50          | 155   |

|                      | Renter    |             |             |       | Owner     |             |             |       |
|----------------------|-----------|-------------|-------------|-------|-----------|-------------|-------------|-------|
|                      | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
| Total need by income | 1,485     | 1,225       | 599         | 3,309 | 815       | 540         | 650         | 2,005 |

**Table 9 – Cost Burden > 30%**

Data 2007-2011 CHAS  
Source:

#### 4. Cost Burden > 50%

|                             | Renter    |             |             |       | Owner     |             |             |       |
|-----------------------------|-----------|-------------|-------------|-------|-----------|-------------|-------------|-------|
|                             | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
| <b>NUMBER OF HOUSEHOLDS</b> |           |             |             |       |           |             |             |       |
| Small Related               | 185       | 100         | 25          | 310   | 90        | 120         | 160         | 370   |
| Large Related               | 10        | 35          | 0           | 45    | 0         | 10          | 10          | 20    |
| Elderly                     | 640       | 335         | 205         | 1,180 | 375       | 80          | 65          | 520   |
| Other                       | 260       | 55          | 4           | 319   | 20        | 30          | 35          | 85    |
| Total need by income        | 1,095     | 525         | 234         | 1,854 | 485       | 240         | 270         | 995   |

**Table 10 – Cost Burden > 50%**

Data 2007-2011 CHAS  
Source:

#### 5. Crowding (More than one person per room)

|                                       | Renter    |             |             |              |       | Owner     |             |             |              |       |
|---------------------------------------|-----------|-------------|-------------|--------------|-------|-----------|-------------|-------------|--------------|-------|
|                                       | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| <b>NUMBER OF HOUSEHOLDS</b>           |           |             |             |              |       |           |             |             |              |       |
| Single family households              | 45        | 10          | 0           | 0            | 55    | 0         | 0           | 4           | 0            | 4     |
| Multiple, unrelated family households | 0         | 55          | 0           | 0            | 55    | 0         | 0           | 0           | 0            | 0     |
| Other, non-family households          | 10        | 20          | 0           | 0            | 30    | 0         | 0           | 0           | 0            | 0     |
| Total need by income                  | 55        | 85          | 0           | 0            | 140   | 0         | 0           | 4           | 0            | 4     |

**Table 11 – Crowding Information – 1/2**

Data 2007-2011 CHAS  
Source:

|                                  | Renter    |             |             |       | Owner     |             |             |       |
|----------------------------------|-----------|-------------|-------------|-------|-----------|-------------|-------------|-------|
|                                  | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
| Households with Children Present |           |             |             |       |           |             |             |       |

Table 12 – Crowding Information – 2/2

N/A

**Describe the number and type of single person households in need of housing assistance.**

The number of single person households with a need for housing assistance cannot be determined from the 2010 Census nor from the ACS. The first table below provides us with the number and percentage of single person households.

**Table NA10-A1 Non-Family Households**

| Community | # Single Person HHs | % Single Person HHs |
|-----------|---------------------|---------------------|
| Peabody   | 6,974               | 33%                 |

Source: 2009-2013 ACS

The following table documents the median income of Peabody plus the median income of 1 person households. As can be seen, the specific breakout of need by housing cost, or housing condition or by crowding is not available. However the table does show that the median income for these single person households is well below 80% of median income for Peabody.

**Table NA10-A2 Single Person Non-Family Household Median Income**

| Community | Community Median Income | 1 Person HH Median Income | ! Person HH Median Income as a % of the Community Median Income |
|-----------|-------------------------|---------------------------|-----------------------------------------------------------------|
| Peabody   | \$64,351                | \$32,915                  | 51%                                                             |

Source: 2009-2013 ACS

**Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.**

The disabled population is discussed fully in Section NA45. Although there is no census data available for those covered under VAWA, there are several programs in local communities which address the housing and related service needs of this population. The two major domestic violence organizations are Healing Abuse Working for Change (HAWC) in Salem and Jeanne Geiger Crisis Center of Newburyport. Residents of Peabody are within the area that they serve.

## **What are the most common housing problems?**

HUD Table 7 above lists the most serious issues facing households in the City. Namely, the housing is seriously substandard or severely overcrowded or very costly as a percentage of the household income. If we only focus on sub-standard housing, severely over-crowded housing and households paying more than 50% of their income for housing, we can see that the paramount need is to address the need of households paying more than 50% of their income for housing.

## **Are any populations/household types more affected than others by these problems?**

As noted above, even if we confine the discussion to the most serious problems of housing cost, the only approach to address such an imbalance is to provide subsidies. However, there is a significant expense involved. Unfortunately, this is not easily addressed by the CDBG program as the resources required to lower housing costs are significant in this market.

HUD Table 10 above shows that housing costs for extremely low income households is particularly troublesome as these households have almost no elasticity in their budgets to pay 50% or more for their housing and thus must sacrifice other household essentials such as education, food and health care. The number of households in this category totals over 2,300 or 41% of all low income households in the City.

HUD Table 10 also shows that for the extremely low income, elderly renters and elderly owners are the two most affected groups by the cost of housing.

## **Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance**

To try to summarize the characteristics and needs of all of the low income households in our region in this limited space is next to impossible, so the conversation must be limited to some basic truths. First, low income and extremely low income households need access to affordable housing. Incomes are not sufficient to support rents that have skyrocketed over the past decade, and for those households who are able to make ends meet, the effect of a single event such as an illness, pregnancy, divorce, or job loss can mean the difference between being housed and becoming homeless. More units of truly affordable rental housing must be created to help these households to meet this most basic need. Second, incomes have not kept pace with inflation especially for those who are at the lowest end of the income spectrum. Steps must be taken to ensure that everyone receives a fair wage. It is imperative that a person who

is working full time be able to support themselves without also needing public assistance. Third, the cost of obtaining a higher education has skyrocketed and is simply out of reach to most. If steps are taken to restructure that system to encourage more people to obtain higher education then doors will be opened toward independence for many. Fourth, families need childcare. In too many cases the birth of a child is the cause for financial failure as there is not sufficient safe, affordable childcare available to allow low income households to sustain a job while paying for daycare.

In some cases where households received rapid rehousing assistance they were able to remain stably housed, but in other instances the households require additional assistance. Just as with the general population, low income households are facing complex sets of issues that in some cases take more time to address than others.

**If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:**

This jurisdiction does not propose an estimate of the at risk population numbers, but instead asks the reader to refer to the aforementioned charts showing the extremely high numbers of households with low and extremely low incomes who are paying more than 50% of their incomes for housing costs. This information was generated from US census/CHAS data.

**Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness**

Again, there is no way to list all of the housing characteristics that can lead to homelessness. It is evident, based on the analysis of data, that households with very low incomes are required to pay disproportionate percentages of their income for housing because of high rents. These costs are likely to prevent them from affording decent, safe housing.

#### **Discussion**

See paragraphs above.

## NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

HUD breaks down housing problems into three categories. One is the physical condition of the housing, another is overcrowding and another is the cost of housing.

In turn the physical conditions are split into two types:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,

The crowding conditions are more than one person per room but no more than 1.5 persons per room

The housing cost criteria is a cost burden greater than 30% but less than 50%

HUD also has several policies which look at whether there is a disproportionate need as it relates to race or ethnicity. These vary depending upon what the proposed action might be. For example, Site and Neighborhood Standards are used to determine the appropriateness of an investment in new housing in an area. These standards are more restrictive than those for disproportionate need.

For the analysis in this section we are using a variance of 10% in the racial or ethnic percentage in the County, to define a “disproportionate” share of a housing problem.

### 0%-30% of Area Median Income

| Housing Problems        | Has one or more of four housing problems | % of HHs with Severe Housing Problems in the Income Group | % of Extremely Low Income Cohort | Race and Ethnicity %s in Peabody | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|-------------------------|------------------------------------------|-----------------------------------------------------------|----------------------------------|----------------------------------|---------------------------------------|--------------------------------------------------------------------------|
| Jurisdiction as a whole | 2,330                                    |                                                           |                                  |                                  | 725                                   | 120                                                                      |
| White                   | 2,130                                    | 91.42%                                                    | 63.96%                           | 90.0%                            | 650                                   | 85                                                                       |

| Housing Problems                      | Has one or more of four housing problems | % of HHs with Severe Housing Problems in the Income Group | % of Extremely Low Income Cohort | Race and Ethnicity %s in Peabody | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |  |
|---------------------------------------|------------------------------------------|-----------------------------------------------------------|----------------------------------|----------------------------------|---------------------------------------|--------------------------------------------------------------------------|--|
| Black / African American              | 15                                       | 0.64%                                                     | 0.45%                            | 2.7%                             | 0                                     | 0                                                                        |  |
| Asian                                 | 35                                       | 1.50%                                                     | 1.05%                            | 3.1%                             | 0                                     | 20                                                                       |  |
| American Indian, Alaska Native        | 0                                        | 0.00%                                                     | 0.00%                            | 0.3%                             | 0                                     | 0                                                                        |  |
| Pacific Islander                      | 0                                        | 0.00%                                                     | 0.00%                            | 0.0%                             | 0                                     | 0                                                                        |  |
| Hispanic                              | 110                                      | 4.72%                                                     | 3.30%                            | 7.8%                             | 75                                    | 15                                                                       |  |
| <b>Total Households in ELI Cohort</b> |                                          |                                                           |                                  |                                  |                                       | 3,055                                                                    |  |

**Table 13 - Disproportionally Greater Need 0 - 30% AMI**

Data Source: 2007-2011 CHAS

**30%-50% of Area Median Income**

| Housing Problems        | Has one or more of four housing problems | % of HHs with Severe Housing Problems in the Income Group | % of Very Low Income Cohort | Race and Ethnicity %s in Peabody | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|-------------------------|------------------------------------------|-----------------------------------------------------------|-----------------------------|----------------------------------|---------------------------------------|--------------------------------------------------------------------------|
| Jurisdiction as a whole | 1,775                                    |                                                           |                             |                                  | 3,272                                 | 0                                                                        |
| White                   | 1,490                                    | 83.94%                                                    | 62.87%                      | 90.0%                            | 3,127                                 | 0                                                                        |

| Housing Problems                      | Has one or more of four housing problems | % of HHs with Severe Housing Problems in the Income Group | % of Very Low Income Cohort | Race and Ethnicity %s in Peabody | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |  |
|---------------------------------------|------------------------------------------|-----------------------------------------------------------|-----------------------------|----------------------------------|---------------------------------------|--------------------------------------------------------------------------|--|
| Black / African American              | 75                                       | 4.23%                                                     | 3.16%                       | 2.7%                             | 40                                    | 0                                                                        |  |
| Asian                                 | 20                                       | 1.13%                                                     | 0.84%                       | 3.1%                             | 8                                     | 0                                                                        |  |
| American Indian, Alaska Native        | 0                                        | 0.00%                                                     | 0.00%                       | 0.3%                             | 20                                    | 0                                                                        |  |
| Pacific Islander                      | 0                                        | 0.00%                                                     | 0.00%                       | 0.0%                             | 0                                     | 0                                                                        |  |
| Hispanic                              | 165                                      | 9.30%                                                     | 6.96%                       | 7.8%                             | 40                                    | 0                                                                        |  |
| <b>Total Households in VLI Cohort</b> |                                          |                                                           |                             |                                  |                                       | 5,047                                                                    |  |

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2007-2011 CHAS

50%-80% of Area Median Income

| Severe Housing Problems* | Has one or more of four housing problems | % of HHs with Severe Housing Problems in the Income Group | % of Low Income Cohort | Race and Ethnicity %s in Peabody | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------|------------------------------------------|-----------------------------------------------------------|------------------------|----------------------------------|---------------------------------------|--------------------------------------------------------------------------|
| Jurisdiction as a whole  | 1,275                                    |                                                           |                        |                                  | 1,390                                 | 0                                                                        |
| White                    | 1,220                                    | 95.69%                                                    | 57.01%                 | 90.0%                            | 1,265                                 | 0                                                                        |
| Black / African American | 10                                       | 0.78%                                                     | 0.47%                  | 2.7%                             | 0                                     | 0                                                                        |

| Severe Housing Problems*             | Has one or more of four housing problems | % of HHs with Severe Housing Problems in the Income Group | % of Low Income Cohort | Race and Ethnicity %s in Peabody | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |  |
|--------------------------------------|------------------------------------------|-----------------------------------------------------------|------------------------|----------------------------------|---------------------------------------|--------------------------------------------------------------------------|--|
| Asian                                | 10                                       | 0.78%                                                     | 0.47%                  | 3.1%                             | 0                                     | 0                                                                        |  |
| American Indian, Alaska Native       | 0                                        | 0.00%                                                     | 0.00%                  | 0.3%                             | 0                                     | 0                                                                        |  |
| Pacific Islander                     | 0                                        | 0.00%                                                     | 0.00%                  | 0.0%                             | 0                                     | 0                                                                        |  |
| Hispanic                             | 20                                       | 1.57%                                                     | 0.93%                  | 7.8%                             | 100                                   | 0                                                                        |  |
| <b>Total Households in LI Cohort</b> |                                          |                                                           |                        |                                  |                                       | 5,047                                                                    |  |

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

Data Source: 2007-2011 CHAS

**80%-100% of Area Median Income**

| Severe Housing Problems*       | Has one or more of four housing problems | % of HHs with Severe Housing Problems in the Income Group | % of Moderate Income Cohort | Race and Ethnicity %s in Peabody | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|------------------------------------------|-----------------------------------------------------------|-----------------------------|----------------------------------|---------------------------------------|--------------------------------------------------------------------------|
| Jurisdiction as a whole        | 885                                      |                                                           |                             |                                  | 1,145                                 | 0                                                                        |
| White                          | 835                                      | 94.35%                                                    | 63.50%                      | 90.0%                            | 1,085                                 | 0                                                                        |
| Black / African American       | 0                                        | 0.00%                                                     | 0.00%                       | 2.7%                             | 0                                     | 0                                                                        |
| Asian                          | 15                                       | 1.69%                                                     | 1.14%                       | 3.1%                             | 0                                     | 0                                                                        |
| American Indian, Alaska Native | 0                                        | 0.00%                                                     | 0.00%                       | 0.3%                             | 0                                     | 0                                                                        |

| Severe Housing Problems*             | Has one or more of four housing problems | % of HHs with Severe Housing Problems in the Income Group | % of Moderate Income Cohort | Race and Ethnicity %s in Peabody | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |  |
|--------------------------------------|------------------------------------------|-----------------------------------------------------------|-----------------------------|----------------------------------|---------------------------------------|--------------------------------------------------------------------------|--|
| Pacific Islander                     | 0                                        | 0.00%                                                     | 0.00%                       | 0.0%                             | 0                                     | 0                                                                        |  |
| Hispanic                             | 35                                       | 3.95%                                                     | 2.66%                       | 7.8%                             | 55                                    | 0                                                                        |  |
| <b>Total Households in MI Cohort</b> |                                          |                                                           |                             |                                  |                                       | 2,030                                                                    |  |

**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

Data Source: 2007-2011 CHAS

### Discussion

The Tables above which have been modified from the IDIS supplied data to include data from the 2010 US Census and the ACS 2009-2013 and HUD CHAS Data. Looking at the tables, it can be seen that in general no specific racial or ethnic groups have a disproportionate share of the housing problems. However, there is a disproportionate share for VLI Hispanics and African Americans.

## NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

HUD breaks down severe housing problems into four categories.

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden greater than 50%

HUD also has several policies which look at whether there is a disproportionate need as it relates to race or ethnicity. These vary depending upon what the proposed action might be. For example, Site and Neighborhood Standards are used to determine the appropriateness of an investment in new housing in an area. These standards are more restrictive than those for disproportionate need.

For the analysis in this section we are using a variance of 10% in the racial or ethnic percentage

### 0%-30% of Area Median Income

| Severe Housing Problems*       | Has one or more of four housing problems | % of HHs with Severe Housing Problems in the Income Group | % of Extremely Low Income Cohort | Race and Ethnicity %s in Peabody | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|------------------------------------------|-----------------------------------------------------------|----------------------------------|----------------------------------|---------------------------------------|--------------------------------------------------------------------------|
| Jurisdiction as a whole        | 1,645                                    |                                                           |                                  |                                  | 1,405                                 | 120                                                                      |
| White                          | 1,500                                    | 91.19%                                                    | 45.05%                           | 90.0%                            | 1,275                                 | 85                                                                       |
| Black / African American       | 15                                       | 0.91%                                                     | 0.45%                            | 2.7%                             | 0                                     | 0                                                                        |
| Asian                          | 0                                        | 0.00%                                                     | 0.00%                            | 3.1%                             | 35                                    | 20                                                                       |
| American Indian, Alaska Native | 0                                        | 0.00%                                                     | 0.00%                            | 0.3%                             | 0                                     | 0                                                                        |

| Severe Housing Problems*              | Has one or more of four housing problems | % of HHs with Severe Housing Problems in the Income Group | % of Extremely Low Income Cohort | Race and Ethnicity %s in Peabody | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |  |
|---------------------------------------|------------------------------------------|-----------------------------------------------------------|----------------------------------|----------------------------------|---------------------------------------|--------------------------------------------------------------------------|--|
| Pacific Islander                      | 0                                        | 0.00%                                                     | 0.00%                            | 0.0%                             | 0                                     | 0                                                                        |  |
| Hispanic                              | 100                                      | 6.08%                                                     | 3.00%                            | 7.8%                             | 85                                    | 15                                                                       |  |
| <b>Total Households in ELI Cohort</b> |                                          |                                                           |                                  |                                  |                                       | 3,050                                                                    |  |

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2007-2011 CHAS

### 30%-50% of Area Median Income

| Severe Housing Problems*       | Has one or more of four housing problems | % of HHs with Severe Housing Problems in the Income Group | % of Very Low Income Cohort | Race and Ethnicity %s in Peabody | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|------------------------------------------|-----------------------------------------------------------|-----------------------------|----------------------------------|---------------------------------------|--------------------------------------------------------------------------|
| Jurisdiction as a whole        | 865                                      |                                                           |                             |                                  | 1,825                                 | 0                                                                        |
| White                          | 780                                      | 90.17%                                                    | 32.91%                      | 90.0%                            | 1,565                                 | 0                                                                        |
| Black / African American       | 55                                       | 6.36%                                                     | 2.32%                       | 2.7%                             | 20                                    | 0                                                                        |
| Asian                          | 0                                        | 0.00%                                                     | 0.00%                       | 3.1%                             | 20                                    | 0                                                                        |
| American Indian, Alaska Native | 0                                        | 0.00%                                                     | 0.00%                       | 0.3%                             | 0                                     | 0                                                                        |
| Pacific Islander               | 0                                        | 0.00%                                                     | 0.00%                       | 0.0%                             | 0                                     | 0                                                                        |
| Hispanic                       | 30                                       | 3.47%                                                     | 1.27%                       | 7.8%                             | 180                                   | 0                                                                        |

| Severe Housing Problems*              | Has one or more of four housing problems | % of HHs with Severe Housing Problems in the Income Group | % of Very Low Income Cohort | Race and Ethnicity %s in Peabody | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|---------------------------------------|------------------------------------------|-----------------------------------------------------------|-----------------------------|----------------------------------|---------------------------------------|--------------------------------------------------------------------------|
| <b>Total Households in VLI Cohort</b> |                                          |                                                           |                             |                                  |                                       | 2,690                                                                    |

**Table 18 – Severe Housing Problems 30 - 50% AMI**

Data Source: 2007-2011 CHAS

**50%-80% of Area Median Income**

| Severe Housing Problems*             | Has one or more of four housing problems | % of HHs with Severe Housing Problems in the Income Group | % of Low Income Cohort | Race and Ethnicity %s in Peabody | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------------|------------------------------------------|-----------------------------------------------------------|------------------------|----------------------------------|---------------------------------------|--------------------------------------------------------------------------|
| Jurisdiction as a whole              | 540                                      |                                                           |                        |                                  | 2,125                                 | 0                                                                        |
| White                                | 525                                      | 97.22%                                                    | 24.53%                 | 90.0%                            | 1,960                                 | 0                                                                        |
| Black / African American             | 10                                       | 1.85%                                                     | 0.47%                  | 2.7%                             | 0                                     | 0                                                                        |
| Asian                                | 0                                        | 0.00%                                                     | 0.00%                  | 3.1%                             | 10                                    | 0                                                                        |
| American Indian, Alaska Native       | 0                                        | 0.00%                                                     | 0.00%                  | 0.3%                             | 0                                     | 0                                                                        |
| Pacific Islander                     | 0                                        | 0.00%                                                     | 0.00%                  | 0.0%                             | 0                                     | 0                                                                        |
| Hispanic                             | 0                                        | 0.00%                                                     | 0.00%                  | 7.8%                             | 120                                   | 0                                                                        |
| <b>Total Households in LI Cohort</b> |                                          |                                                           |                        |                                  |                                       | 2,665                                                                    |

**Table 19 – Severe Housing Problems 50 - 80% AMI**

Data Source: 2007-2011 CHAS

**80%-100% of Area Median Income**

| Severe Housing Problems*             | Has one or more of four housing problems | % of HHs with Severe Housing Problems in the Income Group | % of Moderate Income Cohort | Race and Ethnicity %s in Peabody | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |  |
|--------------------------------------|------------------------------------------|-----------------------------------------------------------|-----------------------------|----------------------------------|---------------------------------------|--------------------------------------------------------------------------|--|
| Jurisdiction as a whole              | 185                                      |                                                           |                             |                                  | 1,850                                 | 0                                                                        |  |
| White                                | 170                                      | 91.89%                                                    | 12.93%                      | 90.0%                            | 1,750                                 | 0                                                                        |  |
| Black / African American             | 0                                        | 0.00%                                                     | 0.00%                       | 2.7%                             | 0                                     | 0                                                                        |  |
| Asian                                | 0                                        | 0.00%                                                     | 0.00%                       | 3.1%                             | 15                                    | 0                                                                        |  |
| American Indian, Alaska Native       | 0                                        | 0.00%                                                     | 0.00%                       | 0.3%                             | 0                                     | 0                                                                        |  |
| Pacific Islander                     | 0                                        | 0.00%                                                     | 0.00%                       | 0.0%                             | 0                                     | 0                                                                        |  |
| Hispanic                             | 15                                       | 8.11%                                                     | 1.14%                       | 7.8%                             | 75                                    | 0                                                                        |  |
| <b>Total Households in MI Cohort</b> |                                          |                                                           |                             |                                  |                                       | <b>2,035</b>                                                             |  |

**Table 20 – Severe Housing Problems 80 - 100% AMI**

Data Source: 2007-2011 CHAS

**Discussion**

In reviewing the tables above, it can be seen that there is no racial or ethnic group with a disproportionate share of the severe housing problems in the City communities as a whole. However VLI African-Americans have a higher proportion of severe problems.

