

Amended to add te CARES Act funds to the PY 2019 Annual Action Plan

DRAFT

Executive Summary

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

1. Introduction

The North Shore HOME Consortium and the City of Peabody have analyzed the effectiveness of prior years' programs, reviewed public comment received at Community meetings and public hearings, and reviewed Housing Market and Needs Analysis data to create this One Year Action Plan for Program Year 2019. Because of their effectiveness and due to the continued need for affordable housing for low income households, the NSHC will administer the same programs administered last year.

The City of Peabody will expand on the investments already made in Peabody's downtown. We will continue to implement safety improvement and beautification measures in the downtown. The Riverwalk project is now progressing to the next phase and we will continue to support the Main Street Venue Coordinator for one more year as the group establishes a mechanism to make the position sustainable. CDBG funds have played a vital role in allowing the City to leverage other funds and spur private investment.

In April of 2020, Peabody was notified of a special allocation of funds (CDBG-CV) through the Coronavirus Aid, Relief and Economic Security (CARES) Act. This substantial Amendment has been made to incorporate the initial \$260,653 in CDBG-CV funds to prevent, prepare for and respond to COVID-19.

2. Summarize the objectives and outcomes identified in the Plan

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

The North Shore HOME Consortium has prioritized the following activities to be funded with federal HOME funds in Program year 2019 (amounts are subject to being levelly funded from last year; if not levelly funded all projects will be funded in the same proportion as shown below):

Annual Action Plan
2019

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- Affordable Rental Housing: \$1,137,124 for the construction of approximately 27 Rental housing units for low income households.
- Rental Subsidies (TBRA): \$216,595 to provide assistance to approximately 25 extremely low-income special needs households who are either homeless or precariously housed.
- Homeowner Rehabilitation: \$180,495 to rehabilitate existing housing units for 9 low income households to allow households to remain housed.
- Creation of Affordable Ownership Housing: \$90,248 to assist in the new construction of 2 new ownership housing units for very low-income households.

The City of Peabody has prioritized the following activities to be funded with CDBG funds in Program year 2019:

- Economic Development: \$282,250 for Economic Development Activities, which will include Infrastructure and Public Facilities Improvements Activities for Low/Moderate Income households, 3000 Households to be Assisted and 25 Businesses to be Assisted.
- Infrastructure Improvements: \$198,000 from unexpended CDBG funds from previous years to install some much need lighting in a park that serves low to moderate income households;
- Public Services: \$64,659 for Public Service activities for Low/Moderate Income Households, 3,800 Persons to be assisted through homelessness prevention services; rapid re-housing; youth job training; education; elderly outreach; meal services; and, domestic violence services.

3. Evaluation of past performance

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

The North Shore HOME Consortium and the City of Peabody have been effective in meeting goals and in serving the needs of residents during the current program year and in years prior, but continues to re-evaluate and to make adjustments to their areas of focus to ensure that the available funding resources are directed to areas of the greatest need. For many years the NSHC has seen the increasing crisis of the shortage of affordable housing, and all analyses have agreed that the greatest need in the region is the creation of affordable rental housing. Several years ago, it was decided not to include First Time Homebuyer Downpayment Assistance in the list of projects we will undertake going forward so that more funding could be directed toward the creation of Affordable Rental Housing. Last year, after close scrutiny of the program and the state of housing in the region, we also increased the amount of funding for Tenant Based Rental Assistance Activities in an attempt to help address the high numbers of extremely low income, homeless individuals living out of doors or in places not meant for human habitation. The use of HOME funds for TBRA assistance for the homeless has made it possible to house all of the identified unsheltered homeless individuals in one community over the past two years. While the TBRA funds are only used for temporary assistance, the agency administering the program is able to immediately pay rent for a client under the TBRA program as soon as a unit becomes available, and over

time other permanent resources are put into place as they are available. There are now discussions underway with other communities to replicate this successful program.

The City of Peabody's investment of CDBG funds in the downtown has had a significant impact. The downtown that was once comprised of vacant storefronts now has no retail vacancies and is in currently in high demand. The public art and the new trees have made the downtown more aesthetically pleasing. The implementation of pedestrian safety measures, including new sidewalks and expanded lighting, have made the downtown more walkable and safer for pedestrians. CDBG funds have assisted the Haven to expand their services with new equipment and the new HVAC system will allow them to be both a warming and cooling center for those in need. Citizens Inn used CDBG for a Rapid Re-housing pilot program that assisted three families in moving out of the shelter into permanent housing. Both Catholic Charities and North Shore Community Action Programs utilized CDBG funds to prevent more than 300 people from becoming homeless.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

Extensive outreach was conducted in advance of all community hearings soliciting suggestions for inclusion in the draft plan, of all public hearings requesting feedback and comments on that plan, and notices regarding the availability of the draft action plan. 14 days in advance of each meeting an advertisement was placed in the major newspapers covering the Consortium region, and ads were also placed in the two minority publications, the Bay State Banner and El Mundo Newspaper. Notice was placed on the City of Peabody website, and e-mail notices were sent to all known contacts in the Consortium region, including community action agencies, local and regional housing authorities, area agencies on aging, and those agencies serving those with disabilities and the homeless. In an effort to broaden public participation in the development of the plan, additional e-mail reminders were sent out to ask for participation. Unfortunately, no comments were received.

This section will be amended to reflect any comments on the CDBG-CV Funds.

5. Summary of public comments

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

This section will be amended to reflect any comments on the CDBG-CV Funds.

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

This section will be amended to reflect any comments on the CDBG-CV Funds.

7. Summary

The PY 2019 Action plan was created with input from many agencies and with support of data from the Housing Market and Needs Analysis completed as part of the Consolidated Plan. Comments received were in support of programs to assist those who are the most in need and for truly affordable housing for the very low income.

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

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

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

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

Table 1 – Responsible Agencies

Narrative

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

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

Consolidated Plan Public Contact Information

Kevin Hurley for the North Shore HOME Consortium: kevin.hurley@peabody-ma.gov Phone: (978) 538-5774

Stacey Bernson for the City of Peabody CDBG Program: Stacey.Bernson@peabody-ma.gov Phone: (978) 538-5771

Both can be reached by Mail at: Peabody City Hall, 24 Lowell Street, Peabody, MA 01960

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

1. Introduction

The North Shore HOME Consortium (NSHC), acting through the City of Peabody, coordinates the activities undertaken with the use of HOME funds in its 30 member communities. The NSHC conducts community outreach to ensure that the needs of the public are being incorporated into its annual Action Planning Process and does specific outreach to all service agencies in the region to provide an opportunity for each to speak on the need of their specific client base. Community Meetings and Public Hearings are held to provide an opportunity for coordination between public and assisted housing providers and private and governmental health, mental health and service agencies.