It was noted above in Section NA-10, that there are some other groups which have greater need such as the elderly, but neither HUD nor the Census further break the needs down into racial/ethnic classifications.

## NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction:

HUD breaks down housing cost problems into three types:

1. Housing cost meets industry standards being less than or equal to 30% of gross income,
2. Housing cost is greater than 30% but less than 50% of household income,
3. Housing cost is greater than 50% and is considered by any standard to be excessive

HUD also has several policies which look at whether there is a disproportionate need as it relates to race or ethnicity. These vary depending upon what the proposed action might be. For example, Site and Neighborhood Standards are used to determine the appropriateness of an investment in new housing in an area. For the analysis in this section we are using a variance of 10% to define a “disproportionate” share of a housing problem.

### Housing Cost Burden

**Table NA-25: Modified HUD Table 21 - Housing Cost Burden**

|                                | A1     | A2                                   | B1     | B2                                         | C1    | C2                                       | D1                               | D2                                  |
|--------------------------------|--------|--------------------------------------|--------|--------------------------------------------|-------|------------------------------------------|----------------------------------|-------------------------------------|
| Housing Cost Burden            | <=30%  | % of HHs with No Housing Cost Burden | 30-50% | % of HHs with Moderate Housing Cost Burden | >50%  | % of HHs with Severe Housing Cost Burden | Race and Ethnicity %s in Peabody | No / negative income (not computed) |
| Jurisdiction as a whole        | 13,761 |                                      | 4,659  |                                            | 4,545 |                                          |                                  | 130                                 |
| White                          | 11,745 | 85.35%                               | 4,315  | 92.62%                                     | 2,995 | 65.90%                                   | 91.6%                            | 95                                  |
| Black / African American       | 125    | 0.91%                                | 75     | 1.61%                                      | 45    | 0.99%                                    | 2.5%                             | 0                                   |
| Asian                          | 190    | 1.38%                                | 95     | 2.04%                                      | 0     | 0.00%                                    | 3.4%                             | 20                                  |
| American Indian, Alaska Native | 0      | 0.00%                                | 0      | 0.00%                                      | 0     | 0.00%                                    | 0.4%                             | 0                                   |
| Pacific Islander               | 0      | 0.00%                                | 0      | 0.00%                                      | 0     | 0.00%                                    | 0.1%                             | 0                                   |
| Hispanic                       | 470    | 3.42%                                | 305    | 6.55%                                      | 115   | 2.53%                                    | 6.9%                             | 15                                  |

**Table 21 – Greater Need: Housing Cost Burdens AMI**

**Data Source:** 2007-2011 CHAS

**Note:** The numbers for the jurisdiction as a whole provided by HUD through IDIS do not make sense. We have used the numbers in the HUD CHAS 2011 and in HUD CPD Maps.

**Discussion:**

Table 21 above shows the percentage shares of each of the racial/ethnic groups of the households with different cost burdens.

Column A2 of Table 21 shows the percentage of households paying between 30% and 50% of their income for housing when compared with all households with that housing cost burden. When compared with the racial/ethnic distribution throughout the City, there is no disproportion.

Column B2 of Table 21 shows the percentage of households paying over 50% of their income for housing when compared with all households with that housing cost burden. When compared with the racial/ethnic distribution throughout the City, there is no disproportion.

Column C2 of Table 21 shows the percentage of households paying over 50% of their income for housing when compared with all households in the City. When compared with the racial/ethnic distribution throughout the City, there is no disproportion.

However, as noted in prior sections and in NA-10 there are cost burden problems for elderly owners and renters, but these are not broken down into racial/ethnic groups.

## NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Based on the analysis above and in Tables in Section NA-10, we have developed the following table:

**Table NA30-A: Severe Housing Problems by Income Cohort**

| Owner and Rental Households                                                           | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
|---------------------------------------------------------------------------------------|-----------|-------------|-------------|-------|
| Substandard Housing - Lacking complete plumbing or kitchen facilities                 | 130       | 15          | 55          | 200   |
| Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing) | 10        | 20          | 0           | 30    |
| Housing cost burden greater than 50% of income (and none of the above problems)       | 1460      | 770         | 475         | 2705  |
| Total Numbers                                                                         | 1,600     | 805         | 530         | 2,935 |
| % Major Problems                                                                      | 54.51%    | 27.43%      | 18.06%      |       |

Source: Chas 2006-2011, US census 2010

This table indicates that over half of the households with severe problems are Extremely Low Income. For this group the vast majority of the problems are with the cost of housing. If we examine the analyses in NA-10, NA-15, NA-20 and NA-25, we can conclude that there is no glaring disproportionate share of problems in the various income categories based on race and/or ethnicity. However there are some groups (probably African-American and Hispanic) which the City will need to pay attention to, in that their share of the problems might change negatively in the future.

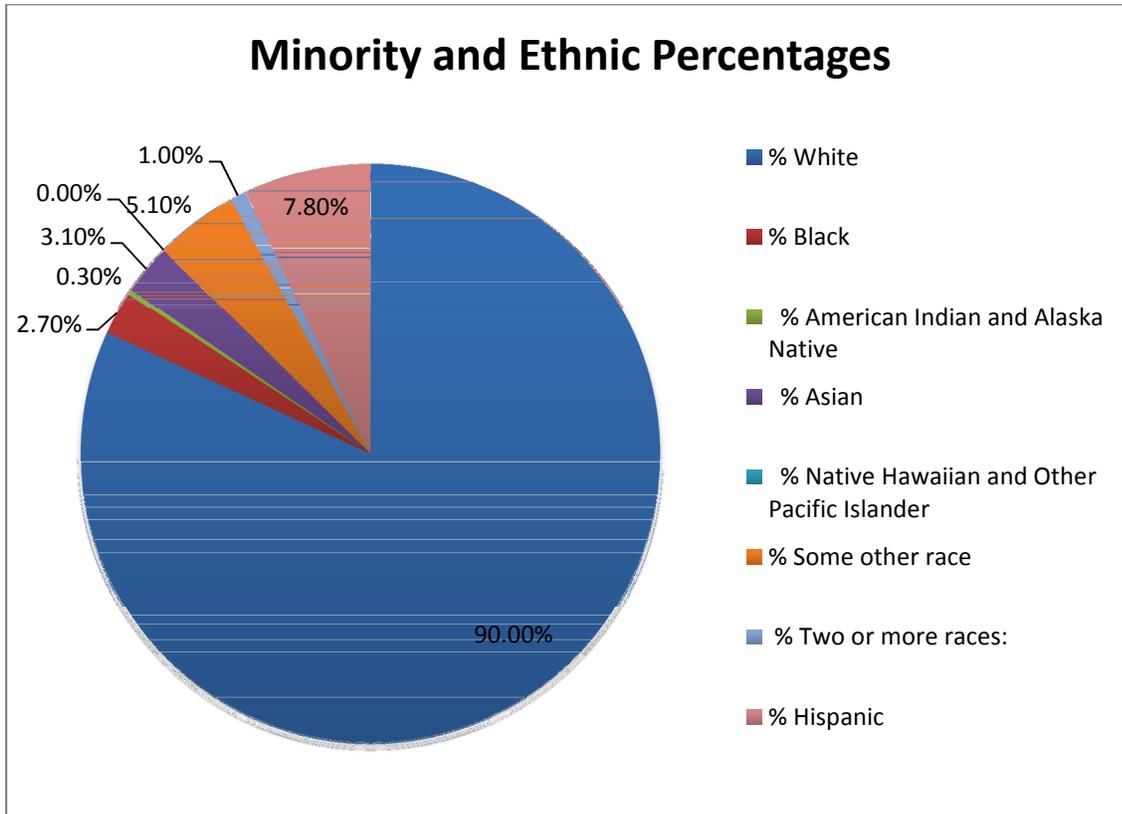
We want to note that income elasticity is less the lower one's household income. Hence paying 50% or more for housing when your income is less than 30% of median (Extremely Low Income) is particularly burdensome as the basic resources needed for food, health and education are severely impacted.

**If they have needs not identified above, what are those needs?**

**Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?**

The following charts illustrate the distribution of race and ethnicity in the City. As can be seen while the minority and ethnic proportions of the total population are small, the largest racial minority is Asian and the largest ethnicity is Hispanic.

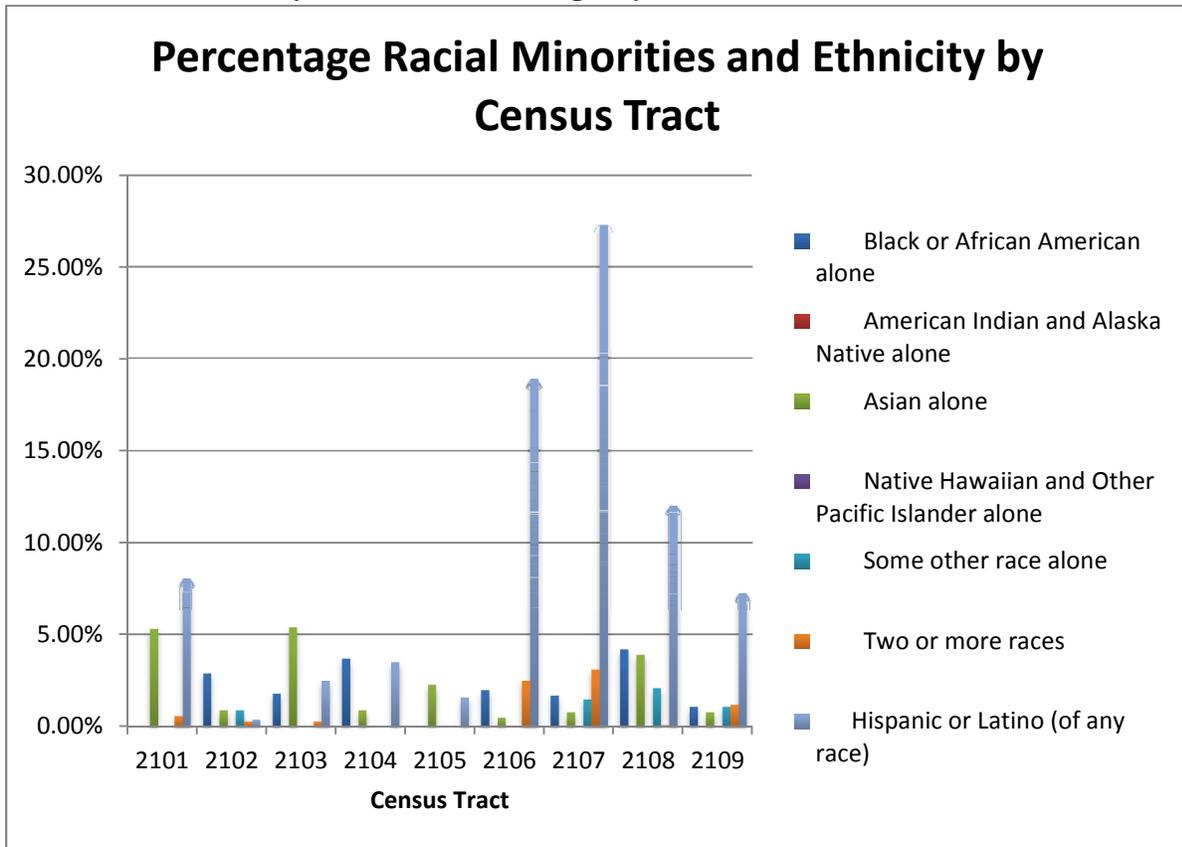
**Chart NA30-A: Minority Percentages for Peabody**



Data Source: 2009-2013 ACS

The following chart breaks down the minority and ethnic proportions by census tract.

Chart NA30B: Minority and Ethnic Percentages by Census Tract



Data Source: 2009-2013 ACS

Note: The category "Hispanic or Latino (of any race)" includes people who declare themselves white or black or Asian etc.

## NA-35 Public Housing – 91.205(b)

### Introduction

#### Totals in Use

|                            | Program Type |           |                |          |               |              |                                     |                            |            |
|----------------------------|--------------|-----------|----------------|----------|---------------|--------------|-------------------------------------|----------------------------|------------|
|                            | Certificate  | Mod-Rehab | Public Housing | Vouchers |               |              | Special Purpose Voucher             |                            |            |
|                            |              |           |                | Total    | Project-based | Tenant-based | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| # of units vouchers in use | 0            | 0         | 0              | 336      | 0             | 268          | 0                                   | 0                          | 68         |

**Table 22 - Public Housing by Program Type**

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

**Note:** PIC does not assemble information on other Public Housing such as those in Massachusetts or on State vouchers. The following tables are a more complete picture of subsidized housing in the City,

**Table NA35-21A: Peabody Housing Authority's Inventory**

| PHA Name/Address | Federal Public Housing Units | Federal HCV Vouchers | Federal Project Based Vouchers | Federal VASH Vouchers | Total Federal Portfolio | State Public Housing Units | State MRVP & AHVP Vouchers | Total State Portfolio | Total Development Based Units (Federal Plus State) | Total Tenant Based Vouchers (Federal Plus State) | Total PHA Portfolios |
|------------------|------------------------------|----------------------|--------------------------------|-----------------------|-------------------------|----------------------------|----------------------------|-----------------------|----------------------------------------------------|--------------------------------------------------|----------------------|
| Peabody          | -                            | 337                  |                                |                       | 337                     | 507                        | 126                        | 633                   | 507                                                | 463                                              | 970                  |

Data Source: NSHC, OKM, CHAPA, DHCD, HUD

**Note:** There may be discrepancies due to data coming from different sources at different times.

**Characteristics of Residents**

|                                                 | Program Type |           |                |          |                 |                |                                     |                            |
|-------------------------------------------------|--------------|-----------|----------------|----------|-----------------|----------------|-------------------------------------|----------------------------|
|                                                 | Certificate  | Mod-Rehab | Public Housing | Vouchers |                 |                | Special Purpose Voucher             |                            |
|                                                 |              |           |                | Total    | Project - based | Tenant - based | Veterans Affairs Supportive Housing | Family Unification Program |
| Average Annual Income                           | 0            | 0         | 0              | 16,068   | 0               | 17,393         | 0                                   | 0                          |
| Average length of stay                          | 0            | 0         | 0              | 6        | 0               | 6              | 0                                   | 0                          |
| Average Household size                          | 0            | 0         | 0              | 2        | 0               | 2              | 0                                   | 0                          |
| # Homeless at admission                         | 0            | 0         | 0              | 0        | 0               | 0              | 0                                   | 0                          |
| # of Elderly Program Participants (>62)         | 0            | 0         | 0              | 67       | 0               | 56             | 0                                   | 0                          |
| # of Disabled Families                          | 0            | 0         | 0              | 120      | 0               | 63             | 0                                   | 0                          |
| # of Families requesting accessibility features | 0            | 0         | 0              | 336      | 0               | 268            | 0                                   | 0                          |
| # of HIV/AIDS program participants              | 0            | 0         | 0              | 0        | 0               | 0              | 0                                   | 0                          |
| # of DV victims                                 | 0            | 0         | 0              | 0        | 0               | 0              | 0                                   | 0                          |

**Table 23 – Characteristics of Public Housing Residents by Program Type**

**Data Source:** PIC (PIH Information Center)

## Race of Residents

| Race                          | Program Type |           |                |          |                 |                |                                     |                            |            |
|-------------------------------|--------------|-----------|----------------|----------|-----------------|----------------|-------------------------------------|----------------------------|------------|
|                               | Certificate  | Mod-Rehab | Public Housing | Vouchers |                 |                | Special Purpose Voucher             |                            |            |
|                               |              |           |                | Total    | Project - based | Tenant - based | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| White                         | 0            | 0         | 0              | 311      | 0               | 245            | 0                                   | 0                          | 66         |
| Black/African American        | 0            | 0         | 0              | 22       | 0               | 21             | 0                                   | 0                          | 1          |
| Asian                         | 0            | 0         | 0              | 3        | 0               | 2              | 0                                   | 0                          | 1          |
| American Indian/Alaska Native | 0            | 0         | 0              | 0        | 0               | 0              | 0                                   | 0                          | 0          |
| Pacific Islander              | 0            | 0         | 0              | 0        | 0               | 0              | 0                                   | 0                          | 0          |
| Other                         | 0            | 0         | 0              | 0        | 0               | 0              | 0                                   | 0                          | 0          |

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Note: The data above does not include State public housing and voucher data which is not collected in the same way as Federal

## Ethnicity of Residents

| Ethnicity    | Program Type |           |                |          |                 |                |                                     |                            |            |
|--------------|--------------|-----------|----------------|----------|-----------------|----------------|-------------------------------------|----------------------------|------------|
|              | Certificate  | Mod-Rehab | Public Housing | Vouchers |                 |                | Special Purpose Voucher             |                            |            |
|              |              |           |                | Total    | Project - based | Tenant - based | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| Hispanic     | 0            | 0         | 0              | 147      | 0               | 141            | 0                                   | 0                          | 6          |
| Not Hispanic | 0            | 0         | 0              | 189      | 0               | 127            | 0                                   | 0                          | 62         |

**\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

**Table 25 – Ethnicity of Public Housing Residents by Program Type**

**Data Source:** PIC (PIH Information Center)

DRAFT

**Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:**

The Peabody Housing Authority has no Federal Public Housing which is subject to Section 504. It may have developments with ADA problems.

**Most immediate needs of residents of Public Housing and Housing Choice voucher holders**

???

**How do these needs compare to the housing needs of the population at large**

???

**Discussion**

???

DRAFT

## NA-40 Homeless Needs Assessment - 91.405, 91.205 (c)

### Introduction:

The **Gloucester/Haverhill/Salem/Essex County Continuum of Care** [Continuum of Care] has established the **Continuum of Care Alliance** as the primary decision making group. The lead organization which has managed the overall planning and submissions to HUD is the Peabody Department of Community Development (CD). The communities served by the CoC are the same as those included in the North Shore Home Consortium as listed on page 1.

The problems of homelessness are complex, but the state's Department of Transitional Assistance (DTA), the Division of Housing Stabilization (DHS) within the Department of Housing and Community Development (DHCD), and the division of the Executive Office of Health and Human Services (EOHHS) which fund services for many homeless families and individuals, categorize the root causes as:

- the division of the Executive Office of Health and Human Services (EOHHS) which fund services for many homeless families and individuals, categorizes the root causes as:
- *structural issues* such as high housing costs or low household income
- *personal issues* such as mental illness, substance abuse or other physical and mental disabilities, and/or
- *social policies* such as the availability and effectiveness of assisted housing, mental health programs, substance abuse treatments, and other service interventions.

For virtually all homeless individuals and families, decent, safe, affordable housing is a critical step in ending homelessness. In some cases, this is their only need. However, often, in addition to affordable housing, homeless families and individuals also need supportive services to make the transition to independent living or to deal with other problems, including substance abuse or mental illness. Finally, in order to maintain themselves, these individuals and families may require assistance with childcare, transportation, life skills, job training and other basic life skills.

In addition, the continuing loss of affordable housing in conjunction with low paying jobs has exacerbated the problem of at-risk homeless individuals and families. In situations reported by service providers, the lowest income households frequently are living in overcrowded and substandard conditions that are likely to be providing short-term housing solutions. There is an increasing problem, especially for young adults, with documentation of increased significance of "couch-surfing". This young population has no permanent residence. However, they do not show up as homeless in Point-in-Time Counts because they are neither on the streets or in shelters; rather they are moving from couch to couch in the homes of friends or relatives. A significant number of elderly residents are on fixed income, residing in homes that are no

longer appropriate as the owners become frail and/or may own homes that they cannot afford to maintain in a safe, habitable condition. The State, through ICHH, in partnership with EOEA has examined the growing problem of homelessness in the elderly population and has developed a work plan to address this expanding problem.

Finally, expiring use properties continue to increase the risk of homelessness for existing tenants as well as remove a source of future affordable units from the market. In addition to those properties in the Consortium communities that have already been removed through expiring uses, there are an additional 528 expiring use properties that will come into play over the next five years. From a financial standpoint, the households most susceptible to becoming homeless are households who are at less than 30% median income and are severely cost-burdened (paying more than 50% of their income for rent). Other populations disproportionately at risk of becoming homeless are victims of domestic violence, substance abuse, those with severe mental health problems and people leaving prison.