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

The NSHC conducts community outreach to ensure that the needs of the public are being incorporated into its annual Action Planning Process and does specific outreach to all service agencies in the region to provide an opportunity for each to speak on the need of their specific client base. Community Meetings and Public Hearings are held to provide an opportunity for coordination between public and assisted housing providers and private and governmental health, mental health and service agencies. Attendees at these meetings vary from year to year, but include housing developers, agencies representing the homeless, the disabled, the mentally ill, food pantries, as well as government entities, private citizens and those from the business world. NSHC also acts as the convener of the North Shore Continuum of Care Alliance (CoC) and therefore works closely with the region's, Public Housing Authorities, emergency individual and family shelter providers, homeless service agencies, veteran's service agencies, domestic violence agencies, government agencies such as the VA, DMH and DDS, agencies providing mental health services, and agencies serving at risk and homeless youth. This group's efforts revolve around meeting the needs of the homeless and those at risk of homelessness, with agencies coming together to share ideas on the needs of their clients and on the best practices they have identified. Also, in Peabody an unsheltered homelessness task force meets every two weeks and brings together clergy, public health officials, law enforcement, and staff from service agencies to enhance coordination and to ensure that the needs of citizens are being met.

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

NSHC also acts as the convener of the North Shore Continuum of Care Alliance (CoC) and therefore works closely with the region's, Public Housing Authorities, emergency individual and family shelter providers, homeless service agencies, veteran's service agencies, domestic violence agencies,

government agencies such as the VA, DMH and DDS, agencies providing mental health services, and agencies serving at risk and homeless youth. This group's efforts revolve around meeting the needs of the homeless and those at risk of homelessness, with agencies coming together to share ideas on the needs of their clients and on the best practices they have identified.

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

NSHC also acts as the convener of the North Shore Continuum of Care Alliance (CoC) and therefore works closely with the region's, Public Housing Authorities, emergency individual and family shelter providers, homeless service agencies, veteran's service agencies, domestic violence agencies, government agencies such as the VA, DMH and DDS, agencies providing mental health services, and agencies serving at risk and homeless youth. This group's efforts revolve around meeting the needs of the homeless and those at risk of homelessness, with agencies coming together to share ideas on the needs of their clients and on the best practices they have identified. In addition, this group must come together to put forth projects for funding to HUD, and therefore has implemented policies and procedures for evaluating ranking continuum of care projects. In addition, recent work focused on making a transition to the State of Massachusetts HMIS homeless reporting system to save on the cost of having an HMIS and to allow for better access to information on state funded agencies. While agreeing that there is need for a regional homeless database, the cost of software and staff time associated with the CoC's own HMIS constituted a burdensome commitment of time and resources, and the group voted to look to the state to ask to be incorporated into their HMIS system. The group has also been working for over 30 months to create a Coordinated Entry system for the Continuum region. An intake and assessment form has been created, and data is being entered into a separate area of the CoC's HMIS system where a prioritized list of clients will be created and arranged according to their level of immediate need for shelter, housing and services. Although no agencies are direct recipients of ESG funding through HUD, some agencies are recipients through the state's ESG competition. The CoC is required to sign off on any ESG proposals submitted to the state, so a discussion of any proposed ESG applications will ensue with members voting to decide which ESG projects to support.

2. Agencies, groups, organizations and others who participated in the process and consultations

Table 2 – Agencies, groups, organizations who participated

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

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	NSCAP is an active participant in the CoC Process and attended community Meetings to offer input on the action Plan. NSCAP provides information on a large group of people as they are the regional anti-poverty agency and provide fuel assistance, tax preparation services, family shelter, housing for CH individuals, and a myriad of other services.
6	Agency/Group/Organization	US Veterans Administration
	Agency/Group/Organization Type	Services - Housing Services-homeless Veteran's Services
	What section of the Plan was addressed by Consultation?	Homelessness Needs - Veterans
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participant in the CofC process
7	Agency/Group/Organization	North Shore Elder Services
	Agency/Group/Organization Type	Services - Housing Services-Elderly Persons Services-homeless Health Agency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participant in CoC Process.

8	Agency/Group/Organization	Neighborhood Legal Services
	Agency/Group/Organization Type	Service-Fair Housing Legal Services
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participant in the CofC process
9	Agency/Group/Organization	Action, Inc.
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons Services-Persons with HIV/AIDS Services-homeless Services-Education Services-Employment Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Active Participant in CoC Process and CoC Committees.

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

13	Agency/Group/Organization	DANVERS
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participates in CoC Process.
14	Agency/Group/Organization	MA Dept. of Developmental Disabilities
	Agency/Group/Organization Type	Services - Housing Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participates in CoC Process
15	Agency/Group/Organization	Lifebridge
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participates in CoC Process.
16	Agency/Group/Organization	River House Inc
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participant in the CofC process
18	Agency/Group/Organization	Veterans Northeast Outreach Center
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Health Services-Education Services-Employment Regional organization

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Active Participant in the CofC process, CoC committees
19	Agency/Group/Organization	Department of Children and Families
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Homelessness Needs - Unaccompanied youth
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Advising COC youth homelessness committee, will help to connect youth with funding available through grant obtained by NSHC & LHAND
20	Agency/Group/Organization	MA Dept of Mental Health
	Agency/Group/Organization Type	Other government - State
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participates in CoC Meetings

21	Agency/Group/Organization	Calvary Baptist Church
	Agency/Group/Organization Type	Services-homeless Religious Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Member of Peabody Homelessness task Force; Advises on Homeless issues, provided Meals program.
22	Agency/Group/Organization	Community Covenant Church
	Agency/Group/Organization Type	Religious Organization
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Member of Peabody Homelessness task Force; Advises on Homeless issues.
23	Agency/Group/Organization	YWCA of Greater Newburyport
	Agency/Group/Organization Type	Housing

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participates in CoC and on COC Committees; Attended Community Meeting for Action Planning Process.
24	Agency/Group/Organization	COMMUNITY ACTION INC.
	Agency/Group/Organization Type	Services - Housing Services-Children Services-homeless Services-Health Services-Education Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Community Action is an active participant in the Continuum of Care and attends monthly meetings of that group. CA also attended Action Plan meetings to give suggestions for issues for inclusion in the annual Action Plan.
25	Agency/Group/Organization	HAVERHILL
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participates in continuum of Care meetings and HOME meetings, attended community hearings on Action Planning process.
26	Agency/Group/Organization	CITIZENS FOR ADEQUATE HOUSING
	Agency/Group/Organization Type	Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Homelessness Strategy Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Participates in CoC process, participates in Peabody Homelessness Task Force, administers local food pantry/meals program
27	Agency/Group/Organization	North Shore Community Health, Inc.
	Agency/Group/Organization Type	Services-Health
	What section of the Plan was addressed by Consultation?	Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Member of the Peabody Homelessness Task Force.
28	Agency/Group/Organization	Peabody Department of Health and Human Services
	Agency/Group/Organization Type	Services-Health Other government - Local

	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homelessness Strategy Non-Homeless Special Needs Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consults with Peabody Homelessness Task force on issues of public health, including disease and lead poisoning, and homelessness.
29	Agency/Group/Organization	Peabody Housing Authority
	Agency/Group/Organization Type	Housing PHA Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Strategy Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Member of the Peabody Homelessness Task Force. Advises on issues around public housing, homelessness.

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

Every attempt was made to contact all types of agencies for the creation of this plan.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	City of Peabody/North Shore HOME Consortium	Both share goal of creating additional affordable rental housing.
City of Peabody Housing Production Plan	City of Peabody	Both stress the need for additional affordable rental housing in Peabody
City of Peabody Master Plan	City of Peabody	Goals include Economic Development, Housing, Transportation, Public Facilities and Services - all of which we use CDBG funds to address whenever applicable.
The Downtown Peabody Brownfield Revitalization Plan	City of Peabody	This plan included several action items to assist in rejuvenating the economic vitality of Peabody's Downtown. Several items on this list have been addressed in the Action Plan.
Metro Future Plan	MAPC	Goals and objectives include: Housing, Transportation and Job Growth, all of which are addressed with CDBG Funds.
North River Neighborhood District Master Plan	City of Peabody	Plan includes redeveloping the riverfront area with improved housing opportunities, new business and incorporates flood mitigation efforts into the design.
Housing Development Incentive Plan	City of Peabody	Provides incentives to developers to create mixed use development and create more housing opportunities.
Retail Market Analysis & Business Development	City of Peabody	Provides a market analysis for the City of Peabody and surrounding communities. Based on the market analysis, a business development strategy was created to assist the City and property owners in recruiting businesses for our downtown.
Peabody Riverwalk - Property Acquisition Strategy	City of Peabody	Through MassDevelopment, a consultant has been hired to create a property/easement acquisition strategy to move the Riverwalk forward. The Riverwalk is the focal point for the next phase of the downtown revitalization strategy.

Table 3 – Other local / regional / federal planning efforts

Narrative

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

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

In an effort to broaden citizen participation in the plan, outreach was conducted in advance of meetings, hearings, and the availability of the draft action plan. 14 days in advance of the meeting an advertisement was placed in the major newspapers covering the Consortium region, as well as two minority publications, the Bay State Banner and El Mundo Newspaper. Notice was placed on the City of Peabody website, and e-mail notices were sent to all known contacts in the Consortium region, including community action agencies, local and regional housing authorities, area agencies on aging, and those serving those with disabilities and the homeless. These meetings were discussed and advertised at Meetings of the North Shore Continuum of Care and the Peabody Homelessness Task Force.

Two community meetings were held to solicit input for the creation of the Action Plan, On January 31st at 10:30 a.m. at the Sawyer Free Library; and on January 24th at 6:00 p.m. at Peabody City Hall lower level conference room. In addition to Kevin Hurley and Lisa Greene from Peabody, one person attended the Gloucester Meeting, Gloucester resident Karen Boudreau. Ms. Boudreau wanted to state her support for affordable housing but to get on record her desire to see the Gloucester waterfront area remain open and not used for housing or other development.

The Peabody meeting was attended by Kevin Hurley, Lisa Greene, and Stacey Bernson from the City of Peabody. No others attended.

Two Public Hearings were also held on April 19th at the same locations. The Gloucester Hearing was attended by Lisa Greene and Kevin Hurley from the City of Peabody. The Peabody hearing was attended by Kevin Hurley, Lisa Greene, and Stacey Bernson from the City of Peabody. No others attended.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Newspaper Ad	Minorities Non-targeted/broad community	No responses were received	No comments were received	N/A	
2	Public Meeting	Non-targeted/broad community	1 Attended Gloucester Community Meeting to express her opinions on the needs in the region.	Supported the need for more affordable housing and stated her desired not to see it happen on the Gloucester waterfront.	N/A	
3	Public Hearing	Non-targeted/broad community	No responses received at Public hearings.	N/A	N/A	
4	emails sent to all contacts	Non-targeted/broad community	Emails sent out to large list of contacts but did not result in increased attendance.	No e-mailed responses were received but see above for comments from meetings.	N/A	
5	Draft Action Plan Posted on City Website	Non-targeted/broad community	Not known if this resulted in any additional attendance at meetings	No direct comments were received through the Web advertising	N/A	

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

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

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

In April, 2020, Peabody was notified of a special allocation of funds (CDBG-CV) through the Coronavirus Aid, Relief and Economic Security (CARES) Act. A substantial Amendment has been made to the FY20 (HUD 2019) Action Plan. The initial \$260,653 in CDBG-CV funds is proposed to be primarily utilized to carry out the following programs that prevent, prepare for and respond to COVID-19.

Anticipated Resources

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

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	431,063	10,000	190,059	631,122	631,122	The City of Peabody expects to receive \$431,063 in CDBG funds; approx. \$10,000 in CDBG Program Income next year and \$190,000 in unexpended funds from previous years and anticipates being levelly funded for each of the five years covered by this plan. The resources available will be used to assist low income households by creating or maintaining affordable housing, implementing safety improvements in our downtown, providing job opportunities and supporting social service programs that provide supportive services.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	1,704,958	100,000	0	1,804,958	1,804,958	The NSHC expects to receive \$1,704,958 in HOME funds and approx. \$100,000 in HOME Program Income next year. Additional prior years unused resources, should they be available to commit, will also be utilized in the same proportion as detailed in this report. The resources available will be used to assist low income households by creating or maintaining affordable housing and by providing TBRA assistance.
Other	public - federal	Other	260,653	0	0	260,653	0	CDBG-CV funds to be used to prevent, prepare for and respond to the Cornoavirus.

Table 2 - Expected Resources – Priority Table

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

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

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

To satisfy HOME match requirements the Consortium utilizes any allowable source but relies mostly on the Massachusetts Rental Voucher Program match, which was in excess of \$973,719 for one community, the City of Peabody to meet the HOME matching requirement through 6/30/2018.

There is no match requirement for CDBG funds; however, there are several major program types where leveraged funds play a significant role in program objectives. Brownfields Revolving Loan Fund Fund, Community Development Authority Business Loan Program, Community Preservation, HOME Funds, DLTA grants, Massworks, MassDevelopment, Masshousing.

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

Within the Consortium many communities have created specialized Housing Production Plans in response to the call from the Commonwealth of Massachusetts to show how each community plans to develop a minimum of 10% affordable housing units for their residents. In these plans the communities identify actual locations where they could see or would like to see housing developed. However, in most cases the developable sites identified are privately owned properties, since in our area land has for the most part developed. In some rare instances, for instance, the case of a public school or other building being decommissioned, communities may issue an RFP for a developer to take possession to create affordable housing, as has been done in Marblehead and Peabody in recent years, but at this time we are not aware of any publicly owned land that could be utilized for the creation of affordable housing.

70 Endicott Street was the former site of the school administration that has been vacant for over a decade, there is currently an acceptable housing proposal with the Mayor. Berry Street Garage, former DPW building that has limited use at this point, located in a residential area, has the potential for residential redevelopment.