In order to address this at-risk population, there is a need for long-term permanent affordable housing and supportive transitional and permanent housing for the sub-populations that are over-represented among the at-risk and homeless. Counseling, health-care, life-skills training and sustainable employment at an adequate wage are all critical to reducing homelessness within the Consortium.

On January 29, 2014, The Gloucester/Haverhill/Salem/Essex County Continuum of Care, in accord with its Continuum of Care planning process, conducted its annual point-in-time survey of its homeless population, which included all the North Shore HOME Consortium Communities.

**Table NA-40A: Continuum of Care: Homeless Population and Subpopulations**

| Part 1: Homeless Population                                                | Sheltered        |                      | Unsheltered | Total |
|----------------------------------------------------------------------------|------------------|----------------------|-------------|-------|
|                                                                            | <i>Emergency</i> | <i>Transitional*</i> |             |       |
| Number of Families with Children (Family Households):                      | 362              | 32                   | 0           | 394   |
| 1. Number of Persons in Families with Children                             | 1105             | 73                   | 0           | 1178  |
| 2. Number of Single Individuals and Persons in Households without children | 185              | 50                   | 74          | 309   |
| <b>(Add Lines Numbered 1 &amp; 2 Total Persons)</b>                        | 1290             | 123                  | 74          | 1487  |

| <b>Part 2: Homeless Subpopulations</b> | <b>Sheltered</b> | <b>Unsheltered</b> | <b>Total</b> |
|----------------------------------------|------------------|--------------------|--------------|
| a. Chronically Homeless                | 171              | 23                 | 194          |
| b. Seriously Mentally Ill              | 107              |                    |              |
| c. Chronic Substance Abuse             | 129              |                    |              |
| d. Veterans                            | 34               |                    |              |
| e. Persons with HIV/AIDS               | 3                |                    |              |
| f. Victims of Domestic Violence        | 44               |                    |              |
| g. Unaccompanied Youth (Under 18)      | 2                |                    |              |

\* transitional housing may include housing with supportive services, which although it doesn't not afford permanency, may be long-term.

**If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):**

In accord with the priority, NCHS has been promoting the addition of permanent supportive housing beds/units using a housing first model with a priority on serving chronically homeless individuals. These permanent supported units may include some housing previously considered as transitional now effectively operating as permanent supported housing. There are several non-profit organizations that may have limited access to public funds, but have still been successful through grants combined with private fundraising, in creating a limited number of transitional and permanent supported housing units.

Collaboration between the housing and service providers for the NSHC communities continues to present a strong partnership, specifically optimizing the odds that these subpopulations will be successful in succeeding in permanent housing. Although the two Regional Networks that service the NSHC Communities have not recently updated a Plan to End Homelessness, there has been ongoing collaboration among several of the larger communities, who have the largest population of homeless and at risk households. The Mayors of Peabody, Salem, Beverly and Danvers, along with high level staff in these communities (Police Chiefs, Department Heads and key service providers) have been meeting on a regular basis to discuss and assist in developing and implementing strategies to address homelessness. Committees have been formed to work on specific areas related to the challenge of reducing homelessness.

Chronically Homeless: Over 50% of all homeless individuals in the NSHC communities are considered to be chronically homeless. Many of these individuals have multiple diagnoses and virtually all require supportive services, both short and long term. Supportive services are provided through a variety of funding sources, including McKinney-Vento, Department of Veteran Services and Department of Mental Health as well as others.

Seriously Mentally Ill: The Department of Mental Health provides multiple housing options for its clients. Within the area served by NSHC, there are a variety of housing options available to those who are mentally ill. There are currently 1,651 individuals within these communities, who receive housing assistance through DMH. This assistance include housing units provided under 689 and 811, units assisted through the CoC and a rental housing vouchers provided through a variety of state and federal programs. As DMH continues to emphasize independent living wherever possible, the availability of vouchers grows in importance. The January 2015 count shows 104 individuals with serious mental illness living in Emergency shelters.

Chronic Substance Abuse: The following statistics are based on admissions, not individuals. Alcohol and heroin addictions are the most common problems in the NSHC Communities as is the case Statewide. Other opiate use ranges as high as 17% as the basis for admission in some communities, but most often hovers around 10%. In the two communities that are characterized as Cities – Haverhill and Salem, there is additional information available. In Haverhill, 12% of admissions were homeless and in Salem, 13%. 75% were unemployed in both communities. In Salem, 47% had prior established mental health issues and in Haverhill, the % was 53%. Among the thirty communities, there were approximately 7,000 admissions in FY12 including numbers of 1-50 and under 100 in some of the smaller communities. Of this total, Salem, Haverhill and Peabody accounted for 40% of admissions.

Veterans: The last fifteen years has seen an increasing number of veterans in need of shelter, transitional and permanent supported housing. With the current numbers of returning veterans, it is expected that this need will increase further. In addition, for the first time there is a growing number of women veterans, both individuals and those with families, who need assistance. Northeast Veterans Outreach Center is the primary service provider for Veterans in the NSHC communities, working in conjunction with multiple offices of Veteran's services. The organization has served approximately 3000 Veterans in the past year, providing referrals, counseling, emergency shelter, transitional and permanent housing. Typically, these individuals are either already homeless or at risk of imminent homelessness. It is estimated that 60-70% of this group is chronically homeless. Many suffer from PTSD, mental illness and/or substance abuse. There are currently ? VASH Vouchers in the area. Administering agencies include CTI and the Chelmsford Housing Authority. No new ones have been allocated since ? The Merrimack Amesbury Housing Authority has a 3-unit property which is leased to NVOC, which

in turn rents the units to Veterans. In terms of its housing activities, NVOC reports that 73% of the population it deals with is homeless and 27% are households at risk of homelessness. NVOC is continuing to be actively involved in the provision of permanent supported housing. There is 27 unit development under construction in Haverhill. It will provide 27 units of permanent supportive housing. It includes 6 1 bedrooms, 2 3 bedrooms and 1 2 bedroom, all of which may be used to house families. NVOC has partnered with Coalition for a Better Acre, a CDC based in Lowell. The development has project-based vouchers for all units. NSHC has HOME funds in this development, both through its competitive funding and through funding that was provided to the City of Haverhill. NVOC is in the planning stages of developing another 20 unit development of permanent supports unit for individuals and families. A concern expressed by NVOC was the limitations of SSVF (Supportive Services for Veteran Families). Although anyone can utilize the counseling portion of this program, the household must be at less than 50% AMI to receive housing assistance and there are households who range between 50-60% of AMI who need assistance, but are not income eligible.

#### **HIV/AIDS:**

A previous study of HIV/AIDS by North Shore Community Action Programs (NSCAP) found that the primary need of persons with AIDS is access to affordable housing. Frequently those with HIV/AIDS find themselves unemployed and dependent on disability income. Staff at NSCAP working with persons with AIDS have found that once an individual has adequate housing, he/she is much more likely to successfully use other services and maintain a healthy lifestyle with proper nutrition. The need for housing ranges from independent living to a supportive environment for those who are sickest.

There is limited affordable housing available for persons with HIV/AIDS. NSCAP is actively engaged in working with clients with HIV/AIDS in the North Shore Communities. They continue to receive HOPWA funds and estimate that with its most recent allocation, NSCAP will be able to provide housing subsidies for 4-6 individuals. NSCAP estimates that it currently works with 78 individuals per year. NSCAP also works with a program operated through JRI. This program provides rental subsidies to 22 families with HIV. Because there is no guarantee that this subsidy is permanent, the program has historically been considered transitional, but it has in effect been permanent. The subsidies are administered through CTI. As is the case with HOPWA, the program under JRI also includes intensive case management.

In Gloucester, Action, Inc., servicing Gloucester, Rockport, Essex, Ipswich and Manchester, operates the Quest program receives sufficient funds through HOPWA to provide 29 vouchers throughout Essex County. When the program originally began, it primarily addressed men who had been incarcerated. The eligible population has changed considerably over the years and currently houses men, women and families. There are currently 76 people on the waitlist for

these rental subsidies. Intense case management, funded from other sources, is provided along with these subsidies

*Serenity Supportive Housing* in Topsfield provides permanent housing for fifteen men and women. Applicants must be homeless or at risk of homelessness. They must also have been clean and sober for ninety days. Supportive services are included in the program. Victory Programs, a Boston based non-profit has recently taken over the 20 year old supportive housing development.

Between 2002 and 2011, the number of persons living with HIV/AIDS in Massachusetts, increased by 24% to 18,166. A similar increase can be assumed in the communities served by NSHC. As indicated above, affordable housing along with case management services is a high priority for this largely low-income population.

Victims of Domestic Violence: The 2014 PIT<sup>2</sup> identifies 44 homeless (sheltered) Victims of Domestic Violence. When a person leaves an abusive relationship, she/he often has nowhere to go. This is most commonly the case for people with few resources. Lack of affordable housing and long waiting lists for assisted housing mean few choices for these families. Approximately 63% of homeless women have experienced domestic violence in their adult lives (National Coalition for the Homeless, 2009). Ultimately, these victims and their families need safe, sanitary affordable and permanent housing. Only with this option can these domestic violence victims leave the shelter system and minimize the likelihood of their returning to their abuser.

There are two major domestic violence organizations within the NSHC communities: Healing Abuse Working for Change (HAWC) in Salem and Jeanne Geiger Crisis Center of Newburyport. In 2014 the Jeanne Geiger Crisis Center served a total of 1261 victims of domestic violence. There were 5434 hotline calls. Direct services include support groups, legal advocacy, and case. There were 3862 direct services provided. Nine communities were served, all of which except one were within the NSHC area.

HAWC provides direct services in 23 communities throughout the North Shore. Three of their offices are in the NSHC communities Salem, Gloucester and Ipswich with a fourth in the immediately adjacent community, Lynn. HAWC also stations advocates at a satellite location in Beverly. Although this location is not currently funded, the advocacy work is continuing. For the year ending June, 2014, HAWC advocates contacted 1033 people and a total of 301 individuals received support

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<sup>2</sup> Until the 2015 PIT is complete we are using 2014 data. 2015 data indicates 37 families with children and 20 individuals experiencing domestic violence.

through their hotline. Short-term advocacy was provided to 584 individuals and support groups serviced 100 people. Legal advocacy was provided to 1385 individuals. Emergency shelter is provided to 7 households and there is a maximum stay of six months. Affordable permanent housing continues as the primary need and primary obstacle. Although HAWC has some funds available for rental down payment through DCF and from Salem CDBG funds (although the household must reside in Salem), the rents are typically too high for the family to sustain over time.

Turning Point operates two programs, providing assistance to victims of Domestic Violence. Safe Recovery, in effect a group living environment is located in Amesbury, but services families from all geographies. Women must be referred by DCF. It accommodates 10 families, funded through the Family Violence Prevention Act and deals with women who are addressing addiction issues. Mainstream Housing is a transitional program, funded under McKinney Vento (SHP) and utilizes 8 scattered site apartments for victims of domestic violence. The Newburyport Housing Authority sets aside 3 permanent units for those exiting the program in exchange for Turning Point providing services to eight of its families. The apartments are located in Amesbury and Newburyport, but service families from all over.

Unaccompanied Youth: According to the 2014 PIT<sup>3</sup>, there were 2 unaccompanied youth. The State has prepared a report, entitled *Massachusetts Youth Count 2014*, which was released in September. The report shows that there were 795 Massachusetts residents under the age of 25 who met the state's definition of "unaccompanied homelessness". In addition, another 276 youths were categorized as at risk of homelessness. There is reporting of youth "couch surfing" and staying at homes of friends. The Massachusetts Special Commission on Unaccompanied Homeless Youth, ordered the homeless count and will use it to develop programs and policies to assist young people. These individuals frequently do not show up in point in time counts. Based on the surveying conducted for this analysis, there were 13 youth identified as alone and homeless (this does not necessarily mirror those who meet the definition of youth homelessness according to HUD).

Disabled: The Independent Living Center(ILC) has identified accessibility, affordability, and availability of housing as the three problems facing people with disabilities in the NSHC Communities. As the independent living center serving these communities ILC emphasizes the need for accessible and affordable independent living options. Housing issues, such as discrimination and the need for modifications or adaptations are also common problems facing consumers with disabilities that ILC serves annually.

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<sup>3</sup> Until the 2015 PIT is complete we are using 2014 data. 2015 data indicates 7 unaccompanied youth.

ILC interfaces with DDS (Department of Developmental Services) regarding those with Developmental Disabilities. There are group homes in the NSHC Communities, each with 4-6 individuals and 24/7 staffing. In addition, individuals live in family provider homes. The only priority is given to those who are at immediate risk for safety and health in their present living situations. Although there is not hard data, there are instances of families banding together to privately provide supervised housing for their dependents who have reached adulthood. Often the case for a Developmentally Disabled adult is that the loss of a parent leads to the loss of the only home he/she has known so that the individual faces two major life crises as once. The eligible population far outstrips appropriate residential options.

### **Nature and Extent of Homelessness: (Optional)**

#### **Estimate the number and type of families in need of housing assistance for families with children and the families of veterans..**

There were a total of 1,487 homeless persons counted in the 2014 annual PIT survey. Of the number of households (703), 309 were single individuals and persons in households without children. Of the unsheltered, all were individuals.

According to the Housing Inventory Report for the CoC, as reported by the Department of Housing and Community Development, there were 734 homeless individuals housed in hotels and motels. These are listed under Emergency Shelters. Estimating the number of families in need of housing assistance for families with children is hampered as some families are “doubling up” with friends and families. There is also the issue of “couch surfing”, a growing phenomenon where individuals have no permanent residence and sleep on the couches of family members or friends. As a result, these individuals do not show up in the PIT counts. They are reported to be disproportionately young adults, who may include teenagers under the age of 18.

Data regarding the families of veterans is not available. Housing specifically designed for veterans has historically served only individuals. The twenty-seven units currently under construction include apartments for both families and individuals.

#### **Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.**

##### **Race/Ethnicity**

Inventory Count Date: 1/29/2014

Population: Sheltered and Unsheltered Count

**Table NA40-B: Persons in Households without Children**

|                                  | Sheltered |              |            | Unsheltered | Total |
|----------------------------------|-----------|--------------|------------|-------------|-------|
|                                  | Emergency | Transitional | Safe Haven |             |       |
| Total Number of Households       | 94        | 49           | 0          | 74          | 217   |
| Total Number of persons (Adults) | 97        | 49           | 0          | 75          | 221   |
| Number of Persons (18 - 24)      | 5         | 13           | 0          | 17          | 35    |
| Number of Persons (over age 24)  | 92        | 36           | 0          | 58          | 186   |

**Table NA40-C: Gender (Adults and Children)**

|             | Sheltered |              |            | Unsheltered | Total |
|-------------|-----------|--------------|------------|-------------|-------|
|             | Emergency | Transitional | Safe Haven |             |       |
| Female      | 34        | 22           | 0          | 19          | 75    |
| Male        | 63        | 27           | 0          | 56          | 146   |
| Transgender | 0         | 0            | 0          | 0           | 0     |

**Table NA40-D: Ethnicity (Adults and Children)**

|                         | Sheltered |              |            | Unsheltered | Total |
|-------------------------|-----------|--------------|------------|-------------|-------|
|                         | Emergency | Transitional | Safe Haven |             |       |
| Non-Hispanic/Non-Latino | 94        | 48           | 0          | 72          | 214   |
| Hispanic/Latino         | 3         | 1            | 0          | 3           | 7     |

**Table NA40-E: Race (Adults and Children)**

|                   | Sheltered |              |            | Unsheltered | Total |
|-------------------|-----------|--------------|------------|-------------|-------|
|                   | Emergency | Transitional | Safe Haven |             |       |
| White             | 85        | 48           | 0          | 64          | 197   |
| Black or African- | 4         | 1            | 0          | 3           | 8     |

|                                           |   |   |   |   |   |
|-------------------------------------------|---|---|---|---|---|
| American                                  |   |   |   |   |   |
| Asian                                     | 3 | 0 | 0 | 3 | 6 |
| American Indian or Alaska Native          | 3 | 0 | 0 | 0 | 3 |
| Native Hawaiian or Other Pacific Islander | 0 | 0 | 0 | 0 | 0 |
| Multiple Races                            | 2 | 0 | 0 | 5 | 7 |

**Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

Unsheltered and Sheltered Chronically Homeless

HUD considered an individual or family to be chronically homeless if that individual or family:

- is homeless and lives or resides in a place not meant for human habitation, a safe haven, or is in an emergency shelter;
- has been homeless and living or residing in a place not meant for human habitation, a safe haven, or an emergency shelter continuously for at least one year or on at least four separate occasions within the last three years; and
- has an adult head of household (or a minor head of household in no adult is present in the household) with a diagnosable substance use disorder, serious mental illness, developmental disability, post-traumatic stress disorder, cognitive impairments resulting from brain injury, or a chronic physical illness or disability, including the occurrence of 2 or more of those conditions.

**Discussion:**

The PIT count shows that 23 of the unsheltered homeless are considered chronically homeless individuals. There were no chronically homeless families identified as unsheltered.

Twenty-three of the 74 unsheltered homeless individuals were chronically homeless. Thirteen were severely mentally ill and almost two-thirds suffered from chronic substance abuse. It is clear that those who are members of the subpopulations are more likely to be unsheltered

although the available programs have done an excellent job of providing shelter to these individuals.<sup>4</sup>

Based on the numbers in the PIT count, it is also clear that of those unsheltered the vast majority fit into multiple categories of the subpopulations and therefore need significant support in order to emerge from homelessness.

The total of sheltered adults, meeting the criteria for at least one category of the subpopulation, total 427, which represents approximately one-third of all homeless.

Unsheltered and Sheltered Homeless

Over 90% of family households are sheltered in emergency shelters and none are unsheltered. Sixty percent of individuals are in emergency shelters, 16 % are in transitional housing and the remaining are unsheltered.

As mentioned above, the subpopulations are disproportionately represented among the homeless, specifically among those unsheltered.

**If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):**

**Nature and Extent of Homelessness: (Optional)**

|                   |                   |                               |
|-------------------|-------------------|-------------------------------|
| <b>Race:</b>      | <b>Sheltered:</b> | <b>Unsheltered (optional)</b> |
| <b>Ethnicity:</b> | <b>Sheltered:</b> | <b>Unsheltered (optional)</b> |

**Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.**

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**Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.**

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<sup>4</sup> Until the 2015 PIT is complete we are using 2014 data. 2015 data shows 112 chronically homeless individuals in emergency shelters and transitional housing.

According to point in time count data, the overwhelmingly largest percentage of households in shelter in the region were reported to be white and non-Hispanic. This seems to be a representation of the population on the whole which is also predominantly white and non-Hispanic.

**Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

Described in paragraphs above.

**Discussion:**

Described in paragraphs above.

DRAFT

## NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

### Introduction:

Throughout the City, there are households in various subpopulations who are not homeless but have specific housing needs and may also require special attention due to their current or prospective service requirements. These subpopulations include: elderly, frail elderly, persons with severe mental illness, developmentally disabled, physically disabled, substance abusers and persons with HIV/AIDS.

The City is aware of the needs of special populations and is committed to supporting initiatives which target these populations. One of the most effective strategies is the use of Project Based Section 8 (PBA), which is made available through the PHA and through the State's Housing Choice Vouchers (HCV) allocation. If CBDG funds can assist any developments proposed, the City will seriously consider them.

### Describe the characteristics of special needs populations in your community:

#### Elderly

The elderly designation varies in terms of how agencies classify people and households. HUD uses age 62, while the Census generally classifies the elderly as persons who are 65 or older, the census data is for persons 60 years or older.

The following tables summarize information about the elderly in the City.

**Table NA45-A: Elderly Profile in Peabody**

| Peabody | <u>Householder Age 60 +</u> | <u>Householder Age 65-74</u> | <u>Householder Age 75-84</u> | <u>Householder Age 85+</u> |
|---------|-----------------------------|------------------------------|------------------------------|----------------------------|
|         | 1,556                       | 580                          | 401                          | 193                        |

Data Source: US Census ACS 2009-2013

Note: The HUD CHAS for 2011 puts the total population of elderly persons 65 years or older at 11,416. The ACS for 2013 only provides "Householder" information as in the table above.

The following table shows the number and percentages for elderly groupings by income strata.

**Table NA45-B: Low Income Elderly Profile**

| Peabody                            | 0-30% HAMFI | >30-50% HAMFI | >50-80% HAMFI | >80-100% HAMFI | >100% HAMFI | Totals =<80% HAMFI | % of all Elderly HHs |
|------------------------------------|-------------|---------------|---------------|----------------|-------------|--------------------|----------------------|
| <b>Total Households</b>            | 3,330       | 2,370         | 2,140         | 1,315          | 5,585       | 7,840              | 53%                  |
| <b>Household contains at least</b> | 520         | 540           | 325           | 260            | 685         | 1,385              | 9%                   |

| Peabody                                                         | 0-30%<br>HAMFI | >30-<br>50%<br>HAMFI | >50-<br>80%<br>HAMFI | >80-<br>100%<br>HAMFI | >100%<br>HAMFI | Totals<br>=<80%<br>HAMFI | % of all<br>Elderly<br>HHs |
|-----------------------------------------------------------------|----------------|----------------------|----------------------|-----------------------|----------------|--------------------------|----------------------------|
| one person 62-74<br>years of age                                |                |                      |                      |                       |                |                          |                            |
| Household<br>contains at least<br>one person age<br>75 or older | 455            | 555                  | 350                  | 150                   | 165            | 1,360                    | 9%                         |

Data Source: HUD CHAS 2011 and US Census 5 Year ACS 2009-2013

Examining the tables above, it can be seen that there are a significant number of elderly over the age of 60. As is the case across Massachusetts, the elderly population is expected to increase in the 15 communities in the City during the next five years. Although many elderly households require no supportive services to live independently, the continuing increase in housing costs has left many elderly severely cost burdened as has been noted in Section NA10 HUD Table 10. For the purpose of this analysis, the elderly with priority need are those at less than 80 percent of median income who are severely cost burdened (paying more than 50 percent of their income for housing). This translates to 1,700 elderly households in the City communities. If you consider that extremely low income elderly households paying more than 30% of the income for housing, it adds another 2,685 cost burdened elderly households for a total of 4,385 elderly households. These figures exclude the 507 elderly households who are living in public housing and those elderly households living in other subsidized units, since they are not cost burdened. In addition there are many elderly households with housing vouchers, exercising them in the City. Then there are a number of private landlords housing elderly households without the use of subsidies and for whom the housing cost burden is less than 30% of median income.

**Frail elderly** are defined as those elderly with mobility or self-care limitations. Typically, this population requires some assistance in daily living. This assistance may include adaptive housing and/or supportive services. The 2009-2013 ACS identified 8,358 people 65 or older who either have a self-care limitation or an independent living difficulty or both. This amounts to 16% of the City's elderly population 65 or older. For the purpose of this analysis, frail elderly include elderly at less than 80 percent of median income, who have a mobility or self-care limitation. There are 3,427 frail elderly households who meet these criteria. It is estimated that there is a significant percentage of frail elderly persons are not receiving but need supportive services.

Beverly, Salem, Peabody and Gloucester all have publicly assisted congregate facilities, but for the most part, all forms of assisted living are private market rate properties which are not

affordable for most of the seniors. It was also noted that there is a growing behavioral health problem among the seniors requesting housing services, related to substance abuse and mental health issues. This is especially the case among younger seniors –many of the individuals have had issues throughout their adult lives and once they become eligible as seniors, they look to their ASAP for assistance.

Most of the communities have Councils on Aging, which provide a variety of services and referrals, but cannot solve the housing affordability problem.

Adult Day Care

**Physically Disabled** The 2013 ACS identified approximately 1,352 non-elderly adults who have an ambulatory limitation. Elderly persons with an ambulatory problem totaled 2,535 (See Table NA45-C below).

**Table NA45-C: Elderly Persons with a Disability in Peabody**

|                                              | Estimated Numbers | % of Total Disability Population | % Of Elderly Disabled | % of All Elderly 65+ |
|----------------------------------------------|-------------------|----------------------------------|-----------------------|----------------------|
| <b>Disabled Population 65 years and over</b> | 4,117             | 55%                              |                       | 36%                  |
| With a hearing difficulty                    | 1,849             | 25%                              | 45%                   | 16%                  |
| With a vision difficulty                     | 708               | 9%                               | 17%                   | 6%                   |
| With a cognitive difficulty                  | 827               | 11%                              | 20%                   | 7%                   |
| With an ambulatory difficulty                | 2,535             | 34%                              | 62%                   | 22%                  |
| With a self-care difficulty                  | 673               | 9%                               | 16%                   | 6%                   |
| With an independent living difficulty        | 1,801             | 24%                              | 44%                   | 16%                  |

Data Source: ACS 2009-2013

**Mentally ill** are typically treated through the state Department of Mental Health (DMH) that currently services adults through both its residential and supportive service programs. DMH has various regional service sites. Peabody is serviced out of the North Shore Site Region.

In 2014 there were 773 authorized and active clients of the Department of Mental Health.

Within the North Shore Site Area, which includes Peabody, those receiving Housing Services through DMH are as follows:

**Table NA45 – D: Mentally Ill being Serviced by the Department of Mental Health**

| GLE | Apartment | % Group Home | % Apt |
|-----|-----------|--------------|-------|
| 81  | 77        | 51.3%        | 48.7% |

Source: Department of Mental Health December, 2014

GLE stands for Group Living Environment formerly known as group homes. Apartment refers to those who live in their own unit or with their family. Capacity refers to the capacity of the DMH system in the area to provide support.

The continuing shift from institutionalization to community based services and living options has placed an increasing need to create additional affordable housing in a setting that provides an opportunity for supervision and service provision. Many clients may be residing in inappropriate living situations. The overwhelming majority of DMH clients are very low income. Over 90% of clients on the wait list across the state require rental assistance and of those two-thirds also require services. A similar breakdown is assumed for the City. It is estimated that 4.1% of the population suffers from mental illness. Based on the population in the City, it can be assumed that there are 2,084 who fall into this category. Based on the availability of affordable housing and the income levels of those who are mentally ill, it is evident that there are mentally ill individuals who are not accessing but need affordable housing and many of whom are not receiving but need supportive services.

**Developmentally Disabled** are serviced through the Department of Developmental Services (DDS). DDS works with housing providers to develop community-based housing for its clients, ranging from group homes to independent apartments. DDS estimates that 80 percent of its consumers are below the poverty line. The statewide waiting list continues to grow and is exacerbated by an increasing number of individuals who have lived with parents who are now elderly and no longer able to provide care for them.

The Regional DDS office reports approximately ? clients in the City. Those receiving residential services include ? people in group homes. There are ? group homes which typically have a maximum of four clients (there may be as many as six, subject to a waiver) and a 24-hour live-in staff person. An additional ? individuals are in “provider family homes”, which are homes in which the household has an agreement for DDS to place a developmentally disabled adult in their residence. The remaining clients are living in their family homes. In terms of prioritization for receiving residential services, the one priority is for those who face an imminent danger regarding health and safety.

It is difficult to determine the number of people with developmental disabilities in the Consortium area. The US census provides information on cognitively disabled persons, but that does not

necessarily mean it is the same number of those who are developmentally disabled. The US Census numbers are as follows:

**Table NA45 – E: Peabody Cognitively Disabled**

|                                     |       |
|-------------------------------------|-------|
| <b>Population 5 to 17 years</b>     | 240   |
| <b>Population 18 to 64 years</b>    | 1,429 |
| <b>Population 65 years and over</b> | 827   |

Source: ACS 2009-2013

The Developmentally Disabled Population is a subgroup of this population. The table below specifically addresses the Developmentally Disabled population 22 years and over and their housing status.

The regional DDS office estimates the numbers as follows:

**Table NA45 – H: Developmentally Disabled by Residence and Age**

| <b>Population Cohort</b>            | <b>Peabody</b> | <b>In Residential Settings funded through DDS</b> | <b>In Residential Settings funded by Others</b> | <b>Living with Families</b> | <b>Living Independently</b> |
|-------------------------------------|----------------|---------------------------------------------------|-------------------------------------------------|-----------------------------|-----------------------------|
| <b>Population 22 and over years</b> |                |                                                   |                                                 |                             |                             |

Source: Department of Developmental Disabilities 2014

**Substance Abuse:**

Households with substance abuse problems are at a high risk of homelessness. Those who undergo treatment for addiction, frequently require a transitional setting and supportive services in order to fully recover. According to the Department of Public Health (DPH) there were close to 7,000 admissions to treatment programs in the NSHC communities in 2011. In the two largest communities (Haverhill and Salem) 13% of admissions for substance abuse in 2011 were among the homeless and approximately half the admissions were for individuals who had prior mental health issues.

**HIV/AIDS:**

Please refer to the section on homeless subpopulations for further information.

**What are the housing and supportive service needs of these populations and how are these needs determined?**

The Tables above show some of the estimated service and housing needs of these populations. Some data was developed from surveys, some from the census and some from conversations with housing and service providers in the NSHC area and some from the Commonwealth of Massachusetts Departmental databases.

**Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:**

The Boston Eligible Metropolitan Statistical Area (EMSA), receives funding to provide HIV related services for people living in the EMSA. The region includes seven counties in Massachusetts and three counties in New Hampshire. The City is located within this EMA. The City is not seeking funding on behalf of an eligible Metropolitan Statistical Area and does not need or have this information. However, we have reported the incidence of HIV/AIDS above.

**Discussion:**

Clearly there are substantial non-homeless populations described above who have supportive services needs and affordable housing needs. These specialized needs generally cannot be met by the HOME program. When HOME funds are joined with other funding sources they can be very helpful. In addition HOME can be used for short term and targeted housing assistance through the TBRA program.

## **NA-50 Non-Housing Community Development Needs – 91.215 (f)**

### **Describe the jurisdiction's need for Public Facilities:**

#### Entitlement City: Peabody

Peabody has a number of major Public Facility needs anticipated during the planning period. Most notably among those are: The reconfiguration of Peabody Square, street and lot lighting improvements in the downtown, clean-up and improvements along the North River, alleviating flooding in the downtown, increasing transportation opportunities. Other major public facility needs anticipated during the period include:

- The installation of trash and recycling receptacles in the downtown
- Creating and improving community centers
- Infrastructure improvements
- Investigating the ability to establish rail service from downtown Peabody to Salem Train Station

### **How were these needs determined?**

The majority of the projects focus on the City's Main Street corridor or downtown. Primarily it is an area with highest concentration low-mod households (census tracts 2107, 2108, and 2109) and some of the best economic development potential. In addition to making the area more attractive and safer for those living in the downtown, we hope to increase housing and economic development opportunities.

### **Describe the jurisdiction's need for Public Improvements:**

Peabody has a number of major Public Improvement needs anticipated during the planning period. Most notably among those are the reconfiguration of Peabody Square, implementation of the Riverwalk Project, providing additional public transportation access, providing compensatory flood storage.

Other major public improvement needs anticipated during the period include:

- Implementation of the Downtown Economic Development Plan
- Increasing/improving lighting in the downtown
- Improving sidewalks and access to the downtown.....

### **How were these needs determined?**

The City's downtown has the highest concentration of low-mod households in the city (census tracts 2107, 2108, and 2109) . That being said, it is also an area with great opportunity for revitalization. In 2012, the City of Peabody commissioned a study of the downtown in order to identify development barriers and opportunities, plan for revitalization and inspire investment. The plan provided a number of steps that the City of Peabody could take to help revitalize the downtown area. We picked several CDBG eligible items and focused our attention and funds to complete those tasks. Each year we anticipate investing additional funds from a variety of resources, both public and private to help aid in the revitalization of what was once an active downtown. The downtown has the potential to provide several types of housing and job opportunities.

### **Describe the jurisdiction's need for Public Services:**

Peabody has a number of major Public Service needs anticipated during the planning period. Most notably among those are .....

Other major public service needs anticipated during the period include:

1. Improving/increasing services for the elderly
2. Providing services for disabled adults
3. Assisting households to help prevent homelessness
4. Increasing the range of housing options and related services for low and moderate income households
5. Expanding services for those with special needs
6. Improving services for women and children fleeing domestic violence
7. Improving/increasing services to low and moderate income households
8. Providing housing and supportive services for persons with HIV/AIDS and their families
9. Providing resources to assist residents at risk of foreclosure

### **How were these needs determined?**

The needs were determined by the City of Peabody reviewing the City's demographics and talking with social service providers to find out what they see as needs in the community.

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

"Need" is difficult to define. The market forces of supply and demand have been the engines that have created disparities from time to time. For example, Massachusetts encountered an economic recession in 1990-1993 which resulted in a decline in housing production and an actual decline in market rents and housing prices. The opposite was true in the period 1998-2006. Now we are just emerging from a period of economic recession which started in 2007 and which is similar to the downturn in 1990-1993, both of which had serious impacts on the housing market. The City saw a decline in residential construction, as the financial lending market declined, unemployment rose and housing foreclosures increased. At this time, the area is on the road to recovery although it has been slow and gradual. It is expected that over the five year period this plan covers, we will see some sort of equilibrium in the housing market.

When one examines more closely who were damaged by the recent housing 'bust' and who is continuing to be impacted by it, many households continue to be priced out of the market and are faced with an increasing proportion of income they have to set aside for housing. Moreover, because of the tighter underwriting standards, the reticence of lenders to lend, the decline in resources available to subsidize rents and homeownership costs and the challenges low income households face in retaining their jobs and maintaining their income, all of these contribute to a period of difficulty for low income households to secure affordable housing.

For those households above median income, although the value of their housing dropped dramatically and now as the cost of housing is rising again, they still have sufficient income for other basic needs. In housing economics, we refer to this phenomenon as *income elasticity*. Low income families have less elasticity than higher income families. Thus, for the lower income households spending 50% of income on housing results in neglect of other more basic needs. This is discussed in more detail below.

The importance of these numbers is that they obviously exclude those households who reside in subsidized housing or who have subsidy vouchers. Consequently these unsubsidized households are dependent on the private market for housing, which has continued to see growth in costs of ownership and rents.

Coupled with these general measures are the specific circumstances some special needs populations have that further constrain their financial ability to purchase shelter. For example,

frail elderly, people with HIV/AIDS, people with severe mental illness, people with substance addiction, etc., must bear the cost of needed additional services, some of which are unreimbursed.

Another measure of need is what is happening to the availability of housing and housing subsidies that serve the most cost burdened households. There are many subsidized units of housing which serve households below 80% of median. In addition there are other household housing subsidies such as HCV (Section 8) and the state MRVP which enable a family to purchase (for HCV only) or rent housing while only paying 30% of their income. The formally subsidized housing units include those operated by Housing Authorities and HOME funded agencies. They also include programs such as Low Income Housing Tax Credits, Section 202 for the elderly and Section 811 for the disabled or special needs housing developed by the public and private sector, both non-profit and for profit.

There is also informal lower cost housing in each of the communities. In some cases, owners of multiple unit properties, especially 2-5 unit properties, will often rent out units below the average for the community and at rates affordable to lower income households. Similarly, some homes sell at a value affordable to a few households below 80% of median income. This informal housing market serves a significant number of households and its housing costs rise and fall with the general economy. In the US and in the City area, there are a significant number of households below 80% of median income not receiving a subsidy to defray housing costs, yet occupying units whose rental or ownership costs amount to less than 30% of their annual income. Naturally, people who are paying less than 30% of their income for housing and who are above 80% of median income, have surplus purchasing power which they are able to use for other critical family needs.

This informal part of the market, which had been serving households with incomes less than 80% of median income, has been shrinking over the last decade due to a variety of marketplace reasons. It continues to be vulnerable to market forces and deserves to be preserved by whatever means one can utilize.

One key concern of the City will be how many of the governmentally subsidized households are at risk. The two main groups at risk are the subsidized properties (such as those built under Section 236, Section 221(d), Low Income Tax Credit projects and other Federal programs 20 or more years ago), which had limited terms of affordability (20 – 40 years). In many cases, these terms expire within the next few years. The housing units relying upon Housing Choice Vouchers (Section 8) are also at risk. This is discussed in more detail below.

The possible 528 'expiring use' units vulnerable through 2020 can be preserved through various programs which extend use restrictions on a voluntary basis.

The issue with vouchers is more complex, but recent changes in how housing authority HCV budgets are set, coupled with the rising rental subsidies due to a growing lower income population being admitted to PHA programs (which consume more of the HCV subsidy), coupled with a growing “porting out” of vouchers to lower cost housing areas, means that it is probable that the City will see a net loss of 5-10% of its vouchers or anywhere from 30-40 vouchers in the coming five years. There are some actions which PHAs can take to reduce this loss, but they are somewhat limited by the nature of the housing market in the area and HUD regulations (75% of federal vouchers and 40% of federal public housing units must serve households at less than 30% of median income).

In addition to the private, but subsidized and thus affordable units listed above, there are units which are generally affordable forever such as public housing.

The task of developing and keeping enough assisted housing to meet the state's affordable housing appeals statute threshold of 10% of all housing units in the community will be a challenge.

As noted above, up to 528 of the affordable housing units in the City may also be lost over the next 5 years due to affordability use requirements expiring by 2020. This will exacerbate the situation. Actions can be taken by community leaders to keep these units affordable, by creating and utilizing different “expiring use” strategies.

Offsetting this problem, is the action of some communities take to amend their zoning codes, requiring any new development, to include a percentage of affordable units [Inclusionary Zoning] and to develop other zoning provisions which assist the development of affordable housing. The effect of these actions will depend upon the encouragement of developers by cities and towns, to use these provisions in the future.

As nearly all the City communities have a changing housing economy, typical of what is happening in Massachusetts as a whole, the likelihood is that the percentage of households being priced out of the market will continue. Already we know that for many members of the City, household income when adjusted for inflation, has actually declined or held at about the same. Meanwhile, over the last several years, housing prices and rents have increased, albeit with some leveling off and even decline in the last year. This means that households in these communities have not increased their purchasing power to keep pace with housing prices and other goods and services (medical care for example) which have outpaced the rate of inflation. If this continues, there will be a worsening housing problem in these communities.

The number of employed workers in Massachusetts during the last decade has declined. There has been minimal job growth over the last few years and a persistent unemployment rate for

employees earning less than 80% of median income and especially for minority low income persons. This seems to be the forecast trend for the next year or two as well.

Also during the last two decades, there has been a significant out-migration of households in Massachusetts between the ages of 25 and 45. This has been offset by a large in-migration of foreign born households. According to census data much of the net increase in family formation is attributable to foreign immigration. This continuing population 'exchange' has resulted in a growing number of non-white immigrant households where English is the second language. Also 41% of immigrants into Massachusetts since 1990 will not have a high school diploma (although 33% will have a college degree, (which is a higher percentage than in prior periods of immigration). Moreover, this new immigrant population has a significant proportion of households of lower income and a significant number whose only household head is a single female. As a result, the number of immigrants making up families in poverty is rising. [See Table SP70-A for a breakdown].

While we do not know the exact dimensions of this 'exchange' and don't know how quickly the 'immigrants' secure linguistic skills, jobs and more suitable housing, we can conclude that they present a housing, educational and employment challenge to the communities of the City.

All in all, the affordability gap has grown for all communities but is especially severe for some of them. Looking at the cities and towns which make up the City, this is also true. The median household income trend from 2000 with projections through 2020 indicates that there has been a significant change in income over the last 10 years and projections indicate that income will continue to rise, although not as significantly as 2000-2007.

When we examine rents for modestly priced housing, a good proxy are the Fair Market Rents which HUD calculates for the area. [These are developed using census data and specific market surveys].

There are several ways of looking at the housing challenge facing households in this area.

We can examine the general rise in housing costs over the last 30 years and can see the significant challenges over time. The noticeable trends are the sharp rise in sales prices from 2002 to 2006, then the sharp drop until 2012 and now an increase again.

Another illustration of housing affordability is to look at the cost of housing divided by household income, which generates an indicator ratio which illustrates the growing cost burden on housing for purchase. This is discussed below.

One of the factors driving housing prices over 1990-2008 was the increase in the size of the average house. In 1970 the median home size was 1,500 square feet. By 2008 it was 2,300

square feet. In the last 4 years it has decreased to 2,000 square feet. The number of bathrooms, kitchen appliances and other amenities also increased in the last 30 years. In the same period construction costs have escalated, so that the combination of rising land costs, especially in the City area, increasing size of homes, multiplication of amenities and the rising cost of construction, were reflected in the rising cost of housing. Now that there is some downward pressure on that combination of housing design, we may see a leveling off in the next five years. It is also costly to build, maintain and operate housing in the City area. The housing stock is relatively old. There is poor insulation and older inefficient equipment which results in high utility costs and there is a continuing discovery of lead based paint all of which add to the rehab needs and costs.

The other group of households that is impacted is that which is seeking to move from rental to homeownership. Many are actually more cost burdened owners than renters. Low income residents trying to become homeowners need effective counseling and subsidies. Without deep subsidy programs such as the Housing Choice Voucher Homeownership Program or HOME, the cost burdens and mortgage servicing troubles may continue.

In examining the rental pricing situation, we find a similar story but with the significant difference that changes in rental costs have an immediate impact on households, unless they are in public housing or certain subsidized housing situations where tenant rent payments are tied only to household income changes.

It appears from recent data that there has been a growth in immigrants in the area but clearly it has not been sufficient to offset the decline in home buying families. That could change.

Publicly assisted housing is an important affordable housing resource for low income residents, as is the supply of affordable *unsubsidized* units. This affordable, unsubsidized inventory faces price inflation and gradual transition to higher income household occupancy. One advantage of HOME and CDBG funded rehab programs is that they stabilize the occupancy for households at less than 80% of median. Reduction in public funding for the development of low and moderate income housing has meant that affordable housing production has not kept pace with affordable needs. With this reduction, the rise of inclusionary zoning as a mechanism for production becomes even more important.

As discussed above, the City's existing subsidized housing stock faces over 528 units being removed from the stock of affordable housing as their use restrictions expire in the period covered by this plan (2015-2020). This includes individual homeowner units and small rental properties rehabbed with CDBG and HOME funds as well. HUD's voluntary conversion of public housing to vouchers could also result in losses.

As noted previously, many HCV agencies will not receive sufficient funds to pay landlords for the vouchers now in use. As a result, agencies may have to find ways to scale back their programs. Some may cut the maximum amount of rent a voucher can cover; others may reduce the number of families which are assisted. Still others may close waiting lists and not reissue some vouchers as they become available when households leave the program.

The Housing Market sections below explore the dimensions of the housing market in more detail.