Discussion

Annual Goals and Objectives

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

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Rental Housing	2015	2020	Affordable Housing	Member Communities of the North Shore HOME Consortium	New Rental Housing	HOME: \$1,137,124	Rental units constructed: 27 Household Housing Unit
2	Rental Subsidies (TBRA)	2015	2019	Affordable Housing Homeless Non-Homeless Special Needs	Member Communities of the North Shore HOME Consortium	Short Term Rental Assistance	HOME: \$216,596	Tenant-based rental assistance / Rapid Rehousing: 25 Households Assisted
3	Rehabilitation of Ownership Housing	2015	2020	Affordable Housing	Member Communities of the North Shore HOME Consortium	Ownership Housing	HOME: \$180,495	Homeowner Housing Rehabilitated: 9 Household Housing Unit
4	Creation of Affordable Ownership Housing	2015	2019	Affordable Housing	Member Communities of the North Shore HOME Consortium	Ownership Housing	HOME: \$90,248	Homeowner Housing Added: 2 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Economic Development	2015	2020	Non-Housing Community Development	Clty of Peabody CDBG Funding Distribution	Economic Development Infrastructure Improvements Public Facilities	CDBG: \$279,250	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 7000 Households Assisted Businesses assisted: 25 Businesses Assisted
6	Public Services	2015	2020	Homeless Non-Homeless Special Needs Non-Housing Community Development	Clty of Peabody CDBG Funding Distribution	Public Services Short Term Rental Assistance	CDBG: \$64,659	Public service activities for Low/Moderate Income Housing Benefit: 3796 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 10 Households Assisted Homelessness Prevention: 300 Persons Assisted
7	Public Facilities	2015	2020	Non-Housing Community Development	Clty of Peabody CDBG Funding Distribution	Infrastructure Improvements Public Facilities	CDBG: \$198,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 3000 Households Assisted

Table 3 – Goals Summary

Goal Descriptions

1	Goal Name	Rental Housing
	Goal Description	Provide funding to create new units of affordable rental housing for low income households.
2	Goal Name	Rental Subsidies (TBRA)
	Goal Description	Provide short term rental subsidies to homeless and precariously housed households to provide a bridge to more permanent housing.
3	Goal Name	Rehabilitation of Ownership Housing
	Goal Description	Provide funding to member communities to administer homeowner housing rehabilitation programs for eligible low-income homeowners with incomes at or below 80% AMI. Homes assisted will have an after-rehabilitation value that does not exceed the HUD designated Maximum After Rehab value limit, and the amount of assistance will not exceed the home per unit subsidy limit.
4	Goal Name	Creation of Affordable Ownership Housing
	Goal Description	The NSHC will set aside a small portion of HOME funds for the creation of an ownership creation project which will create new affordable ownership units for households with incomes at or below 60% AMI.

5	Goal Name	Economic Development
	Goal Description	<p>The City of Peabody has allocated CDBG funds to further implement the Downtown Economic Development Revitalization Plan, which will include public facility improvements, and indirect assistance to business in the downtown. The City of Peabody in collaboration with downtown businesses, banks and the Chamber of Commerce has implemented a Main Streets program to further spur economic development in the downtown. This will be the second funding cycle to provide funds to both Northeast Arc and the Peabody Main Streets program to temporarily fund an Event Coordinator position that will assist Northeast Arc's Black Box Theater and the Main streets Program in scheduling events and developing a business plan to ensure the long-term sustainability of both ventures. The Peabody Cultural collaborative and the City of Peabody were awarded a grant to create a Pop-up Children's Museum in the downtown. This venture has been far more successful than anticipated, so the museum will be looking for a permanent location in Peabody's downtown. As part of the downtown revitalization and beautification, the City of Peabody will look for other potential locations for public art in the support of the "Outside the Box" public arts program, to include painting of electric boxes and random placement of pianos painted by local artists in the downtown. CDBG funds will be used by the Forestry Division to purchase new trees to add more green to our downtown and open space, as well a cleaning up and expanding tree pits for trees that are too big for their space. The City of Peabody is investigating potential options for improved/increased public transportation. The City of Peabody will also support the efforts of Citizens Inn, Inc., which merged with the Haven from Hunger Food Pantry, to expand their commercial kitchen to not only improve food delivery but also to provide job training and cooking classes. Funds from program years 2015, 2016 and 2017 that were not going to be expended were reallocated to further the Riverwalk Plan.</p>
6	Goal Name	Public Services
	Goal Description	<p>Funds will be distributed to projects that support basic human service needs through funding of emergency services; address the service needs of special needs groups, including improving services for seniors, elderly and disabled individuals, so that they can participate fully in the community; provide a supportive services for low-income individuals and families with children; and provide resources to organizations that assist residents at risk of foreclosure and/or homelessness.</p>

7	Goal Name	Public Facilities
	Goal Description	<p>Funds from program years 2015, 2016 and 2017 that were not going to be expended were reallocated to install some much-needed lighting, trees and other public safety measures to parks and open space in the downtown. CDBG Funds will be used to install new lighting and other safety improvements, along with the planting of additional trees in open space areas and parks in the downtown and other areas of a higher concentration of low moderate-income households. The improved lighting will increase public safety and allow access to the fields for a longer period of time and save energy by replacing old fixtures that either don't work or consume a lot of energy. The new trees will provide shade protection on warm summer days. All improvements will enhance the accessibility and aesthetics of the parks.</p>

AP-35 Projects - 91.420, 91.220(d)

Introduction

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

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

Because the Consortium was created to provide financial assistance to all of its member communities in the development of affordable housing, each community's needs as they identify them are also taken into consideration. As long as a proposed project is consistent with the priorities outlined in the Consolidated Plan, efforts are made to be responsive to local needs as well as regional needs. As long as they work within the HUD required income requirements and other regulations, Communities are allowed to make determinations of greatest need for projects to be undertaken in their community, and within projects such as homeowner rehabilitation, of greatest need of applicants for these funds. Eligible applicants are any applicants who have incomes at or below the low to moderate designated maximum income levels for the area.

The Consortium allocates funding by competition to eligible projects that apply through the Consortium's competitive funding pool. Applications and instructions for the competition are made available on the City of Peabody website, and at its' offices.

#	Project Name
1	Creation of Affordable Rental Housing
2	Tenant Based Rental Assistance
3	Homeowner Rehabilitation
4	Creation of Ownership Units
5	HOME Administration 2019
6	Economic Development
7	Public Services
8	Infrastructure Improvements
9	CDBG Administration 2019

Table 4 – Project Information

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

As the Consortium strives to be responsive to the actual data in the ConPlan, and to comply with the process outlined by HUD, greater emphasis is now being given to the development of affordable rental housing over those programs that would provide assistance to populations with higher incomes. For example, the Consortium has discontinued programs that provide assistance to households at 80% of median family income such as Homebuyer Assistance Programs are in favor of serving very-low, or extremely-low income households. The creation of rental housing that is genuinely affordable to lower-income households is intended to also attempt to provide options for those households that are coming out of homelessness. The use of a modest level of HOME funds to provide short-term rental assistance is intended to prevent homelessness and, in some cases, to house the homeless.

There are obstacles to serving underserved needs, and one of them is the lack of sufficient funding to support the numbers of projects proposed, or to provide an adequate level of support to ensure the long-term viability of a development without multiple funding sources. Of course, the decisions from other funders are out of the Consortium's control. Another unexpected barrier is the lack of proposals to serve the populations with the lowest incomes. Generally, a high level of subsidy may be needed for such a project, and it is easier to obtain funding for those projects where the projected income (rental income, for example) offsets the operating expenses and demonstrate the viability of a project.