DRAFT

## MA-10 Number of Housing Units – 91.210(a)&(b)(2)

### Introduction

#### All residential properties by number of units

| Property Type                   | Number        | %           |
|---------------------------------|---------------|-------------|
| 1-unit detached structure       | 10,816        | 50%         |
| 1-unit, attached structure      | 1,155         | 5%          |
| 2-4 units                       | 3,317         | 15%         |
| 5-19 units                      | 1,742         | 8%          |
| 20 or more units                | 3,982         | 18%         |
| Mobile Home, boat, RV, van, etc | 683           | 3%          |
| <b>Total</b>                    | <b>21,695</b> | <b>100%</b> |

Table 26 – Residential Properties by Unit Number

Data Source: 2007-2011 ACS

#### Unit Size by Tenure

|                    | Owners        |             | Renters      |            |
|--------------------|---------------|-------------|--------------|------------|
|                    | Number        | %           | Number       | %          |
| No bedroom         | 27            | 0%          | 363          | 5%         |
| 1 bedroom          | 646           | 5%          | 2,554        | 35%        |
| 2 bedrooms         | 3,049         | 22%         | 2,975        | 41%        |
| 3 or more bedrooms | 9,957         | 73%         | 1,319        | 18%        |
| <b>Total</b>       | <b>13,679</b> | <b>100%</b> | <b>7,211</b> | <b>99%</b> |

Table 27 – Unit Size by Tenure

Data Source: 2007-2011 ACS

#### Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

The data available from a Federal Public Housing Authority is more detailed and more readily available than from other subsidized housing providers. Table MA10 - D below shows that the vast majority (at least 75%) of housing provided through the PHA in the City's governmentally subsidized housing programs serve Extremely Low Income households.

#### Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

The table below lists the developments which have either local restrictions or restrictions from the funding source such as HUD, MHFA etc. As the table illustrates, there are at least another 528 units at risk during this next 5 year Plan period (through 2020).

**Table MA10 – A Expiration of Subsidy Inventory**

| Peabody        | Total Units | Current Units Assisted | Units at Risk through 6/30/2016 | Units at Risk through 6/30/2020 |
|----------------|-------------|------------------------|---------------------------------|---------------------------------|
| HUD LIHTC LIST | 61          | 61                     | 0                               | 0                               |
| CEDAC LIST     | 756         | 756                    | 172                             | 250                             |
| HOME LIST      | 0           | 0                      | 0                               | 0                               |
| SHI LIST       | 2,031       | N/A*                   | 522                             | 528                             |

Source: ACS 2009-2013, NSHC Survey, CEDAC, LIHTC Database and DHCD Sources

**Note:**\*Some SHI units are not subsidized or affordable but meet the CH 40B rule for inclusion.  
**Note:** The databases used have known inaccuracies especially when expiration dates have been extended. This data therefore may be inaccurate, especially for the first Annual Plan year July 1<sup>st</sup> 2015 – June 30<sup>th</sup> 2016. Also in the list of subsidized projects with restrictions above there are some developments where the term of the subsidy is not known at this time. It might be therefore that there are additional units at risk through 2020.

We should also note that most of these developments are owned in whole or in part by mission driven non-profits who have demonstrated a clear commitment to extending the affordability restrictions and/or securing replacement subsidies.

**Does the availability of housing units meet the needs of the population?**

In addition to the developments subsidized with specific governmental actions/financing and therefore with a variety of restrictions both in terms of the longevity of the restrictions and the criteria for admittance (mostly income restrictions), there are many units which based on the US Census, were affordable to their occupants at the time (2012). This is calculated using the 30% of gross income formula.

The following table shows this distribution and also adjusts the numbers for the known subsidized households in the Consortium communities. It should be noted that the State also manages HUD HCV vouchers and that approximately 70 are being used in the City.

**Table MA10 - B Census Affordability Data**

| All Households 0%-80% Median Income Occupying Housing which is Affordable | Owner | Renter  | Totals | Known Subsidized Households | Estimated Private Affordable Housing |
|---------------------------------------------------------------------------|-------|---------|--------|-----------------------------|--------------------------------------|
| 0%-30% HAMFI                                                              | 1,240 | No Data | 1,240  | 747                         | 493                                  |
| 30%-50% HAMFI                                                             | 3,785 | 315     | 3,785  | 146                         | 3,640                                |

| All Households 0%-80% Median Income Occupying Housing which is Affordable | Owner  | Renter | Totals | Known Subsidized Households | Estimated Private Affordable Housing |
|---------------------------------------------------------------------------|--------|--------|--------|-----------------------------|--------------------------------------|
| 50%-80% HAMFI                                                             | 5,615  | 315    | 5,025  | 39                          | 4,986                                |
| Total Subsidized Households in the City                                   | 10,640 | 630    | 10,050 | 2,494                       | 7,556                                |

Source: ACS 2006-2012 and PHA Survey, CEDAC, LIHTC Database and DHCD Sources

**Table MA10 – C PHA and Other Subsidized Housing Affordability Data**

| Subsidized Households in the City        | Number of Extremely Low Income (0%-30% AMI) Households | Number of Very Low Income (31%-50% AMI) Households | Number of Low Income (51%-80% AMI) Households | Totals 0%-80% AMI Households | Total All HH |
|------------------------------------------|--------------------------------------------------------|----------------------------------------------------|-----------------------------------------------|------------------------------|--------------|
| Federal Public Housing Residents         | -                                                      | -                                                  | -                                             | -                            | -            |
| Federal Voucher Participants             | 259                                                    | 51                                                 | 13                                            | 324                          | 13           |
| State Public Housing Residents           | 390                                                    | 76                                                 | 20                                            | 487                          | 20           |
| State Voucher (MRVP & AHVP) Participants | 97                                                     | 19                                                 | 5                                             | 121                          | 5            |
| Other Subsidized Housing*                | 1,173                                                  | 229                                                | 61                                            | 1,463                        | 61           |
| Total All                                | 747                                                    | 146                                                | 39                                            | 2,394                        | 100          |

\*Note: All will be <=80% Median Income and most less than 60% Median Income

Note that the ELI, VLI, LI and MI numbers are estimated using national proportions.

Source: ACS 2009-2013 and PHA Survey, CEDAC, LIHTC Database and DHCD Sources

As Tables MA10-B and MA-C show, there are about 2,494 households with subsidies in the Consortium. In addition, it is estimated that there are approximately another 7,556 units which are occupied by households and for whom the cost is affordable, using the same 30% of income rule. Therefore there is not only a need to protect governmentally subsidized housing, of which more than 528 units are at risk of losing their subsidies in the next 5 years, but also to protect private landlords who are providing subsidized affordable housing.

The following table summarizes the 2014 inventory by the State of Massachusetts using DHCD criteria and as of a point in time (December 2014).

**Table MA10-D City of Peabody Affordable Units- State DHCD Subsidized Housing Inventory as of 12/5/2014**

| <b>Peabody</b>             | <b>Year Round Units-2010</b> | <b>Total Development Units</b> | <b>Affordable Units- 2014</b> | <b>% Affordable- 4/30/2013</b> |
|----------------------------|------------------------------|--------------------------------|-------------------------------|--------------------------------|
| Mixed Rental and Ownership |                              |                                | 23                            |                                |
| Ownership                  |                              |                                | 212                           |                                |
| Rental                     |                              |                                | 2,079                         |                                |
| TOTAL                      | 22,135                       | 2,146                          | 2,314                         | 9.2%                           |

Data Source: DHCD 2014

It should also be noted that the lack of non-subsidized affordable housing creates a situation where the percentage of household income to support household expenses becomes a larger burden for the household and leads those affected to seek assisted/affordable housing units thereby fueling the need for additional affordable units. Unsubsidized and homeless families will be priced out of the market.

**Describe the need for specific types of housing:**

Through a review of existing data, there is no one specific housing type that has been identified as needed. All types of housing (rental and ownership) are needed, provided it is affordable. Through discussions with North Shore Community Action Programs (NSCAP), Citizens for Adequate Housing, North Shore Elder Services, Harborlight Community.

**Discussion**

As noted above in Table MA10-B, the number of privately owned and managed housing units which are serving people with incomes of less than or equal to 80% of median income and which are providing housing at a cost of 30% or less of household income, is quite significant. These are worth preserving as the cost of replacing them with new housing is substantial. Programs which target rehab of these units (such as HOME and CDBG) or provide direct subsidy of the units (such as Project Based Vouchers) are more cost effective.

In addition as noted above, there are about 528 units of housing with contractual obligations to provide affordability, in which the contract term will expire in the next 5 years. Preservation of these units will, in general, be less costly than replacing them with new units.

This furthers the argument that additional affordable housing units must be created or maintained at all levels, from transitional housing to permanent housing and from rental units to home ownership.

## MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

### Introduction

### Cost of Housing

|                      | Base Year: 2000 | Most Recent Year: 2013 | % Change |
|----------------------|-----------------|------------------------|----------|
| Median Home Value    | 205,800         | 350,400                | 70%      |
| Median Contract Rent | 634             | 1,080                  | 70%      |
| Median HH Income     | \$54,829        | \$64,351               | 17%      |

**Table 28 – Cost of Housing**

Data Source: 2000 Census (Base Year), 2009-2013 ACS (Most Recent Year)

| Rent Paid       | Number       | %             |
|-----------------|--------------|---------------|
| Less than \$500 | 1,342        | 18.6%         |
| \$500-999       | 1,955        | 27.1%         |
| \$1,000-1,499   | 2,361        | 32.7%         |
| \$1,500-1,999   | 994          | 13.8%         |
| \$2,000 or more | 559          | 7.8%          |
| <b>Total</b>    | <b>7,211</b> | <b>100.0%</b> |

**Table 29 - Rent Paid**

Data Source: 2007-2011 ACS

### Housing Affordability

| % Units affordable to Households earning | Renter        | Owner        |
|------------------------------------------|---------------|--------------|
| 30% HAMFI                                | 1,240         | No Data      |
| 50% HAMFI                                | 3,785         | 315          |
| 80% HAMFI                                | 5,615         | 1,490        |
| 100% HAMFI                               | No Data       | 3,125        |
| <b>Total</b>                             | <b>10,640</b> | <b>4,930</b> |

**Table 30 – Housing Affordability**

Data Source: 2007-2011 CHAS

### Monthly Rent

| Monthly Rent (\$) | Efficiency (no bedroom) | 1 Bedroom | 2 Bedroom | 3 Bedroom | 4 Bedroom |
|-------------------|-------------------------|-----------|-----------|-----------|-----------|
| Fair Market Rent  | 762                     | 869       | 1,115     | 1,389     | 1,490     |
| High HOME Rent    | 743                     | 905       | 1,137     | 1,393     | 1,454     |
| Low HOME Rent     | 743                     | 839       | 1,007     | 1,163     | 1,298     |

**Table 31 – Monthly Rent**

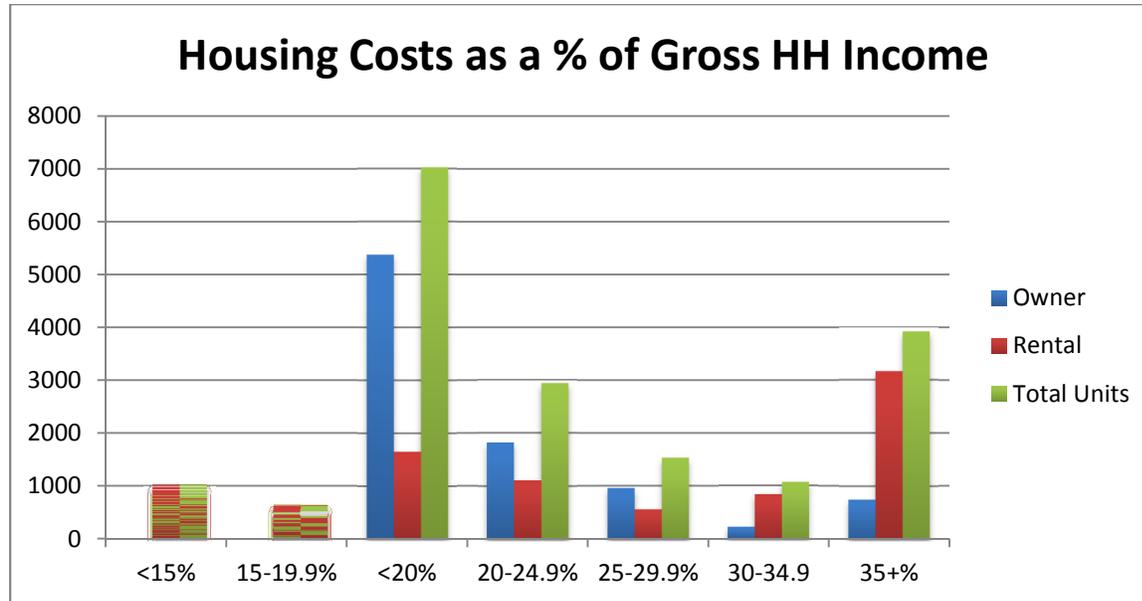
Data Source: HUD FMR and HOME Rents

**Table MA15-A : Housing Costs as a % of Gross Income**

|             | <15%  | 15-19.9% | <20%  | 20-24.9% | 25-29.9% | 30-34.9 | 35+%  |
|-------------|-------|----------|-------|----------|----------|---------|-------|
| Owner       |       |          | 5,373 | 1,821    | 958      | 230     | 747   |
| Rental      | 1,021 | 631      | 1,652 | 1,114    | 566      | 841     | 3,164 |
| Total Units | 1,021 | 631      | 7,025 | 2,935    | 1,524    | 1,071   | 3,911 |

Data Source: ACS 2013

**Chart MA15- Housing Costs as a % of Gross HH Income**



**Table MA15-B: Housing Costs Multiplier**

|                                 | Income Housing Value Multiplier 2000 | Income Housing Value Multiplier 2012 | % Change |
|---------------------------------|--------------------------------------|--------------------------------------|----------|
| Income Housing Value Multiplier | 3.94                                 | 5.18                                 | 31%      |
| Income Rental Value Multiplier  | 0.15                                 | 0.23                                 | 50%      |

Data Source: ACS 2013 and Census 2000

As can be seen in Table MA15-A, 7,025 households were paying 20% or less of their gross income for housing in 2013, while another 3,911 were paying over 35% of their income for housing. Generally speaking, except for the very poor (households earning less than 30% of median income) households that are paying up to 35% of income is not unreasonably burdensome. These statistics also show that roughly 22% of all households are paying over 35% of their income on housing costs, which is concerning.

Moreover, Table MA15-B above illustrates the change in housing costs as a multiple of income in the last ten years. As noted in the introduction, it is important to note how housing costs track or don't track household income. A simple way to do that is to divide the mean housing and rental values or costs by the mean household income. Historically, these homeownership ratios or multipliers have been stable and in the 2.1-2.7 range. In the last 15 years, this multiplier has risen substantially indicating that housing costs are consuming more and more of household income. For homeowners, the multiplier has risen by 31% while for rental households it has risen 50%. A change of 10% is considered significant, so this change illustrates how incomes in the City have not kept pace with the purchase or rental price of housing.

**Is there sufficient housing for households at all income levels?**

This is a difficult question to answer. There is some overcrowding in the City and there are a great number of households with a cost burden above 35% of household income and above 50% of household income. Clearly more production of housing could create competition and drive prices lower. However, the cost of production is such that almost all newly constructed housing is beyond the rental or purchase capacity of households earning 80% of median or less. Thus without subsidies for households already housed or seeking to be housed, there is a minimal chance of meeting affordable housing demand.

**How is affordability of housing likely to change considering changes to home values and/or rents?**

As noted above, housing purchase and rental values have increased disproportionately to income and therefore more and more families are either going to have to pay more for housing, or double up and/or move to communities which have lower housing prices. Clearly, it will not affect anyone receiving a rental subsidy or a housing purchase subsidy, but these subsidies have declined in recent years and especially with the HOME program, the subject of this Consolidated Plan, the annual entitlement awards have gone down by roughly 20% in the last 5 years with expectations that Congress and HUD will further reduce the HOME budget.

In addition many homeowners have lost their homes through foreclosure and some rental properties have been lost to conversion to for-sale use.

**How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?**

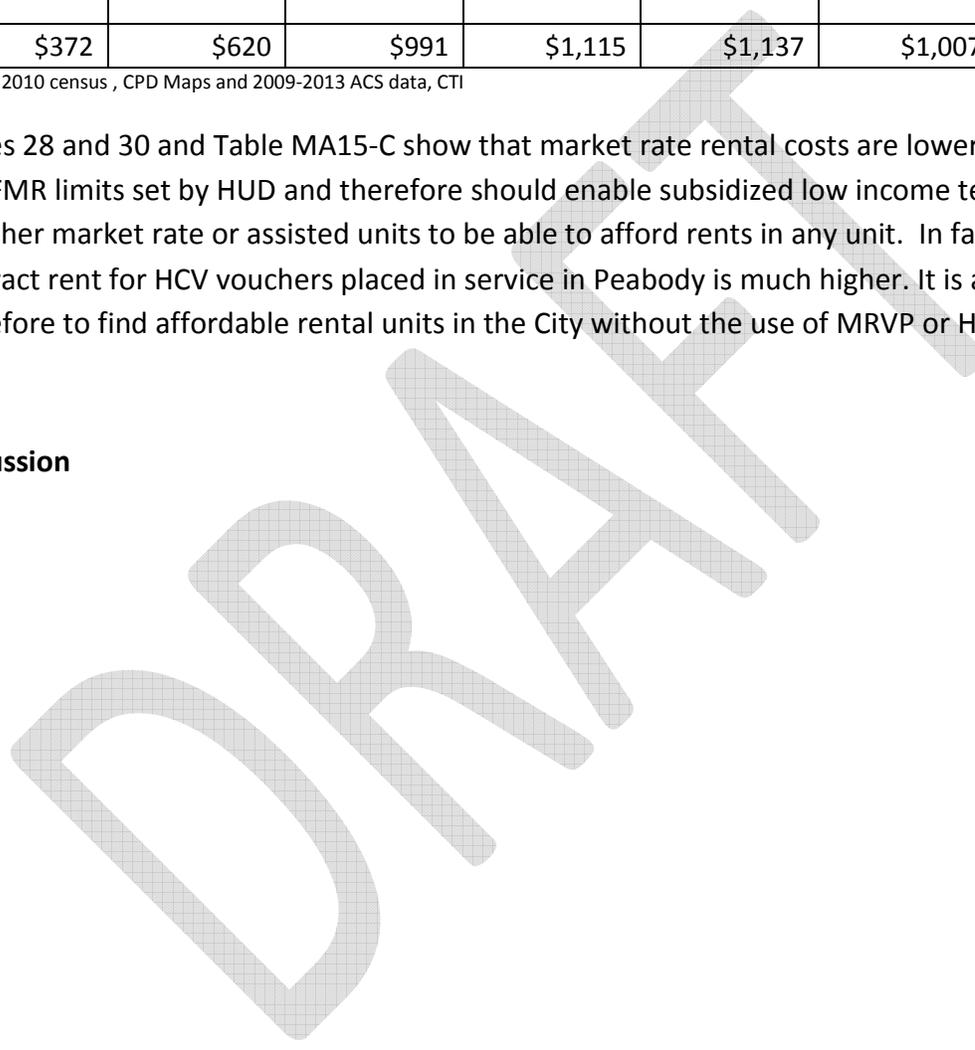
**Table MA15-C: Contract Rent Levels**

| 80% median contract rent | 50% median contract rent | 30% median contract rent | 2014 FMR for Peabody 2 bedroom unit | 2014 High HOME Rent for Peabody 2 bedroom unit | 2014 Low HOME Rent for Peabody 2 bedroom unit | 2014 Average Contract Rent for HCV Participants in Peabody 2 bedroom unit <sup>5</sup> |
|--------------------------|--------------------------|--------------------------|-------------------------------------|------------------------------------------------|-----------------------------------------------|----------------------------------------------------------------------------------------|
| \$372                    | \$620                    | \$991                    | \$1,115                             | \$1,137                                        | \$1,007                                       | \$1,464                                                                                |

Source: 2010 census , CPD Maps and 2009-2013 ACS data, CTI

Tables 28 and 30 and Table MA15-C show that market rate rental costs are lower than HOME and FMR limits set by HUD and therefore should enable subsidized low income tenants applying to either market rate or assisted units to be able to afford rents in any unit. In fact the average contract rent for HCV vouchers placed in service in Peabody is much higher. It is a challenge therefore to find affordable rental units in the City without the use of MRVP or HCV subsidies.