AP-38 Project Summary
Project Summary Information

1	Project Name	Creation of Affordable Rental Housing
	Target Area	Member Communities of the North Shore HOME Consortium
	Goals Supported	Rental Housing
	Needs Addressed	New Rental Housing Accessible Units Affordable Rental Housing
	Funding	HOME: \$1,137,124
	Description	Creation of affordable rental housing for low income households
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 27 households will benefit from this program. Both individuals and families will be served, at incomes from 0-60% AMI.
	Location Description	Various locations across the consortium
	Planned Activities	New construction and renovation of units to create new affordable rental housing
2	Project Name	Tenant Based Rental Assistance
	Target Area	Member Communities of the North Shore HOME Consortium
	Goals Supported	Rental Subsidies (TBRA)
	Needs Addressed	Short Term Rental Assistance Affordable Rental Housing
	Funding	HOME: \$216,595
	Description	Provision of short-term rental assistance to extremely and very low-income households to prevent homelessness and to house the homeless.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 25 households, both individuals and families, will benefit from this program, most at the lower end of the income spectrum at or below 30% AMI, with some up to 60% AMI.
	Location Description	Various locations across the Consortium
	Planned Activities	Provision of short-term rental assistance to extremely and very low-income households to prevent homelessness and to house the homeless.
3	Project Name	Homeowner Rehabilitation

	Target Area	Member Communities of the North Shore HOME Consortium
	Goals Supported	Rehabilitation of Ownership Housing
	Needs Addressed	Accessible Units Ownership Housing
	Funding	HOME: \$180,495
	Description	Provision of assistance to low income homeowners to make necessary repairs to their homes to bring them up to local and state building, safety, and health code.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 9 low income households will benefit from this program. Elder homeowners tend to make up the majority of the households associated.
	Location Description	various locations across the Consortium region
	Planned Activities	Provision of assistance to low income homeowners to make necessary repairs to their homes to bring them up to local and state building, safety, and health code.
4	Project Name	Creation of Ownership Units
	Target Area	Member Communities of the North Shore HOME Consortium
	Goals Supported	Rehabilitation of Ownership Housing
	Needs Addressed	Ownership Housing
	Funding	HOME: \$90,248
	Description	Construction of new affordable Home ownership units for low income households with incomes at or below 60% of the area median income level.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	approximately 2 new ownership units will be created.
	Location Description	various locations across the Consortium region.
	Planned Activities	Construction of new affordable Home ownership units for low income households with incomes at or below 60% of the area median income level.

5	Project Name	HOME Administration 2019
	Target Area	Member Communities of the North Shore HOME Consortium
	Goals Supported	Rental Subsidies (TBRA) Creation of Affordable Ownership Housing Rental Housing Rehabilitation of Ownership Housing
	Needs Addressed	New Rental Housing Short Term Rental Assistance Accessible Units Rehabilitation of Rental Stock Homeownership Affordable Rental Housing Ownership Housing
	Funding	HOME: \$180,496
	Description	Funding to administer HOME Program activities
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	all activities will benefit from the administration funding needed to support all programs
	Location Description	various locations across the consortium
	Planned Activities	Funding to administer HOME Program activities
	6	Project Name
Target Area		City of Peabody CDBG Funding Distribution
Goals Supported		Economic Development
Needs Addressed		Infrastructure Improvements Public Facilities
Funding		CDBG: \$282,250

<p>Description</p>	<p>The City of Peabody has allocated CDBG funds to further implement the Downtown Economic Development Revitalization Plan, which will include public facility improvements and indirect assistance to businesses in the downtown. The City of Peabody in collaboration with downtown businesses, banks and the Chamber of Commerce has implemented a Main Streets program to further spur economic development in the downtown. This year, the City of Peabody along with Northeast ARC will combine resources to hire a full time Main Streets/Venue Coordinator, that will provide supportive services to the Main Streets program in creating a business plan for long term sustainability, as well as coordinating events at the newly created Black Box Theater and the refurbished Wiggin Auditorium at Peabody City Hall. All activities will bring additional patrons to our downtown, creating more interest and increasing the patronage in our local restaurants. As part of the downtown revitalization and beautification, the City of Peabody will look for other potential locations for public art in the support of the newly created "Outside the Box" public arts program, to include the random placement of pianos painted by local artists in the downtown. The Department of Public Works has created an inventory of sidewalks and streets in need of repair in our downtown target area. The City will use CDBG funds to leverage other state/federal funds to complete several sidewalk and street repairs, which will improve pedestrian safety with the added benefit of making the downtown more aesthetically pleasing. Additionally, we will continue upgrading the lighting in the downtown to further improve pedestrian safety and provide a more secure environment after dark. We will continue the work started on Wallis Street last year and move to Walnut Street by adding some much-needed lighting, removing and replacing damaged sidewalks and installing ADA requirements. The City of Peabody with grant funds from the state is investigating potential options for improved/increased public transportation. Citizens Inn (aka Citizens for Adequate Housing) merged with the Haven from Hunger Food Pantry last year. Since that time, they have rehabilitated the food pantry, installed a new commercial kitchen and have prepared to address the next phase of creating an area specifically for meal prep and dining, to allow the pantry to remain set up at all times. In addition to the food pantry and meal delivery, Citizens Inn will be offering culinary arts training to the clients of the women's shelter. The City of Peabody will continue to support the development of Northeast Arc's Blackbox Theater on Foster Street. CDBG funds, along with a technical assistance grant from MassDevelopment will be used to further the Riverwalk project through an acquisition strategy. The Riverwalk will be the focal point of the next phase in our downtown revitalization.</p>
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	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Peabody's downtown is also the home of the highest concentration of low-moderate income households in the City. The City of Peabdy has focused resources from staff time to grant funds to make an investment in the downtown to make it a safer, cleaner and accessible downtownn to live and work in. Over the past several years, we have an increase in not only public but also private investment, increasing not only the number of businesses in our downtown but also employment opprtunities.
	Location Description	
	Planned Activities	The following are all estimated dollar amounts. In the event that an activity cannot be carried out, we will use the funds for another activity described in this project: Main Streets Initiative (\$10,000); Outside the Box Mural Project (\$5,250); Main Streets/Venue Coordinator programming (\$32,000); Riverwalk property/easement acquisition strategy and due diligence (\$90,000); Leather City Common Benches (\$20,000); Parking Kiosks and Meters for downtown (\$125,000).
7	Project Name	Public Services
	Target Area	City of Peabody CDBG Funding Distribution
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$64,659
	Description	Funds will be distributed to projects that support basic human service needs through funding of emergency services; address the service needs of special needs groups, including improving services for seniors, elderly and disabled individuals, so that they can participate fully in the community; provide supportive services for low-income individuals and families with children; and provide resources to organizations that assist residents at risk of foreclosure and/or homelessness.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	We estimate that twelve thouand lincome eligible Peabody residents will be served.
	Location Description	Activities will occur city wide as needed.