**Discussion**




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<sup>5</sup> CTI Data 3/2015

## MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

### Introduction

### Definitions

### Condition of Units

| Condition of Units             | Owner-Occupied |             | Renter-Occupied |             |
|--------------------------------|----------------|-------------|-----------------|-------------|
|                                | Number         | %           | Number          | %           |
| With one selected Condition    | 4,467          | 33%         | 3,475           | 48%         |
| With two selected Conditions   | 32             | 0%          | 190             | 3%          |
| With three selected Conditions | 14             | 0%          | 53              | 1%          |
| With four selected Conditions  | 0              | 0%          | 0               | 0%          |
| No selected Conditions         | 9,166          | 67%         | 3,493           | 48%         |
| <b>Total</b>                   | <b>13,679</b>  | <b>100%</b> | <b>7,211</b>    | <b>100%</b> |

Table 32 - Condition of Units

Data Source: 2007-2011 ACS

### Year Unit Built

| Year Unit Built | Owner-Occupied |             | Renter-Occupied |             |
|-----------------|----------------|-------------|-----------------|-------------|
|                 | Number         | %           | Number          | %           |
| 2000 or later   | 776            | 6%          | 1,988           | 28%         |
| 1980-1999       | 2,581          | 19%         | 884             | 12%         |
| 1950-1979       | 7,089          | 52%         | 1,624           | 23%         |
| Before 1950     | 3,233          | 24%         | 2,715           | 38%         |
| <b>Total</b>    | <b>13,679</b>  | <b>101%</b> | <b>7,211</b>    | <b>101%</b> |

Table 33 – Year Unit Built

Data Source: 2007-2011 CHAS

### Risk of Lead-Based Paint Hazard

| Risk of Lead-Based Paint Hazard                       | Owner-Occupied |     | Renter-Occupied |     |
|-------------------------------------------------------|----------------|-----|-----------------|-----|
|                                                       | Number         | %   | Number          | %   |
| Total Number of Units Built Before 1980               | 10,322         | 75% | 4,339           | 60% |
| Housing Units build before 1980 with children present | 450            | 3%  | 65              | 1%  |

Table 34 – Risk of Lead-Based Paint

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

**Vacant Units**

|                          | <b>Suitable for Rehabilitation</b> | <b>Not Suitable for Rehabilitation</b> | <b>Total</b> |
|--------------------------|------------------------------------|----------------------------------------|--------------|
| Vacant Units             |                                    |                                        |              |
| Abandoned Vacant Units   |                                    |                                        |              |
| REO Properties           |                                    |                                        |              |
| Abandoned REO Properties |                                    |                                        |              |

**Table 35 - Vacant Units**

**Need for Owner and Rental Rehabilitation**

The City of Peabody understands that there is a need for both homeowner and rental rehabilitation. In order to stretch the City’s federal dollars, we have sought out other resources to provide this service. We have proposed an Emergency Rehabilitation Pilot Program for income eligible households to be funded through the City’s allocation of Community Preservation Funds. Additionally, we offer an Investor Owner Rental Rehabilitation Program, which provides low interest loans to owners of 2-4 rental unit properties. This program is funded through the City of Peabody’s Community Development Authority (CDA) Business Loan Program.

**Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards**

In 2009 39% of households in Peabody earned below 80% of median income and 12% of households were below poverty levels and earned less than 30% of median income. These low-moderate income households are at risk for lead-based paint exposure as they are likely to occupy old houses built before 1980. Low-income households who are under the poverty line are thought to be at particular risk. While we do not know the exact number of households that actually occupy houses with lead paint contamination, there is ongoing evidence that the problem has not been eradicated.

**Discussion**

Lead paint was commonly used in construction before 1950 and was not banned until 1978. Older houses, such as those built before 1950, are usually the source of lead based paint poisoning. The number of old houses, coupled with the number of low income and moderate income households is a good indicator of how many families are likely to be at risk for lead-based paint poisoning. In Peabody 83% of the housing units were built before 1980 and 35% before 1950. This number of old houses is comparable to the State of Massachusetts where 44% of the housing units were built before 1950 and 81% were built before 1980. The fact that

the majority of Peabody’s housing units were built before 1980 emphasizes the importance of continuing to identify lead hazards and de-lead older homes throughout the City. Not only does the presence of lead contamination restrict housing choices for families with children who are younger than six years of age, but it greatly increases costs to homeowners. For the low and moderate-income homeowners in the City this is an ongoing concern.

**Table MA20-C Age of Housing**

| <b>Community</b> | <b>Owner Pre-1980</b> | <b>Rental Pre-1980</b> | <b>All Units Pre-1980</b> | <b>Total Housing Units</b> | <b>% Built before 1980</b> |
|------------------|-----------------------|------------------------|---------------------------|----------------------------|----------------------------|
| Peabody          | 1,752                 | 757                    | 2,509                     | 4,024                      | 62%                        |

Data Source: ACS 2009-2013

DRAFT

**Table MA20-D Lead Poisoning Rates 2003-2012**

| Community | 2003 | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 |
|-----------|------|------|------|------|------|------|------|------|------|------|
| Peabody   | 0    | 0    | 0    | 0.7  | 0    | 0    | 0    | 0    | 0    | 0    |

Data Source: Massachusetts Department of Public Health, 2013

**Discussion**

The lead poisoning statistics in Table MA30-D above shows that there has been a low incidence of lead poisoning in Peabody. But clearly the City needs to keep an eye on conditions in its housing. It also requires that the City keep requiring rehab units to meet lead free standards.

DRAFT

**MA-25 Public and Assisted Housing – 91.210(b)**

**Introduction**

**Totals Number of Units**

|                                                                                                               | Program Type |           |                |                                     |                            |               |                         |   |     |
|---------------------------------------------------------------------------------------------------------------|--------------|-----------|----------------|-------------------------------------|----------------------------|---------------|-------------------------|---|-----|
|                                                                                                               | Certificate  | Mod-Rehab | Public Housing | Vouchers                            |                            |               |                         |   |     |
|                                                                                                               |              |           |                | Total                               | Project -based             | Tenant -based | Special Purpose Voucher |   |     |
|                                                                                                               |              |           |                | Veterans Affairs Supportive Housing | Family Unification Program | Disabled *    |                         |   |     |
| # of units vouchers available                                                                                 |              |           |                | 262                                 |                            |               | 0                       | 0 | 621 |
| # of accessible units                                                                                         |              |           |                |                                     |                            |               |                         |   |     |
| <b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b> |              |           |                |                                     |                            |               |                         |   |     |

**Table 36 – Total Number of Units by Program Type**

Data Source: PIC (PIH Information Center)

**Describe the supply of public housing developments:**

**Table MA25-A1 All Federal Public Housing and Vouchers in the City**

| Peabody | Federal Public Housing Units | Federal HCV Vouchers | Federal Project Based Vouchers | Federal VASH Vouchers | Total Federal Portfolio |
|---------|------------------------------|----------------------|--------------------------------|-----------------------|-------------------------|
|         | -                            | 407                  | 0                              |                       | 407                     |

Data Source: DHCD, CEDAC, HUD

**Table MA25-A2 Housing Authority Inventory - Detail**

| Address/Name       | Description                                                  | Population Focus   |
|--------------------|--------------------------------------------------------------|--------------------|
| 75 Central Street  | (78 units-supportive living site) (plus 12 congregate units) | Elderly & Disabled |
| 103 Central Street | (29 units)                                                   | Elderly            |
| Bresnehan Street   | (35 units)                                                   | Elderly            |
| Wilson Terrace     | (50 units)                                                   | Elderly            |
| Connolly Terrace   | (52 units)                                                   | Elderly            |
| Eastman Park       | (52 units)                                                   | Elderly            |
| Rockdale Park      | (50 units)                                                   | Elderly            |

Data Source: North Shore Elder Services

**Table MA25-B1 All State Public Housing and Vouchers in the City**

| Peabody | State Public Housing Units | State MRVP & AHVP Vouchers | State HCV Vouchers placed in the City | Total State Portfolio |
|---------|----------------------------|----------------------------|---------------------------------------|-----------------------|
|         | 507                        | 126                        | 70                                    | 703                   |

Data Source: DHCD, CEDAC, HUD, CTI

**Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:**

The Peabody Housing Authority (PHA) is a quasi-public agency that was established by the state and City of Peabody to produce housing that is affordable to low- and moderate-income residents. The PHA owns and/or manages 507 units in 16 separate developments, including

units for seniors, families, and those with special needs. The Housing Authority also manages approximately 485 rental subsidies/vouchers that enable those who are priced out of the housing market to rent housing in privately owned units, paying only a specified portion of their income on housing costs.

**Public Housing Condition**

| Public Housing Development | Average Inspection Score                      |
|----------------------------|-----------------------------------------------|
|                            | Not available for State funded public housing |

Table 37 - Public Housing Condition

The major focus of the agency has been on quality management of its programs, whether it is properties or vouchers and especially to ensure that turnover time is fast, so that vacancies are reduced and families on the waiting list can be housed quickly. Even so the waiting lists are long and generally are not open to new applicants.

**Describe the restoration and revitalization needs of public housing units in the jurisdiction:**

Agencies with federal public housing have had the advantage of a regular stream of capital funding and have used this stream to modernize and maintain their public housing which is competitive in the market place. They also have had revitalization, sources such as HOPE VI. The Peabody Housing Authority has no Federal public housing and is only just beginning to see a formula driven modernization program emerge for its State Public Housing. At the moment, it still must compete for state modernization funds.

**Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:**

In addition to housing management and modernization, the PHA has also tried to identify needs for specialized housing and services, to support those who have needs which are not easily met in an independent living environment.

**Discussion:**

The City has extremely limited resources to assist the needs of the PHA and its clients, especially when compared with the needs of those who do not have access to affordable housing. It continues to support the PHA's residents and participants who apply for homeownership assistance, focusing on those coming out of Family Self Sufficiency programs. The City will also work with the State and the PHA to develop project based Section 8 projects. As the HUD regulations permit up to 20% of the allocation to be used for this purpose, this has the potential for developing more than 66 affordable housing units.

## MA-30 Homeless Facilities and Services – 91.210(c)

### Introduction

#### Facilities and Housing Targeted to Homeless Households

|                                         | Emergency Shelter Beds          |                                    | Transitional Housing Beds | Permanent Supportive Housing Beds |                   |
|-----------------------------------------|---------------------------------|------------------------------------|---------------------------|-----------------------------------|-------------------|
|                                         | Year Round Beds (Current & New) | Voucher / Seasonal / Overflow Beds | Current & New             | Current & New                     | Under Development |
| Households with Adult(s) and Child(ren) | 355                             | 734                                | 76                        | 67                                |                   |
| Households with Only Adults             | 123                             | 73                                 | 39                        | 369                               |                   |
| Chronically Homeless Households         | n/a                             | n/a                                | n/a                       | 87                                |                   |
| Veterans                                | 0                               | 0                                  | 25                        | 92                                | 27                |
| Unaccompanied Youth                     | 0                               | 0                                  | 0                         | 0                                 |                   |

Table 38 - Facilities and Housing Targeted to Homeless Households

#### **Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons**

As a result of a long-established network of shelter providers and public officials - - representatives from the Massachusetts Department of Mental Health attend every monthly meeting of the Continuum of Care Alliance – there is quick access to those individuals who can assist in addressing these particular needs. Representatives from local health Care agencies that serve the low and moderate income population, as well as representatives from the Massachusetts Department of Employment and Training are a part of the CofC system and serve as a resource on a regular basis. Moreover, there is a clear system in place to ensure that every homeless family and every homeless individual is provided with information and resources on how to maximize their access to mainstream resources (including MassHealth, disability services, job training and job readiness programs).

**List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.**

See SP-40

## MA-35 Special Needs Facilities and Services – 91.210(d)

### Introduction

Throughout the City, there are households in various subpopulations who are not homeless but have specific housing needs and may also require special attention due to their current or prospective service needs. These subpopulations include: elderly, frail elderly, persons with severe mental illness, developmentally disabled, physically disabled, substance abusers, and persons with HIV/AIDS.

The City is aware of the needs of special populations and is committed to supporting initiatives which target these populations. One of the most effective strategies is to assist in providing affordable housing through the use of Project Based Section 8 which is made available through the Peabody Housing Authority and through the DHCD, which provides its own state public housing subsidies and units. If funds can assist any developments proposed, the City will consider them seriously as it has done so in the prior 5 year plan.

The approach to addressing the needs posed by these populations has changed over the past twenty years. In response, a variety of public and private sector resources are available to address some of the current approaches to housing and service needs for these groups. These resources are limited and insufficient to meet all the needs identified. In addition, members of these subpopulations frequently require assistance from multiple sources in order to succeed in daily life.

In addition to the availability of public housing and other federally assisted housing programs for the elderly (especially Section 202) and for the disabled (especially Section 811 and Project Based Section 8), Massachusetts is one of the few states which provides state aided public housing for the elderly, for the frail elderly and for the non-elderly disabled through DHCD. Other state agencies serving the elderly within the Consortium include the Executive Office of Elder Affairs and the Executive Office of Health and Human Services. Massachusetts also has a variety of community-based programs serving the elderly. There are local Councils on Aging (COA) which provide elders and families with direct care services. North Shore Elder Services is the Access Point for Aging for Peabody. Programs which meet the needs of elderly residents include subsidized housing; protective services (intervention in cases where there is evidence that an elder has been neglected, abused or financially exploited by someone in a domestic setting); home care; congregate housing; nutrition; guardianship; legal services; transportation; assistance with health care administration; and coordination services for the elderly who are also disabled.

In addition to affordability, a key issue for the physically disabled has been the physical inaccessibility of housing units. Rehab funds available from the HOME and CDBG programs have been used to create accessibility in many communities. For example, ??? of the ??? (???) %

newly constructed HOME funded rental and homeownership units and rehabilitated CDBG funded rental and homeownership units during the FYs 2010-2014 were accessible to those with physical and/or sensory impairments. The housing authorities have units and programs which are available and are utilized for adapting housing to meet the needs of the physically disabled as well as meeting ADA and Section 504 requirements.

The numbers of adults with mental illness or developmental disabilities who are treated in institutions has continued its dramatic decline. Correspondingly, the number receiving community-based services has significantly increased. DMH and DMR are the primary service systems for providing services and housing (through the use of state and private housing providers) to these populations.

**Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs**

The proportion of people in need of special services is not known with any accuracy. It can be estimated by using national and state indices of frequency. The City supplemented these calculations with actual survey information from the housing authorities.

**Table MA35-A Disability Population Analysis**

| <b>Disability Populations</b>                  | <b>Number</b> |
|------------------------------------------------|---------------|
| <b>Disability Population 5 to 17 years</b>     | 255           |
| With a hearing difficulty                      | 15            |
| With a vision difficulty                       | 0             |
| With a cognitive difficulty                    | 240           |
| With an ambulatory difficulty                  | 0             |
| With a self-care difficulty                    | 19            |
| <b>Disability Population 18 to 64 years</b>    | 3,152         |
| With a hearing difficulty                      | 707           |
| With a vision difficulty                       | 634           |
| With a cognitive difficulty                    | 1,429         |
| With an ambulatory difficulty                  | 1,352         |
| With a self-care difficulty                    | 569           |
| With an independent living difficulty          | 1,079         |
| <b>Disability Population 65 years and over</b> | 4,117         |
| With a hearing difficulty                      | 1,849         |
| With a vision difficulty                       | 708           |
| With a cognitive difficulty                    | 827           |
| With an ambulatory difficulty                  | 2,535         |
| With a self-care difficulty                    | 673           |
| With an independent living difficulty          | 1,801         |

Source ACS 2009-2013

Table MA35-A above, indicates the City populations with disabilities (excluding children under 5 years old). Each of these classes would require different approaches in terms of housing and supportive services.

In addition, these numbers include all income groups. Using HUD and census data for the elderly, we have developed a City estimate of disabilities for the elderly population whose income is less than or equal to 80% of median, thus making them income eligible for CDBG, HOME and other programs.

**Table MA35-B Low Income Elderly Disability Analysis**

|                                                           | <b>Estimated # of All Elderly 65+ and &lt;=80%HAMFI</b> |
|-----------------------------------------------------------|---------------------------------------------------------|
| Low Income Population 65 years and over with a disability | 2,822                                                   |
| With a hearing difficulty                                 | 1,267                                                   |
| With a vision difficulty                                  | 485                                                     |
| With a cognitive difficulty                               | 567                                                     |
| With an ambulatory difficulty                             | 1,737                                                   |
| With a self-care difficulty                               | 461                                                     |
| With an independent living difficulty                     | 1,234                                                   |

Source: ACS 2009-2013 and Census 2010

**Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing**

The tables below estimate the number of people who are living in group quarters. These comprise people who may be living in a group home or assisted living and those who are in an institution such as a nursing home, correctional facility or mental hospital. It is estimated (based on information available for some of the communities) that In the City the bulk of the institutionalized are elderly persons living in nursing homes.

For individuals returning from psychiatric units/mental institutions, Massachusetts state law requires the facility to make every effort to avoid discharge to a shelter or the street. Facilities must take steps to identify and offer alternative options to patients and document such measures. In the cases where patients refuse such options, the facilities must identify post discharge support and clinical services as well as notify the Department of Mental Health on a quarterly basis.

**Table MA35-D Group Quarter Populations Institutionalized and Non-Institutionalized**

| <b>City/Town</b> | <b>Total Population 2010</b> | <b>Total population in group quarters</b> |
|------------------|------------------------------|-------------------------------------------|
| <b>Peabody</b>   | <b>51,522</b>                | <b>0</b>                                  |

Source Data: ACS 2009

Note: The Census 2010 and subsequent ACS data does not provide newer data for all the member communities. It also does not break the data down into institutionalized and non-institutionalized and group quarter populations.

**Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)**

The City has designated the following activities for funding under the eligible Public Services budgets:

- NSCAP / Homelessness Prevention Law Project
- Catholic Charities / Homelessness Prevention Program
- North Shore CDC / Students Take Action for Neighborhood Development
- Peabody Council on Aging / Outreach worker for at risk elders
- Peabody Recreation / Afterschool Club
- North Shore Elders / Hoarders Counseling Assistance

**For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))**

Throughout the City, there are households in various subpopulations who are not homeless but have specific housing needs and may also require special attention due to their current or prospective service needs. These subpopulations include: elderly, frail elderly, persons with severe mental illness, victims of domestic violence, developmentally disabled, physically disabled, substance abusers, and persons with HIV/AIDS.

The City of Peabody is aware of the needs of special populations and is committed to supporting initiatives which target these populations. As part of its strategy, the City is committed to provide assistance to transitional housing programs and related services offered through NSCAP and local non-profit organizations. These housing programs provide shelter and support services to low income households, who also have either health issues, substance abuse and/or mental health concerns, are victims of domestic violence or are physically or developmentally disabled.

## **MA-40 Barriers to Affordable Housing – 91.210(e)**

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

#### Federal Government Policies

A 2012 law provision on federal flood insurance imposes sharp rate increases on people who own or are buying land located in floodplain. Historically, low income people are likely to live in floodplains where land is less expensive and affordable housing can be found. A sharp increase in flood insurance rates will likely be difficult for many low income residents.

#### Local Government Policies

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

1. inclusionary zoning (a percentage of housing developed in the marketplace being set aside for affordable use and usually placed within mixed income developments);
2. accessory apartments (particularly effective in enabling low income elderly owners to continue living in the community);
3. overlay districts permit increased density and state funding support and enable affordable units within mixed income developments;
  - a. Chapter 40B is a state law which permits it to override local zoning if local government does not have the zoning tools to permit affordable housing production. There is a voluntary process known as LIP [Local Initiative Program] which a local government can use for both locally supported 40B developments as well as for Local Action affordable units that are created through other Town zoning or funding.
  - b. The Community Preservation Act (CPA) that cities or towns can pass and enact to accumulate funds through an additional property tax that is then matched with state funds to preserve open space, preserve historic resources and/or create affordable housing.

The following is a summary of the provisions in the City of Peabody.

**Table MA40: Local Policies Affecting Affordable Housing**

| Community | Inclusionary Zoning | Accessory Apartment | Overlay Districts such as 40R | Chapter 40B LIP | CPA | Other Affordable Housing Incentive Zoning |
|-----------|---------------------|---------------------|-------------------------------|-----------------|-----|-------------------------------------------|
| Peabody   |                     |                     |                               |                 |     |                                           |

The City has identified a some barriers to affordable housing production that involved resource allocation, housing policy, land use policy, lack of infrastructure and staff capacity, and public perception and attitudes. The City proposes the following strategies to address these barriers over the 2015- 2020 Con Plan period:

Resource allocation: With respect to public subsidies the City will continue to advocate for a larger share of budgetary resources be devoted to both housing production - including HOME- and housing voucher programs at the state and federal level. In addition, the City will work closely with the State as it implements the new Federal Affordable Housing Trust Fund.

Housing policy: The City will have programmatic requirements to the greatest extent possible that are consistent with those of other public funders - especially with DHCD. For ongoing monitoring of rental projects, the City will use reports from other public funders to the greatest extent possible for its required compliance reviews.

Land use policies: The City of Peabody adopted an Inclusionary Zoning Ordinance in 2002 that requires that the integration of affordable housing in all projects of eight (8) or more units. The Ordinance requires that a minimum of 15% of the units be set-aside as affordable. The City will continue to advocate for the continuation and improvement in Chapter 40B - the state’s comprehensive permit law that allows applicants in communities that have not achieved 10% affordable housing to receive waivers from local regulations if the project has at least 20-25% affordable units. Chapter 40B has been a critical tool for affordable housing in the region as it is estimated 25% of the City’s affordable units had been created through the Chapter 40B zoning process. Chapter 40B allows the densities needed for affordable housing development which would otherwise have been impossible under existing zoning. A ballot initiative to repeal Chapter 40B was rejected by the state’s voters in November 2010.

Limited wastewater infrastructure: The City will encourage and support wastewater planning and implementation efforts.

City staff capacity: The Department of Community Development and Planning has eight (8) staff members that will be involved with affordable housing in one form or another.

Neighborhood and community resistance: The City will continue to educate the public through publications, workshops, and its web site of the need for and impact of affordable housing in the City.

**Status of Major Initiatives Affecting Affordable Housing**

CHDOs and other recipients of HOME funding are actively involved in the promotion of affordable housing in their communities and the removal of affordable housing barriers throughout the City.

The City will make efforts to reach the goals for affordable housing through zoning changes and resources available through HOME, CDBG and other state and federal programs.