	Planned Activities	<p>Peabody Recreation, Parks & Forestry Division (\$9,400) will fund scholarships for income eligible households to attend camping programs; Peabody Council on Aging/Outreach Worker (\$9,550) will use CDBG funds to continue the community outreach program to low income residents, the outreach worker provides information on services available at the Peabody COA and the Adult Day Care Program, in addition to providing assistance in completing applications for programs such as Food Stamps, Medicare/Medicaid, Housing, Tax program, Prescription Advantage, Fuel Assistance, Social Security and other programs as needed; Healing Abuse Working for Change (HAWC) (\$8,700) will provide services to women and children fleeing domestic violence; North Shore Community Development Coalition (\$3,709) will provide tax filing services for income eligible households, North; Catholic Charities/Homelessness Prevention Program (\$7,500) will provide emergency financial assistance for residents of Peabody facing eviction or moving from homelessness to permanent housing; LEAP for Education (\$7,000) will assist low income, first generation students to graduate from high school and college. Citizens Inn, Inc. (\$9,400) will provide assistance to homeless families living at the Inn Transition Family Sober Living shelter with flexible, one time or short-term re-housing financial assistance to assist households in moving into permanent housing; Citizen’s Inn / Haven from Hunger (\$9,400) will hire a food rescue driver.</p>
8	Project Name	Infrastructure Improvements
	Target Area	City of Peabody CDBG Funding Distribution
	Goals Supported	Public Facilities
	Needs Addressed	<p>Infrastructure Improvements Public Facilities</p>
	Funding	CDBG: \$198,000
	Description	The City of Peabody will utilize CDBG funds from program year 2019-2020, as well as unexpended funds from previous years to implement infrastructure upgrades to improves safety and accessibility in open space and areas in the downtown and low moderate-income neighborhoods.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	

	Location Description	
	Planned Activities	Funds from program years 2015, 2016 and 2017 that were not going to be expended were reallocated to install some much-needed lighting, trees and other public safety measures to parks and open space in the downtown. CDBG Funds will be used to install new lighting and other safety improvements, along with the planting of additional trees in open space areas and parks in the downtown and other areas of a higher concentration of low moderate-income households. The improved lighting will increase public safety and allow access to the fields for a longer period of time and save energy by replacing old fixtures that either don't work or consume a lot of energy. The new trees will provide shade protection on warm summer days. All improvements will enhance the accessibility and aesthetics of the parks.
9	Project Name	CDBG Administration 2019
	Target Area	City of Peabody CDBG Funding Distribution
	Goals Supported	Economic Development Public Facilities Public Services
	Needs Addressed	Economic Development Infrastructure Improvements Public Facilities Public Services
	Funding	CDBG: \$86,213
	Description	Funds will be used for the administration of projects funded through the City of Peabody's CDBG program.
	Target Date	6/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	N/A
	Planned Activities	Funds will be used for the administration of projects funded through the City of Peabody's CDBG program.

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

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

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

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

Geographic Distribution

Target Area	Percentage of Funds
Member Communities of the North Shore HOME Consortium	100
City of Peabody CDBG Funding Distribution	100

Table 5 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Not applicable for the Consortium.

Significant concentrations of poverty and of low- and moderate-income subsidized households, provides pertinent information when decisions are made of where resources might be concentrated.

Racial/ethnic concentration is more complicated in that HUD regulations (Site and Neighborhood Standards) affect the planning and approval of new or significantly rehabbed housing which utilizes Federal resources.

Discussion

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

Affordable Housing

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

Introduction

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

City of Peabody

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

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

One Year Goals for the Number of Households to be Supported	
Homeless	25
Non-Homeless	38
Special-Needs	3
Total	66

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	25
The Production of New Units	29
Rehab of Existing Units	9
Acquisition of Existing Units	0
Total	63

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

Discussion

The Consortium places the greatest priority upon housing that will serve the homeless and those on the

verge of becoming homeless. Proposals for new rental housing or for TBRA programs which prioritize these groups receive priority in the Consortium's Competitive Funding Process, and by that prioritization the Consortium works to direct funding to those most in need. The creation of new affordable rental housing is the highest priority, with tenant based rental assistance in second place as a tool to try to slow the flood of persons becoming homeless. In addition to affordable rental housing and TBRA, this year the Consortium will continue to support communities that provide housing rehabilitation assistance, and homeownership creation funding, as communities that have existing programs in these categories expressed their support for their continuation, citing that they meet the needs in their communities. When the competitive funding round is open, email notifications are sent out to all contacts and notice is placed on the City Website. This notice also informs the public that applications are available at our offices and online at the City of Peabody's website.

The City of Peabody has allocated funds, including CDBG, to projects that: provide homelessness prevention to households at risk of becoming homeless; increase the supply of affordable rental housing; maintain the current inventory of housing and or improve the condition of current housing stock. Additionally, the City of Peabody and Habitat for Humanity have partnered to provide housing rehabilitation assistance to income eligible households. This program has been funded by the Community Preservation Act to pay for materials and construction items that cannot be completed by Habitat's volunteers. We are investigating the possibility of expanding this program next year. Additionally, we work with developers to encourage the creation of affordable units.

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

Introduction

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

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

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

Consortium:

By coordinating with PHA directors the NSHC/City of Peabody are able to share information on programs and policies related to PHA residents, for instance, classes, meal and food programs, and job trainign programs as they may be available.

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

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

Home funded homeownership creation programs are open to PHA residents.

City of Peabody:

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

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

participate in homeownership

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

It is possible that the Commonwealth of Massachusetts through its CDBG program may assist some PHAs in the region. While the NSHC sees a higher priority in creating affordable rental housing, PHAs can use their Housing Choice Vouchers and Family Self Sufficiency program to encourage residents to become independent homeowners.

City of Peabody:

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

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

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

Discussion

Consortium:

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

City of Peabody:

There is a legal relationship between the City and its PHA. The Housing Authority is a semi-independent agency governed by a Board of Commissioners. One member of the Board is appointed by the Governor of Massachusetts and the other four members are appointed by the Mayor. The authority to budget funds and expends them is contained within the statutes permitting the establishment of the PHA and also in the regulations published by the Federal Government through HUD and/or those published by the Commonwealth of Massachusetts through DHCD. Operating funds, from DHCD, are provided by

formula and expenditure decisions are made by the local PHA Board. Capital funds from DHCD have been provided by competition in the past and are now in transition to a formula system and expenditure decisions are made by the local PHA Board with approval from DHCD. The PHA also receives funding for Housing Choice Vouchers (HCV – Section 8) and for the Massachusetts Rental Voucher Program (MRVP). The operation of these programs is managed by the PHA. It should be noted that DHCD receives HCV funding which it then distributes to 5 regional agencies, which in turn make them available to applicants.

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

Introduction

Consortium:

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

City of Peabody:

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

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

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

Consortium:

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

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

The NSHC is taking steps to move toward using a larger percentage of its HOME allocation for affordable rental housing in to try to alleviate the shortage of affordable rental units in the region. Each year the NSHC prioritizes HOME funding for proposed developments that will serve homeless families and individuals. Readiness to proceed is also a strong consideration.

The NSHC also encourages both private and public developers to set-aside and dedicate a percentage of the total number of units in any development to serve the homeless on a long-term basis. Prioritizing

units of permanent housing to serve very-low income and extremely low-income households is also a strong consideration.

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

City of Peabody:

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

The City of Peabody will continue its unsheltered homeless Task Force, a network of service providers, city employees, clergy, and law enforcement officers that have been working together on a Peabody homelessness task force to identify the homeless and to address the needs of these individuals. For this year's point in time count, volunteers attempted to conduct interviews of homeless persons at the local food pantry, a local church that provides a warming center and meals and did a community wide search for unsheltered homeless persons. Only one unsheltered homeless person was encountered with another identified through a third party and a telephone number. Names, ages and other information was collected to determine if any of those identified were eligible for any of the resources currently available, and contact information for NSCAP, the local antipoverty agency, and for Lifebridge shelter were given. This will continue moving forward to keep informed on the status of the unsheltered homeless in the city.

Addressing the emergency shelter and transitional housing needs of homeless persons

Consortium:

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

DHCD and with the homeless assistance programs that participate in the Continuum of Care to coordinate services to the homeless. The primary objective of the Continuum of Care Alliance is to help homeless persons (especially chronically homeless) to make the transition to permanent housing and independent living, to include shortening the period of time that individuals and families experience homelessness, facilitating access to affordable housing units for the homeless individuals and families and preventing recently homeless from becoming homeless again.

City of Peabody:

The City will continue to work with the Continuum of Care to coordinate services to the homeless. Helping homeless persons (especially chronically homeless) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

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

Consortium:

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

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

The Consortium will continue to work with the Continuum of Care to coordinate services to the homeless. In the course of selecting projects to fund, the NSHC plays close attention to how any one project is connected to the efforts of the CoC and its partners in serving the homeless, especially in terms of permanent housing. For the past several years, one of the highest stated priorities of the NSHC

has been the creation of new affordable rental units to assist homeless families and individuals. The availability of supportive services – funded by other sources – would enhance a proposal for the use of HOME funds. The specific needs are continuously being evaluated throughout the year.

City of Peabody:

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

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

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

Consortium: Members of the Consortium's CoC participate in advocacy at the state level to insure that monitoring and discharge protocols are given ongoing priority. The Continuum is fortunate to have a well-established network of local providers and state officials. Having these longstanding connections as well as an ever-changing number of new programs, actually does facilitate low-income individuals and

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

City of Peabody:

The City will continue to work with the Continuum of Care to coordinate services to the homeless. In addition, public service dollars will be used to help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

Discussion

Consortium:

The Consortium and City of Peabody will continue to work with the Continuum of Care to coordinate services through its member agencies to the homeless and those with special needs (such as elderly, frail elderly, persons with disabilities, persons with alcohol or other drug addictions, persons with HIV/AIDS, and public housing residents) and will continue to convene homeless Task force, to ensure that the homeless are assisted and to help low income families and individuals avoid becoming homeless. These groups work also act as networking opportunities where providers can learn what resources are available for their clients. In the course of selecting projects to fund, the NSHC plays close attention to how any one project is connected to the efforts of the CoC and its partners in serving the homeless, and other groups with special needs, especially in terms of permanent housing. For the past several years, one of the highest stated priorities of the NSHC has been the creation of new affordable rental units to assist homeless families and individuals. The availability of supportive services – funded by other sources – would enhance a proposal for the use of HOME funds. The specific needs are continuously being evaluated throughout the year.

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

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

Introduction

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

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

Consortium: The Commonwealth of Massachusetts has implemented laws to encourage communities to reach a minimum of 10% affordable housing for their residents. The City of Peabody and several other Consortium communities have developed housing production plans and will use these tools to plan for future housing development. The Consortium does not have control over the housing policies of its member communities but does provide information to the public officials in this service area on these topics and encourage communities to come to learn more about these issues.

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

the production of affordable housing that requires new, converted or renovated housing developments to account for 15% of the housing units being affordable. Accordingly, the provisions of this section are designed to: increase the supply of rental and ownership housing in the City of Peabody that is available and affordable to low and moderate income households; exceed the 10% affordable housing threshold established by the Commonwealth in M.G.L. Chapter 40B, Section 20; encourages greater diversity and distribution of housing to meet the needs of families and individuals of all income levels. The City of Peabody created an updated Housing Production Plan (HPP) in 2013, which is a community's proactive strategy for planning and developing affordable housing by: creating a strategy to enable it to meet its affordable housing needs in a manner consistent with the Chapter 40B statute and regulations and producing housing units in accordance with the HPP. If a community has a DHCD approved HPP and is granted certification of compliance with the plan by DHCD, a decision by the Zoning Board of Appeals (ZBA) relative to a comprehensive permit application will be deemed "consistent with local needs" under MGL Chapter 40B. "Consistent with local needs" means the ZBA's decision will be upheld by the Housing Appeals Committee. The City of Peabody has also created a Housing Incentive Development Plan (HDIP), which is currently in the process of obtaining local approval. Once approved by the City Council, the plan will be submitted to DHCD and will allow the City of Peabody to offer tax incentives to developers to create housing units that are both market rate and affordable.

Discussion

The NSHC is aware that it is assigned by statute the task of working to remove or overcome barriers to affordable housing, such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment. However, the responsibility does not come with any associated power or strength to convince member communities to make changes to their policies. The Consortium tries to keep an open and amicable relationship with its 30 member communities, and to convince each that it should utilize the HOME funds available to try to help meet the need for affordable housing in the region, but in some areas, resistance to affordable housing is a reality, and the NSHC has no real power to make change, but will continue to make the funds available.

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

Introduction

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

Actions planned to address obstacles to meeting underserved needs

Consortium:

The creation of the Five-Year Consolidated Plan including its Housing Market Analysis and Needs Assessment serves to inform the Consortium member communities about current housing needs. Collaborating with emergency shelter and other homeless service providers on a regular basis underscored the need for additional rental units that are genuinely affordable and for tenant based rental assistance for the homeless. Interacting with social service agencies of all kinds through both the Continuum of Care Process and the Peabody Task force serves to keep the City abreast of the needs of multiple populations and informs on areas of greatest needs. Funds will continue to be targeted to affordable housing projects for the low income, since housing cost is the number one obstacle keeping low income households from getting out of poverty and from obtaining adequate housing.

City of Peabody:

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

Actions planned to foster and maintain affordable housing

Consortium:

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

City of Peabody:

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

Actions planned to reduce lead-based paint hazards

Consortium:

The data made available from the Massachusetts Department of Public Health concerning the presence of hazards associated with the presence of lead-based paint will serve to call attention to the extent of this problem. While HOME funds may not be used to de-lead a unit without bringing that same unit up to the requirement of the Massachusetts Sanitary Code [Code Enforcement], HOME funds can be used for the rehabilitation of existing residential structures, including deleading activities.