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## MA-45 Non-Housing Community Development Assets – 91.215 (f)

### Introduction

### Economic Development Market Analysis

### Business Activity

| Business by Sector                            | Number of Workers | Number of Jobs | Share of Workers % | Share of Jobs % | Jobs less workers % |
|-----------------------------------------------|-------------------|----------------|--------------------|-----------------|---------------------|
| Agriculture, Mining, Oil & Gas Extraction     | 8                 | 0              | 1                  | 0               | 0                   |
| Arts, Entertainment, Accommodations           | 170               | 0              | 17                 | 0               | 0                   |
| Construction                                  | 40                | 0              | 4                  | 0               | 0                   |
| Education and Health Care Services            | 175               | 0              | 17                 | 0               | 0                   |
| Finance, Insurance, and Real Estate           | 82                | 0              | 8                  | 0               | 0                   |
| Information                                   | 27                | 0              | 3                  | 0               | 0                   |
| Manufacturing                                 | 97                | 0              | 10                 | 0               | 0                   |
| Other Services                                | 30                | 0              | 3                  | 0               | 0                   |
| Professional, Scientific, Management Services | 78                | 0              | 8                  | 0               | 0                   |
| Public Administration                         | 0                 | 0              | 0                  | 0               | 0                   |
| Retail Trade                                  | 168               | 0              | 17                 | 0               | 0                   |
| Transportation and Warehousing                | 30                | 0              | 3                  | 0               | 0                   |
| Wholesale Trade                               | 47                | 0              | 5                  | 0               | 0                   |
| Total                                         | 952               | 0              | --                 | --              | --                  |

**Table 39 - Business Activity**

Data Source: 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

## Labor Force

|                                                |        |
|------------------------------------------------|--------|
| Total Population in the Civilian Labor Force   | 27,475 |
| Civilian Employed Population 16 years and over | 25,522 |
| Unemployment Rate                              | 7.11   |
| Unemployment Rate for Ages 16-24               | 24.41  |
| Unemployment Rate for Ages 25-65               | 4.99   |

**Table 40 - Labor Force**

Data Source: 2007-2011 ACS

| Occupations by Sector                            | Number of People |
|--------------------------------------------------|------------------|
| Management, business and financial               | 5,997            |
| Farming, fisheries and forestry occupations      | 1,328            |
| Service                                          | 2,745            |
| Sales and office                                 | 7,141            |
| Construction, extraction, maintenance and repair | 1,734            |
| Production, transportation and material moving   | 1,255            |

**Table 41 – Occupations by Sector**

Data Source: 2007-2011 ACS

## Travel Time

| Travel Time        | Number        | Percentage  |
|--------------------|---------------|-------------|
| < 30 Minutes       | 15,739        | 65%         |
| 30-59 Minutes      | 6,305         | 26%         |
| 60 or More Minutes | 2,201         | 9%          |
| <b>Total</b>       | <b>24,245</b> | <b>100%</b> |

**Table 42 - Travel Time**

Data Source: 2007-2011 ACS

## Education:

### Educational Attainment by Employment Status (Population 16 and Older)

| Educational Attainment                      | In Labor Force    |            | Not in Labor Force |
|---------------------------------------------|-------------------|------------|--------------------|
|                                             | Civilian Employed | Unemployed |                    |
| Less than high school graduate              | 1,127             | 84         | 633                |
| High school graduate (includes equivalency) | 5,375             | 585        | 1,219              |
| Some college or Associate's degree          | 6,808             | 330        | 1,165              |

| Educational Attainment      | In Labor Force    |            | Not in Labor Force |
|-----------------------------|-------------------|------------|--------------------|
|                             | Civilian Employed | Unemployed |                    |
| Bachelor's degree or higher | 7,880             | 320        | 862                |

**Table 43 - Educational Attainment by Employment Status**

Data Source: 2007-2011 ACS

**Educational Attainment by Age**

|                                           | Age       |           |           |           |         |
|-------------------------------------------|-----------|-----------|-----------|-----------|---------|
|                                           | 18–24 yrs | 25–34 yrs | 35–44 yrs | 45–65 yrs | 65+ yrs |
| Less than 9th grade                       | 31        | 13        | 169       | 494       | 998     |
| 9th to 12th grade, no diploma             | 467       | 326       | 296       | 546       | 1,093   |
| High school graduate, GED, or alternative | 1,091     | 915       | 1,791     | 4,491     | 4,294   |
| Some college, no degree                   | 1,486     | 1,396     | 1,381     | 2,567     | 1,564   |
| Associate's degree                        | 144       | 461       | 734       | 1,798     | 456     |
| Bachelor's degree                         | 629       | 1,842     | 1,460     | 2,719     | 922     |
| Graduate or professional degree           | 16        | 507       | 775       | 1,759     | 1,062   |

**Table 44 - Educational Attainment by Age**

Data Source: 2007-2011 ACS

**Educational Attainment – Median Earnings in the Past 12 Months**

| Educational Attainment                      | Median Earnings in the Past 12 Months |
|---------------------------------------------|---------------------------------------|
| Less than high school graduate              | 34,371                                |
| High school graduate (includes equivalency) | 35,713                                |
| Some college or Associate's degree          | 41,518                                |
| Bachelor's degree                           | 51,030                                |
| Graduate or professional degree             | 67,757                                |

**Table 45 – Median Earnings in the Past 12 Months**

Data Source: 2007-2011 ACS

**Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?**

HUD Table 39 above, indicates that the education and health services and retail sectors provide the most jobs in the City. The region has ??? existing critical industry clusters and ??? emerging industry clusters:

:

- ???

??? are the largest of these clusters in terms of employment. ??? is the fastest growing sector and is projected to add the most jobs in occupations such as ???.

**Describe the workforce and infrastructure needs of the business community:**

The two largest employment industries are Retail and Healthcare and Education. That being said, there are a whole range of educational requirements, from Highschool/GED through Doctorate. We are experiencing an increase in the healthcare industry, due in part to the close proximity to Salem Hospital/Mass General and the recently added Boston Children's Hospital North. In addition to direct medical care, we have seen several spin off industries, in particular physical therapy. The City of Peabody's Centennial Industrial Park is a prime location because of its easy access to and from all major roadways.

Infrastructure needs include: availability of fiber optic networking, improved roadways, increased public transportation and upgrading outdated water/sewer connections.

**Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.**

The City of Peabody is working with internet providers to make investments in Peabody to expand fiber-optic access needed for the large demand in the information age.

**How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?**

???

**Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.**

Salem State University's Enterprise Center is an essential tool in expanding economic opportunities in the region from education to encouraging the Creative Economy and a regional commercial kitchen endeavor. North Shore Community College is also provides classes and job training to meet the needs of employers in the area, including Peabody.

**Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?**

No

**If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.**

The City of Peabody offers a Community Development Authority Business Loan Program that provides both small business and larger low interest loans to encourage businesses to come to or stay in Peabody. In 2012 the Mayor created the position of Business Liaison to work with businesses to find a location and guide them through the permitting processes. That same year, the Downtown Economic Development Plan was commissioned to provide an analysis of current conditions and what economic development tools we can use to revitalize our downtown.

**Discussion**

???

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## MA-50 Needs and Market Analysis Discussion

### Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

We are not able to identify specific areas where households with multiple housing problems are concentrated. There are areas where the need may be greater, such as low income census tracts and older neighborhoods but for the purposes of this plan, while the City looks at concentration of housing problems in general, it does not rely on these solely when approving proposed projects for the use of CDBG funds. It may use them from time to time in choosing between otherwise "equal" proposals.

The City defines "concentration" as areas which the cost of housing is more prevalent because this has been identified as the overarching affordability problem and there are the largest numbers of low and moderate income households. As the City focuses its funds on production of affordable housing it relies on organizations and developers of affordable housing to submit proposals for HOME funding primarily through the NSHC. Additionally, the Community Development Authority's business loan program has provided low interest loans to housing developers that are interested in creating or rehabilitating units, particularly in the downtown.

**Table MA-50A Housing Costs in Excess of 30% of Income**

|         | Owner ELI | Rental ELI | Owner VLI | Rental VLI | Owner LI | Renter LI |
|---------|-----------|------------|-----------|------------|----------|-----------|
| Peabody | 289       | 555        | 127       | 81         | 264      | 0         |

Data Source: ACS 2009-2013

The table above is a reasonable estimate of the distribution of households paying more than 30% of their income for housing. For a community the concentration of extremely low income households and with cost burdens above 30% would be the most challenging problem.

### Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

HUD has established the following definition for new construction, substantial rehab and project based Section 8:

*HUD's position is that a site in an area (usually defined as a census tract) which has more than 30% of the population in poverty does not qualify as an eligible site and/or one that is in an area which has more than the median minority concentration for the community (defined as the market area which means there are no hard and fast boundaries or definitions) plus 20%. [24 CFR Part 941.202]*

For the purposes of this plan, the City looks at concentration of ethnicity and race, poverty and existing subsidized housing. The City strives for proportional distribution of Federal funds across the communities. The City is not required to divide CDBG funds strictly on a low-income and geographical racial concentration basis. However, it has conducted an analysis of poverty and racial/ethnic concentration and uses HUD’s Low-Mod Census Tract analysis to assist it in making funding decisions.

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.

**What are the characteristics of the market in these areas/neighborhoods?**

In terms of the most affected neighborhoods, Tract 2108 has the largest concentration of minorities and the second largest percentage of poverty.

**Table MA50-A: Poverty and Racial Concentration by Census Tract**

| Peabody Census Tract | Common Neighborhood Name | Peabody Minority Percentages | Peabody Poverty Percentages | LMI HUD %s |
|----------------------|--------------------------|------------------------------|-----------------------------|------------|
| 2101                 | West Peabody             | 12.32%                       | 6.90%                       | 22.97%     |
| 2102                 | West Peabody             | 4.55%                        | 5.10%                       | 19.80%     |
| 2103                 |                          | 13.67%                       | 4.40%                       | 37.00%     |
| 2104                 |                          | 6.40%                        | 3.60%                       | 28.12%     |
| 2105                 | South Peabody            | 2.12%                        | 4.20%                       | 31.54%     |
| 2106                 | South Peabody            | 26.58%                       | 6.60%                       | 43.82%     |
| 2107                 |                          | 50.38%                       | 10.50%                      | 53.38%     |
| 2108                 |                          | 28.40%                       | 11.30%                      | 56.71%     |
| 2109                 |                          | 19.14%                       | 7.60%                       | 38.64%     |

**Are there any community assets in these areas/neighborhoods?**

Main Street Library, 45 Walnut Street/East End Veterans Memorial Park, access to public transportation, restaurants.

**Are there other strategic opportunities in any of these areas?**

The City of Peabody was named a Transformative Development Initiative District by MassDevelopment that created a Transformative Development Initiative (“TDI Initiative”) in

response to recently enacted M.G.L. Chapter 23 §46, the purpose of which is to enhance local public-private engagement and community identity, stimulate an improved quality of life for local residents, and spur increased investment and economic activity in the Gateway Cities. The district incorporate several of the above census tracts.

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# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

As the use of CDBG funds is limited to low income beneficiaries, the City focused its citizen meetings and research efforts with those activities in mind which would most highly benefit this vulnerable population. It believes that funds are more evenly apportioned and residents within the City better served by core projects such as those that spur economic and housing development, particularly in the downtown, to expand housing and employment opportunities to those household in and around the downtown.

Based on the results of the citizen participation process and data provided through IDIS and data generated by the City's own team, the City established goals and priorities for this 5 year plan. The priorities are outlined in the ES-05 section of this document, in this SP section which outlines the 5 year goals and in the annual goals outlined in the AP-20 section.

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## **SP-10 Geographic Priorities – 91.215 (a)(1)**

### **Geographic Area**

**Table 46 - Geographic Priority Areas**

While the City The CDBG program identifies low-mod and target areas within the City. The City considers the area benefit, deconcentration objectives and the foreclosure crisis as factors in choosing which programs to fund. The City uses its programs and gives consideration to projects, which are in high poverty or minority concentration areas, or which target very and extremely low income households or individuals with disabilities, in order to better meet underserved needs.

### **General Allocation Priorities**

#### **Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)**

For the purposes of this plan, the City looks at concentration of ethnicity and race, poverty and existing subsidized housing. The City strives for proportional distribution of Federal funds across the communities. The City is not required to divide CDBG funds strictly on a low-income and geographical racial concentration basis. However, it has conducted an analysis of poverty and racial/ethnic concentration and uses HUD's Low-Mod Census Tract analysis to assist it in making funding decisions. 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.

## SP-25 Priority Needs - 91.215(a)(2)

### Priority Needs

This section describes what the City hopes to accomplish in the area of housing and community development over the next five years (objectives), the strategies with which it intends to achieve these objectives and how it will know whether it has been successful (outcome measures). In each program area priority needs have been identified, consistent with HUD guidelines. The objectives and strategies respond to those needs. The City uses the consolidated planning process to re-evaluate its programs in their entirety. The funding the City of Peabody expects to receive annually over the next five years from the CDBG program covered by this plan is just one small piece, albeit a crucial one, of the resources needed to meet the City's affordable needs. The needs cut across a wide range of incomes and household types. Consistent with HUD's mandate, all of the CDBG funding will directly benefit low income families and individuals with most of the benefits to very low and extremely low income households.

Priority/Objective #1: Economic Development: Funds will be made available to improve economic opportunity for low and moderate income people. Priority will be give to those projects that create and/or retain jobs.

Priority/Objective #2: Affordable Rental Housing: Funds will be allocated to increase the supply of affordable rental housing (particularly for households earning 50% of AMI or less), to improve the quality of rental housing and to improve access to such housing

Priority/Objective #3: Sustainable Growth: The City of Peabody will encourage planning and development of projects that will integrate transportation and housing needs and improves access to both

Priority/Objective #4: Public Services: Funds will distributed to projects that support basic human service needs through funding of emergency services; address the service needs of special needs groups, including improving services for seniors, elderly and disabled individuals, so that they can participate fully in the community; and, provide a supportive services for low-income individuals and families with children.

Priority/Objective #5: Foreclosure/Homelessness Prevention: The City of Peabody will provide resources to organizations that assist residents at risk of foreclosure and/or homelessness.

Priority/Objective #6: Municipal Facilities: Funds will be made available to improve the quality and increase the quantity of neighborhood facilities serving LMI persons.

Priority/Objective #7: Administration: Funds will be utilized for administration of the program

**Table 47 – Priority Needs Summary**

**Narrative (Optional)**

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## SP-30 Influence of Market Conditions – 91.215 (b)

### Influence of Market Conditions

| Affordable Housing Type               | Market Characteristics that will influence the use of funds available for housing type                                                                                                                                                                                                                                                                                                                                                 |
|---------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Tenant Based Rental Assistance (TBRA) | Due to the short term nature of TBRA and the rules which permit more focus on their use, the most likely conditions would be the emergence of a program which would enable people to achieve economic self-sufficiency if their housing costs were lowered for a two year period.                                                                                                                                                      |
| TBRA for Non-Homeless Special Needs   | As noted above, the most effective use of TBRA would be persons who can become self-sufficient within a two year period.                                                                                                                                                                                                                                                                                                               |
| New Unit Production                   | The emergence of increased demand for affordable housing requires either multiple subsidies or a significantly increased amount of a single sole subsidy.                                                                                                                                                                                                                                                                              |
| Rehabilitation                        | The increased costs of new or existing homes and higher rents will require more focus on the preservation of existing affordable housing. Aging and low income owner occupied households require assistance in maintaining or upgrading basic structural components. In addition, the expiration of contract subsidies for housing will increase the demand for affordable housing unless these subsidies can be extended or replaced. |
| Acquisition, including preservation   | In general, acquisition with rehab has been less expensive as a way of creating affordable housing, especially when combined with subsidies. Homeownership is another preservation technique.                                                                                                                                                                                                                                          |

**Table 48 – Influence of Market Conditions**

The market conditions discussed above were dictated by HUD’s IDIS system and does not imply that PEABODY has HOME funds. Peabody’s allocation of funds is dictated by the community needs of the City which may in fact include housing components. And by the allocation priorities and process of the NSHC.

## SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

### Introduction

### 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: \$ |                                                  |                       |
| CDBG    | HUD             |               | \$371,411                        |                    |                          |           | \$1,485,644                                      |                       |
|         |                 |               |                                  |                    |                          |           |                                                  |                       |

Table 49 - Anticipated Resources

### 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.

USDA Agriculture grant Brownfields Revolving Loan Fund, Community Development Authority Business Loan Program, Community Preservation, HOME Funds, DLTA grants, Massworks, MassDevelopment, Masshousing.

There is no match requirement for CDBG.

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

Tillis farm, 70 Endicott Street, Berry Street Garage

### Discussion

## SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

The Department of Community Development and Planning is responsible for administering the federal CDBG funds for the City of Peabody. Goals and priorities are established by conducting a needs assessment, participation of Peabody citizens and non-profit agencies as well as the Mayor and the City Council. Effective program delivery has been made possible through the efforts of Department of Community Development and Planning and many other local, state, federal and private partners.

| Responsible Entity                                | Responsible Entity Type | Role                  | Geographic Area Served    |
|---------------------------------------------------|-------------------------|-----------------------|---------------------------|
| City of Peabody/North Shore HOME Consortium Staff | Municipality            | Oversee NSHC programs | 30 Consortium Communities |

Table 50 - Institutional Delivery Structure

### Assess of Strengths and Gaps in the Institutional Delivery System

???

### Availability of services targeted to homeless persons and persons with HIV and mainstream services

| Homelessness Prevention Services        | Available in the Community | Targeted to Homeless | Targeted to People with HIV |
|-----------------------------------------|----------------------------|----------------------|-----------------------------|
| <b>Homelessness Prevention Services</b> |                            |                      |                             |
| Homelessness Prevention Services        | Available in the Community | Targeted to Homeless | Targeted to People with HIV |
| <b>Homelessness Prevention Services</b> |                            |                      |                             |
| Counseling/Advocacy                     | Yes                        | Yes                  | Yes                         |
| Legal Assistance                        | Yes                        | No                   | No                          |
| Mortgage Assistance                     | No                         | No                   | No                          |
| Rental Assistance                       | Yes                        | Yes                  | Yes                         |
| Utilities Assistance                    | Yes                        | No                   | No                          |
| <b>Street Outreach Services</b>         |                            |                      |                             |
| Law Enforcement                         | Yes                        | Yes                  | No                          |
| Mobile Clinics                          | No                         | No                   | No                          |
| Other Street Outreach Services          | No                         | No                   | No                          |

| Supportive Services                |     |     |     |
|------------------------------------|-----|-----|-----|
| Alcohol & Drug Abuse               | Yes | Yes | No  |
| Child Care                         | Yes | Yes | No  |
| Education                          | Yes | Yes | Yes |
| Employment and Employment Training | Yes | Yes | Yes |
| Healthcare                         | Yes | Yes | Yes |
| HIV/AIDS                           | Yes | No  | Yes |
| Life Skills                        | Yes | Yes | Yes |
| Mental Health Counseling           | Yes | Yes | Yes |
| Transportation                     | Yes | Yes | No  |
| Other                              |     |     |     |
| Other: Food Assistance             | Yes | Yes | No  |

Table 51 - Homeless Prevention Services Summary

**Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)**

The CoC, as well as the City of Peabody and other organizations in the City create and provide affordable, safe housing with supportive services for individuals and families (including both housing units and rental subsidies) who had once been homeless. Supportive services help participants achieve housing stability, self-sufficiency, and employment and/or income maximization. Case managers provide assistance with financial management, tenancy issues, access to employment programs, food, medical and mental healthcare and other programs. The CDBG program typically has provided Public Service grants for organizations active in this effort, such as North Shore Community Action Programs (NSCAP), North Shore Community Development Coalition (NSCDC ), Parks and Recreation Department, Council on Aging, Catholic Charities, Northeast Arc

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above**

The City and community organizations in the City have a strong collaborative approach to addressing the needs of the homeless and non-homeless special needs population. They fully understand that solving the problem of chronic homelessness needs is a priority and a coordinated approach is required to be effective.

The major weakness is that there is not enough manpower, money, jobs and housing to provide for all of those in need.

**Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs**

The institutional structure established to develop and manage the City's CDBG funds is broadly based and integrates the talents of key organizations. The recipients that are funded work with and utilize services and resources from other government departments, private lenders, non-profit and for-profit organizations.

Federal, state and local government agencies provide a major portion of gap funding and support for affordable housing and community development activities. They guide these activities through their policies, program guidelines and in the case of the local housing authority, through the direct provision of housing units, rental vouchers and services.

The City government acts as an "investor" in the housing and community development services provided by nonprofit and for-profit organizations. The nonprofit and for-profit developers and service providers, in turn, develop affordable housing and community projects, offer supportive services and influence the type of projects built and the services offered.

Private lenders also play an important institutional role within the delivery system by providing primary financing and by acting as a conduit for the delivery of mortgage services to investors. The relationship among these the groups of stakeholders forms the basis of the housing and community development delivery system and plays a significant role in the housing and community development efforts within the City. Major coordination is carried out by the organizations receiving funds from the City which also provides coordination, support and oversight toward these efforts to leverage and manage resources from the various stakeholders.

## SP-45 Goals Summary – 91.215(a)(4)

### Goals Summary Information

| Sort Order | Goal Name      | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|----------------|------------|----------|----------|-----------------|-----------------|---------|------------------------|
|            | ???            | 2015       | 2020     |          |                 |                 | \$???   | ???                    |
|            | ???            | 2015       | 2020     |          |                 |                 | \$???   | ???                    |
|            | ???            | 2015       | 2020     |          |                 |                 | \$???   | ???                    |
|            | ???            | 2018       | 2020     |          |                 |                 | \$???   | ???                    |
|            | Administration | 2015       | 2020     |          |                 |                 | \$???   | N/A                    |
|            |                |            |          |          |                 |                 |         |                        |

Table 52 – Goals Summary

Goal Descriptions ????