City of Peabody:

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

Actions planned to reduce the number of poverty-level families

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

City of Peabody:

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

Actions planned to develop institutional structure

Consortium:

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

City of Peabody:

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

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

Consortium:

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

City of Peabody:

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

Discussion

Consortium

By conducting a regional housing market analysis and needs assessment the Consortium has informed each community about housing needs. By convening its Continuum of Care Alliance, the NSHC keeps up on the needs of those most in need in the region and transmit information on the availability of funding for the creation of affordable housing. Collaborating with emergency shelter and other homeless service providers on a regular basis underscored the need for additional rental units that are genuinely affordable and for tenant based rental assistance for the homeless. Interacting with social service agencies of all kinds through both the Continuum of Care Process and the Peabody Task force serves to keep the City abreast of the needs of multiple populations and informs their members about areas of greatest need. Both HOME and Continuum of Care funds will continue to be targeted to affordable housing projects for the low income, since housing cost is a major obstacle keeping low income households from getting out of poverty and from obtaining adequate housing.

City of Peabody:

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

Program Specific Requirements

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

Introduction

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

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	10,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	10,000

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	85.00%

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

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

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

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

The NSHC's policy for Resale and Recapture in Homeownership Assistance Projects has been set up to have different parameters for First Time Homebuyer Down Payment Assistance activities and for Homeownership Development Projects. In the case of First Time Homebuyer Down Payment Assistance, which has not been funded this year, the NSHC utilizes the Recapture model. Recapture provisions permit the HOME-assisted homebuyer to sell their unit at any time during the period of affordability. Under the recapture provision, the NSHC recoups all or a portion of the HOME assistance to the homebuyers in the event of a voluntary or involuntary sale during the period of affordability. The Consortium will recapture the full amount of the initial direct HOME subsidy received by the homebuyer unless insufficient funds are available from the net proceeds. The net proceeds are the sales price minus loan repayment (other than HOME funds) and closing costs. If insufficient funds are available from net proceeds to repay the entire direct HOME subsidy, the shared net proceeds method is implemented. If the net proceeds are not sufficient to recapture the full HOME investment plus enable the homeowner to recover the amount of the homeowner's down payment and any capital improvement investment made by the owner since purchase, the NSHC may share the net proceeds. The net proceeds may be divided equally.

In the case of the new Development of Ownership Housing units, the NSHC utilizes the Resale model. Resale provisions limit resale of the of the property during the HOME period of affordability only to a buyer whose family qualifies as a low-income family and will use the property as its principal residence. The price at resale must provide the original HOME-assisted owner a fair return on investment (including the homeowner's investment and any capital improvement). The Measure used to determine the Fair return on Investment will be the percentage change in the Consumer Price Index (CPI) over the period of ownership. This will also ensure that the housing will remain affordable to a reasonable range of low-income homebuyers, targeted to those with incomes from 70% to 80% of the Area Median Income who are paying no more than 30 percent of income for principal, interest, property taxes, and insurance. The period of affordability is based on the total amount of HOME funds invested in the housing. An affordability restriction, running with the land, is used as the mechanism to impose the resale requirements. The affordability restrictions may terminate upon occurrence of any of the following termination events: foreclosure, transfer in lieu of foreclosure or assignment of an FHA insured mortgage to HUD. The NSHC may use purchase options, rights of first refusal or other preemptive rights to purchase the housing before foreclosure

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

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

Every HOME-assisted unit is covered by legally binding agreements that require that the affordability restrictions must be met or exceeded. Initially a HOME agreement is executed with the subrecipient or developer which lists the allowable uses of funds, the number of assisted units and the period of affordability, along with all other HOME required provisions. It is also typical for a borrower to execute a Loan Agreement, a Promissory Note, a Mortgage and an Affordable Housing Restriction. Where multiple funding sources come into play, including funds from DHCD and/other state agencies (such as the Massachusetts Housing Partnership Funds [MHP], the Community Economic Development Assistance Corporation [CEDAC] or similar sources, MassDocs are used. These loan documents have been developed to encompass the lending requirements of multiple agencies including the requirements of the HOME Program. See above for the resale and recapture policy for the NSHC.

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Rental Housing Development

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

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

Although the Consortium did implement a change in its local policies to accommodate the refinancing of existing debt to in the instance of housing rehabilitation, this was enacted on a trial basis for a two-year cycle. One HOME-assisted multi-family development (four units) utilized this policy change. However, after that two-year cycle, no other development proposal sought that refinancing capacity, and the policy was discontinued. Although there may be a possibility of reviving that policy, if needed, there tends to be a priority to use these resources to create new

units and not to refinance the debt of an existing affordable development.

In regard to HUD's request for information on communities' use of limits other than the 95% ami limits, The Consortium does use the HOME affordable homeownership limits for our area that are provided by HUD. We do provide Homeowner Housing Rehabilitation and explain the requirements in AP-21 under Goal 3 that we "Provide funding to member communities to administer homeowner housing rehabilitation programs for eligible low-income homeowners with incomes at or below 80% AMI. Homes assisted will have an after-rehabilitation value that does not exceed the HUD designated Maximum After Rehab value limit, and the amount of assistance will not exceed the home per unit subsidy limit. RE describing eligible applicants in AP-35 Projects section, description, says "the Consortium has discontinued a program that provides assistance to households at 80% of median family income, Homebuyer Assistance Program, in favor of serving very-low, or extremely-low income households. Also, in AP20, re process, it states "A total of 63 low-to-moderate income households are expected to be assisted with HOME funds to be provided with affordable housing under this plan. This includes an expected 25 extremely low income households who will receive tenant based rental assistance, 9 moderate income households who will receive homeowner rehabilitation assistance, 27 extremely- to low income households who will receive rental housing, and two low income household who will be provided a new construction homeownership housing units. Re Process, In the introduction section of AP-35 it states "The Consortium allocates funding by competition to eligible projects that apply through the Consortium's competitive funding pool." And re AP-35 where info may be obtained: "Applications and instructions for the competition are made available on the City of Peabody website, and at its' offices" as well as in AP-55 "When the competitive funding round is open, email notifications are sent out to all contacts and notice it placed on the City Website. This notice also informs the public that applications are available at our offices and online at the City of Peabody's website." RE limiting the beneficiaries or give preferences to a particular segment of the low-income population, while the PJ does not plan to limit beneficiaries, it does describe in AP-55- Affordable Housing, under discussion, how it "places the greatest priority upon housing that will serve the homeless and those on the verge of becoming homeless. Proposals for new rental housing or for TBRA programs which prioritize these groups receive priority in the Consortium's Competitive Funding Process, and by that prioritization the Consortium works to direct funding to those most in need. The creation of new affordable rental housing is the highest priority, with tenant based rental assistance in second place as a tool to try to slow the flood of persons becoming homeless. In addition to affordable rental housing and TBRA, this year the Consortium will continue to support communities that provide housing rehabilitation assistance, and homeownership creation funding, as communities that have existing programs in these categories expressed their support for their continuation, citing that they meet the needs in their communities."