Rental Housing

Ownership Housing

Public Facilities

Public Infrastructure

Public Services

Economic Development

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)**

Our 5 year goals (assuming level funding for the next 5 years) are as follows:

**Rental Housing**

- 30%/ELI: ??? units
- 50%/VLI: ??? units
- 60-80%/LI: ??? units

**Homebuyer Assistance**

- 80%/LI: ??? Households

**Public Facilities**

- 30%/ELI: ??? Households
- 50%/VLI: ??? Households

**Public Infrastructure**

- 30%/ELI: ??? Households
- 50%/VLI: ??? Households

**Public Services**

- 30%/ELI: ??? Households
- 50%/VLI: ??? Households

**Economic Development**

- 30%/ELI: ??? Households

- 50%/VLI: ??? Households

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**SP-50 Public Housing Accessibility and Involvement – 91.215(c)**

**Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)**

Not Applicable

**Activities to Increase Resident Involvements**

???

**Is the public housing agency designated as troubled under 24 CFR part 902?**

No

**Plan to remove the ‘troubled’ designation**

N/A

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## SP-55 Barriers to affordable housing – 91.215(h)

### Barriers to Affordable Housing

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

- inclusionary zoning (a percentage of housing developed in the marketplace being set aside for affordable use and usually placed within mixed income developments);
- accessory apartments (particularly effective in enabling low income elderly owners to generate income and continue living in the community);
- overlay districts permit increased density and state funding support and enable affordable units within mixed income developments;
- Chapter 40B is a state law which permits it to override local zoning if local government does not have the zoning tools to permit affordable housing production. There is a voluntary process known as LIP [Local Initiative Program] which a local government can use for both locally supported 40B developments as well as for Local Action affordable units that are created through other municipal zoning or funding
- The Community Preservation Act (CPA) that cities or towns can pass and enact to accumulate funds through an additional property tax that is then matched with state funds to preserve open space, preserve historic resources and/or create affordable housing.

The Table below summarizes the current state of such initiatives in Consortium communities.

**Table SP-55 – A Status of Major Initiatives Affecting Affordable Housing**

| Community | Inclusionary Zoning | Accessory Apartment | Overlay Districts such as 40R | Chapter 40B LIP | CPA | Other Affordable Housing Incentive Zoning |
|-----------|---------------------|---------------------|-------------------------------|-----------------|-----|-------------------------------------------|
| Peabody   |                     |                     |                               |                 |     |                                           |

### Barriers to Affordable Housing

The City in its Impediments to Fair Housing assessment, identified a number of barriers to affordable housing production. The City proposes the following strategies to address these barriers over the 2015- 2020 period:

Resource allocation: With respect to public subsidies, the City will continue to advocate for a larger share of budgetary resources be devoted to ???

Housing policy: The City will have programmatic requirements to the greatest extent possible that are consistent with those of other public funders- especially with DHCD. For ongoing monitoring of rental projects, the City will use reports from other public funders to the greatest extent possible for its required compliance reviews. Finally, the City will continue to engage DHCD to develop an ownership deed restriction that 1) survives foreclosure; 2) satisfies HOME regulations; and 3) enables units to be counted on the Subsidized Housing Inventory so that funds can again be directed to homeownership activities.

Land use policies: The City will ???

Limited infrastructure: The City will encourage and support infrastructure improvements in local neighborhoods.

Staff capacity: The Department of Community Development and Planning has eight (8) staff members that will be involved with affordable housing in one form or another

Neighborhood and community resistance: The City will continue to educate the public through publications, workshops, and its web site of the need for and impact of affordable housing in the City.

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

As can be seen in the table above, the City has several initiatives in place to encourage affordable housing development. CDBG funds can be used to create jobs through Section 3 requirements and other strategies.

## **SP-60 Homelessness Strategy – 91.215(d)**

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

As an overall strategy to addressing the needs of those who are currently homeless, NSHC has as its continuing goal to provide a viable continuum of care that implements a new “Coordinated Entry” component into our North Shore Homeless Management Information System [HMIS] (our database). This will prioritize access to any available unit to provide housing to any applicant with the greatest need. As is evidenced in the 2014 PIT Count, many unsheltered persons are chronically homeless and have other issues, including but not limited to mental illness and substance abuse. Therefore, reaching out and assessing individual needs requires a partnership between shelter, service and health care providers.

Some communities in the region have worked with police and other first responders to engage with unsheltered homeless and link them with emergency shelter, physical and mental health services, and case management for benefits enrollment, housing placement, and other services.

The region’s Continuum of Care meets monthly and that is comprised of staff from the homeless service providers, public officials, representatives from state agencies, and from the Sheriff’s department, housing authorities, health care providers, and faith-based organizations to identify service gaps, eliminate barriers to accessing housing, develops and implements training in evidence-based best practices, and improves and coordinates the intake and assessment process for the homeless individuals and families they are working with.

### **Addressing the emergency and transitional housing needs of homeless persons**

The region has four shelters for individuals - which have a combined capacity of **185** beds and that serves an average of ??? people a year. There are a variety of family shelters in the region that have a capacity of about 169 + motels rooms (possibly 140 additional families) units 481 beds (not counting motel rooms). While the focus of the CoC over the last decade continues to be to provide permanent supportive housing (PSH), especially for the chronically homeless, there are approximately 87 transitional housing beds available for homeless individuals. The average length of stay in emergency shelter is ??? months and ??? months in transitional housing.

While not expanding the capacity of current shelters, there is an ongoing effort to continue to provide emergency shelters and transitional housing for the homeless and continue to support the efforts of agencies to provide services. The availability of beds is substantially below the need for every shelter, and although some shelters had maintained waiting lists, it is currently a first-come, first served system for individuals. There is a modest winter overflow expansion

because of the extreme weather during the coldest months of winter, but even that has to be limited for the safety of all. All homeless families are housed in accordance with Massachusetts law. It has not been unusual to have a family of five living in one motel room for months on end.

**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.**

A concerted effort is made to prevent a household that is on the verge of becoming homeless from losing their housing, particularly if that is due to economic reasons only.

As indicated above, a variety of programs and partnerships among local, regional, state and federal agencies have facilitated the work of providers in the NSHC communities in assisting homeless persons and families in transitioning to independent living and in preventing reoccurrences of homelessness. Emergency Solutions Grant ESG funds, RAFT and Homebase funding, among other resources have helped in this effort. Rental subsidies, including State (MRVP) and Federal vouchers urging the use of some for the chronically homeless. There are also approximately ??? shelter plus care vouchers and ??? VASH Vouchers.

**Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs**

With the exception of the vouchers, most of the funding discussed above addresses both the homeless and those at risk of becoming homeless. The CoC meets regularly and develops strategies to increase access to permanent housing for chronically homeless individuals and evaluates and has advocated for changes to discharge policies for individuals exiting behavioral health, criminal justice, and health care systems.

## **SP-65 Lead based paint Hazards – 91.215(i)**

### **Actions to address LBP hazards and increase access to housing without LBP hazards**

While the cost of lead paint removal can potentially be prohibitively expensive, the City will vigorously enforce the revised 2002 lead based paint regulations for all of its program activities and will continue to support efforts of local organizations to attract lead paint removal resources to the region.

### **How are the actions listed above related to the extent of lead poisoning and hazards?**

Because housing in the City is a mixture of new and older units and because of prior efforts to remove or encapsulate lead based paint, lead paint poisoning is not a widespread problem. This is documented in Section MA20 and in table (MA20-1) which shows the history of Lead Based Paint poisoning in the City. In general, the injurious impact of lead based paint has been declining over the last 20 years.

### **How are the actions listed above integrated into housing policies and procedures?**

All housing funded through the City requires that properties meet the requirements for containment and/or removal of lead based paint.

## SP-70 Anti-Poverty Strategy – 91.215(j)

### Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

In so far as most households being provided housing assistance end up with a reduced level of housing costs, they are more able to allocate their scarce resources to other needs such as nutrition, education and other activities which can help lead them out of poverty. The estimated level of poverty within the NSHC communities is as follows:

**Table SP70-A Poverty Percentage**

| Community | % of Families in Poverty |
|-----------|--------------------------|
| Peabody   | 0.8                      |

Data Source: US Census ACS 2009-2013

Through implementation of this plan, the City hopes to make an impact on the reduction of the number of families with incomes at or below the area's poverty level. To the extent that the City can support the retention and/or creation of affordable rental housing- especially for extremely low income households- it will lessen the housing cost burdens on these households and will enable those households to have resources to meet other pressing needs. The creation of ownership housing for very low income households will enable those families to build assets. Finally, the City will support all efforts in the City to protect low income households in deed restricted ownership units from losing their assets through foreclosure.

While the City's programs and resources can have some, albeit a very limited, impact on moving households out of poverty, there are other agencies in the area which have more impact and resources to address this issue. Through a DHCD initiative, all of the region's Section 8 voucher holders are part of a Moving To Work program that is designed to provide flexibility to administering agencies and to encourage voucher holders to increase their economic self-sufficiency. The region's anti-poverty agency, North Shore Community Action Programs (NSCAP), has a number of programs and resources that attempt to move households toward economic self-sufficiency: a child care network that provides information, referrals and access to child care subsidies; advocacy for low income immigrants; assistance for low income households to find free or affordable health care; housing search services; and homelessness prevention services.

## **How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan**

Most activities undertaken by the City are coordinated with other municipal policies, programs and expenditures and with other federal and state funds for low income families which include efforts to reduce persons in poverty and improve the quality of life for residents, either directly or indirectly. City staff also work in partnership with citizens, other municipal departments and the public and private sectors to accomplish the goal of reducing poverty.

Currently funded CDBG and Housing Authority programs which can directly influence the household income level include: self-sufficiency programs, elder case management programs, and health care activities.

Currently funded CDBG and Housing Authority programs which can indirectly influence the impact of household living by reducing other costs include affordable housing development, housing rehab, energy efficiency, public facility improvements, infrastructure improvements, neighborhood revitalization, counseling programs and health care assistance.

For the upcoming year the following activities are likely to be funded by CDBG and by the PHA :

- Homelessness Prevention Programs
- Job skills training programs for youth
- Outreach worker for elders at risk
- Scholarship programs for income children of income eligible households to participate in programs offered by the Parks and Recreation Department
- Public Housing and HCV Family Self-Sufficiency Programs
- Infrastructure improvements and neighborhood revitalization
- Expansion of open space opportunities in the downtown
- Creating an agriculture program

Additional projects will assist in providing decent affordable housing and a suitable living environment for area residents and much needed jobs in the impacted areas.

Section 3 requirements for some projects will assist in securing jobs for local residents in projects if new employees are added to the workforce.

## **SP-80 Monitoring – 91.230**

**Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements**

Overview: Monitoring consists of start-up assistance to review the agreement requirements, policies and procedures; reviewing payment documentation requirements; ongoing monitoring during the contract period, which includes periodic reporting and providing technical assistance; annual visits to public service providers and annual surveys to owners of assisted rental units; long term monitoring of rental agreement compliance; and internal monitoring of the City of Peabody staff procedures.

Start-Up Assistance: Prior to the start-up of a sub-contracted activity, both program and record keeping requirements are reviewed with the recipient. A written Agreement that outlines the scope of the activities, performance criteria and length of funding period is created. The contract is reviewed with the recipient and signed.

Payment Processing: Payment requests must be submitted with supporting documentation that may include time sheets, certified payroll records, affordable housing restrictions, income documentation, corresponding bills and/or cash receipts. Reimbursement requests are not processed without the required documentation.

Ongoing Monitoring: At least one monitoring visit for new sub-recipients will be scheduled during the program year. Sub-grantees that have been previously funded may be monitored bi-annually. A monitoring schedule is prepared and the sub-recipient visits are prioritized, by determining if any organizations are considered high risk, i.e., new to the CDBG program—first year as a sub-recipient; high staff turnover—especially in key positions; previous compliance or performance problems; or carrying out high-risk activities, such as economic development and/or multiple CDBG activities for the first time.

Housing Rehabilitation: Proper documentation of income must be submitted prior to the execution of any loan documents or expenditure of funds. All units will be inspected to insure that the work has been completed prior to the disbursement of funds. All rental units must be affordable for the length of the loan, as detailed in Affordability Restriction.

Public Services: A thorough review of the sub-recipient's files is done to ensure it complies with all regulations governing its administrative, financial and programmatic operations and that it is achieving its performance objectives within schedule and budget. A written record of the on-site visit is completed and maintained in the file. A formal written letter which outlines the

results of the visit, particularly any issues that may have been found and recommendations and/or requirement to remedy the matter. The issues must be corrected by the date specified in the letter and a follow up visit is scheduled. A copy of this letter is kept on file.

Davis Bacon Compliance: City staff conduct site visits, conduct employee interviews and check the weekly payroll forms for accuracy and compliance. The City's agreements include all necessary information that must be included in a sub-recipient's contract for construction projects including:

- HUD Form 4010 – Federal Labor Standards Provisions
- U.S. Department of Labor Payroll forms
- the appropriate wage determination
- a copy of the “Notice to All Employees” poster, to be posted at job site
- a copy of the “Contractor’s Guide to Prevailing Wage Requirements for Federally-Assisted Construction Projects”, which is to be provided to the prime contractor

Section 3 Compliance: The purpose of Section 3 is to ensure that employment and other economic opportunities created by HUD assistance to construction and rehabilitation projects is directed to low-income persons. Applies to all public and residential construction projects valued at over \$200,000. The City of Peabody will insure that, to the greatest extent feasible, at least 30% of new, full-time hires are Section 3 residents. This obligation does not apply if a project results in no new employees being hired. . Additionally, the City annually certifies to HUD that it is in compliance with Section 3.

Fair Housing Compliance Procedures: The City of Peabody is subject to the Fair Housing Compliance procedures detailed in the North Shore HOME Consortium's Consolidated Plan. In addition to the requirements set forth by the North Shore HOME Consortium, the City educates local residents to empower them to fight against discrimination and provides outreach to area lenders, property owners and elected officials concerning Fair Housing Law.

## Expected Resources

### AP-15 Expected Resources – 91.220(c)(1,2)

#### Introduction

The following describes what resources the City expects to receive or leverage in the coming year July 1<sup>st</sup> 2015-June30th 2016.

The City of Peabody has applied to the USDA, for grant a grant to study potential uses for the recently acquired Tillie's Farm. Concurrently, we are applying for an additional grant to implement the plan, also through the USDA. The City of Peabody's Community Development Authority (CDA) Business Loan funds provides us with the financial ability to entice businesses to come to, stay and/or expand in Peabody. The CDA has also authorized funds to provide loan interest façade improvement and rental rehabilitation program loans. McKinney funds.

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**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: \$        |                                                  |                                                                                                       |
| <b>CDBG</b>                         | <b>HUD</b>                             |                                                  | \$371,411                        |                    |                          |                  |                                                  |                                                                                                       |
| <b>HOME</b>                         | <b>HUD</b>                             | <b>Housing Acquisition, Rehabilitation, TBRA</b> | \$70,000 (estimate)              | <b>\$12,000</b>    | <b>0</b>                 | <b>\$82,000</b>  |                                                  | Funds will be used to support the availability or sustainability of affordable housing.               |
| <b>Community Preservation Funds</b> | <b>CPA</b>                             | <b>Emergency Housing Rehabilitation</b>          | \$100,000                        |                    |                          | <b>\$100,000</b> |                                                  | Habitat for Humanity will administer the program                                                      |
| <b>Urban Agriculture Grants</b>     | <b>USDA</b>                            | <b>Feasibility Study</b>                         | \$25,000 (request)               |                    |                          | <b>\$25,000</b>  |                                                  | Feasibility study to investigate the economic viability of a community supported agriculture program. |
| <b>Business Loans</b>               | <b>Community Development Authority</b> | <b>Façade Improvement Program</b>                | \$100,000                        |                    | <b>\$25,000</b>          | <b>\$125,000</b> |                                                  | Façade improvement loans will be offered to businesses.                                               |
| <b>Urban Agriculture Grants</b>     | <b>USDA</b>                            | <b>Program Implementation</b>                    | \$100,000 (request)              |                    |                          | <b>\$100,000</b> |                                                  | Implementation of a community supported agriculture program.                                          |

**Table 53 - 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**

This a repeat for one year of what is in the SP section

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

Tillies Farm

**Discussion**

The City of Peabody has acquired a local farm with Community Preservation Funds. We are identifying ways that we may use this property for not only open space, but also a working farm that could provide job training, community garden opportunities and other economic development opportunities.

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# Annual Goals and Objectives

## AP-20 Annual Goals and Objectives

### Goals Summary Information

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|-----------|------------|----------|----------|-----------------|-----------------|---------|------------------------|
|            |           |            |          |          |                 |                 |         |                        |

Table 54 – Goals Summary

### Goal Descriptions

# Projects

## AP-35 Projects – 91.220(d)

### Introduction

### Projects

| # | Project Name                                              |
|---|-----------------------------------------------------------|
| 1 | Downtown Economic Development Plan Implementation         |
| 2 | Homelessness Prevention                                   |
| 3 | Reuse of Tillie’s Farm                                    |
| 4 | Black Box Theater                                         |
| 5 | Students Take Action for Neighborhood Development (STAND) |
| 6 | Council on Aging – Outreach worker                        |
| 7 | North Shore Elder Services – Hoarder Assistance           |
| 8 | Peabody Afterschool Club                                  |

Table 55 – Project Information

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

The City uses its programs and gives consideration to projects which are in high poverty or minority concentration areas, or which target very and extremely low income households or individuals with disabilities, in order to better meet underserved needs.

The primary obstacle to meeting the underserved housing needs of low-income and moderate-income populations continues to be the availability of funds. Except for special populations unable to work (some elderly, most extra elderly, some disabled and those institutionalized), the critical need is jobs. When working with agencies to develop this plan, many agencies noted that a shift in clients had occurred. Previously many of the clients had no employment or sporadic employment histories. Now formerly regularly employed persons were seeking help.

Organizations serving these populations continue to experience significant reductions in funding from both governmental and private sources. Reductions in state aid to local budgets have increased the funding shortfall, leaving many worthy and valuable programs unfunded or underfunded.

While this may be beyond the capacity of the local jurisdiction to address satisfactorily, the City is committed to continuing to work with and support public non-profit agencies such as the PHA, human service departments, Councils on Aging and other elder service organizations, homeless providers and other special needs providers in their mission to meet the needs of the underserved population of the area.

The City will continue to communicate with these groups as their needs change or the demand dramatically increases over the next year. Wherever possible, the City will provide technical assistance and support to providers in their pursuit of federal, state and other funding sources.

Moreover, the City actively educates Peabody organizations and citizens, about ways to remove barriers to the development of affordable housing and promotes proven programs. It will continue these efforts in the future.

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**AP-38 Project Summary**  
**Project Summary Information**

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## AP-50 Geographic Distribution – 91.220(f)

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

### Geographic Distribution

| Target Area | Percentage of Funds |
|-------------|---------------------|
| Downtown    | 50%                 |

Table 56 - Geographic Distribution

### Rationale for the priorities for allocating investments geographically

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

See prior paragraph

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

| One Year Goals for the Number of Households to be Supported | Units |
|-------------------------------------------------------------|-------|
| Homeless                                                    | 0     |
| Non-Homeless                                                | 500   |
| Special-Needs                                               | 0     |
| Total                                                       |       |

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

| One Year Goals for the Number of Households Supported Through | Units |
|---------------------------------------------------------------|-------|
| Rental Assistance                                             | 10    |
| The Production of New Units                                   | 2     |
| Rehab of Existing Units                                       | 8     |
| Acquisition of Existing Units                                 | 0     |
| Total                                                         | 20    |

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

#### Discussion

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

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

- 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**

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**

### **Discussion**

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 – 91.220(i)**

### **Introduction**

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**

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

- **Addressing the emergency shelter and transitional housing needs of homeless persons**

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

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

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

- **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.**

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

## **Discussion**

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.

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## **AP-75 Barriers to affordable housing – 91.220(j)**

### **Introduction:**

**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**

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

- inclusionary zoning (a percentage of housing developed in the marketplace being set aside for affordable use and usually placed within mixed income developments);
- accessory apartments (particularly effective in enabling low income elderly owners to continue living in the community);
- overlay districts permit increased density and state funding support and enable affordable units within mixed income developments;
- Chapter 40R is a state law, which encourages and provides incentives for the development of transit related housing;
- Chapter 40B is a state law which permits it to override local zoning if local government does not have the zoning tools to permit affordable housing production. There is a voluntary process known as LIP [Local Initiative Plan] which a local government can use and thus not invoke state override of zoning.

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

1. increase the supply of rental and ownership housing in the City of Peabody that is available and affordable to low and moderate income households;
2. exceed the 10% affordable housing threshold established by the Commonwealth in M.G.L. Chapter 40B, Section 20;

3. encourages greater diversity and distribution of housing to meet the needs of families and individuals of all income levels.

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

**Discussion:**

See paragraph above.

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### **AP-85 Other Actions – 91.220(k)**

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**

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**

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**

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**

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**

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**

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:**

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:**

## Program Specific Requirements

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

#### Introduction:

#### 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
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
3. The amount of surplus funds from urban renewal settlements
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.
5. The amount of income from float-funded activities

#### Total Program Income

#### Other CDBG Requirements

1. The amount of urgent need activities

#### Discussion:

## Appendix - Alternate/Local Data Sources

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