



City of Haverhill, Massachusetts

Annual Action Plan

Program Year 2015 (2015-2016)

**For
CDBG**

Community Development Department

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Expected Resources

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

Introduction

In an era of constrained federal resources, it is difficult to project future revenues with confidence. The federal budget sequester still greatly affects CDBG programs. Nationwide, Community Development Block Grant (CDBG) funding of \$4 billion is now down to \$3.0 billion. The past few years have witnessed historic lows in terms of the City's CDBG allocations. The congressional budget shutdowns and sequester were not anticipated during the development of the previous Consolidated Plan back in 2010. Likewise, it is difficult to predict what will happen in these tumultuous political times.

The City of Haverhill, meanwhile, continues to pay down the largest single municipal debt in the history of the Commonwealth, the burdens of the formerly city-owned Hale Hospital. The closure, sale and transfer of the Hale in 2001 allowed a hospital presence to remain in the city, but it saddled Haverhill residents with over \$87 million of debt. This harsh reality drives the City to find, obtain and/or leverage additional resources whenever possible.

The CDD and other departments have been aggressive in pursuing other funds-- through grants, appropriations or program income-- in order to augment the City's abilities to fulfill its goals and priorities. These include the MassWorks Infrastructure grants and other notable state, federal and private sources of support. Providing additional resources outside of HUD entitlements is a major goal for the City's Community

Development Department.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	889,450	2,550	420,000	1,312,000	3,550,000	This estimate assumes relatively level-funding for CDBG programs. These CDBG funds will leverage millions of dollars in state, local and private funds.
Continuum of Care	public - federal	Acquisition Housing Other	150,000	0	0	150,000	750,000	These funds include renewals of homeless assistance projects and development of homeless or supported housing
Other	public - federal	Acquisition Admin and Planning Housing	125,000	0	0	125,000	500,000	These federal funds support the development, renovation, acquisition and construction of affordable housing.
Other	public - federal	Housing Other	2,000,000	0	0	2,000,000	0	This money, obtained by Veterans Northeast Outreach Center, provides supportive services for veterans including rental assistance.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - state	Acquisition Economic Development Housing Public Improvements	6,000,000	0	0	6,000,000	13,000,000	MassWorks Infrastructure funds from the Commonwealth are providing pools of public improvement funds for the Harbor Place development which is linked to significant economic development.
Other	public - state	Acquisition Economic Development Public Improvements	400,000	0	0	400,000	1,000,000	These grants from the Massachusetts Executive Office of Energy and Environmental Affairs help to renovate parks, playgrounds and open spaces, with a 68% state reimbursement rate for the City. These grants have been used successfully for a number of projects such as the municipal docks, GAR Park renovations and other projects. Given the backlog of neglected parks and playgrounds, more of the State funds will be sought in the future.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - state	Admin and Planning Economic Development	125,000	0	0	125,000	165,000	Massachusetts Technology Collaborative's Innovation Institute has selected Haverhill to provide professional technical assistance to evaluate sectoral strategies to promote higher level economic development planning and business outreach. MTC is providing salaries to professional staff to evaluate the business and industrial strengths and weaknesses of the local economy, and provide a blueprint for obtaining better jobs and industries.
Other	public - state	Economic Development	40,000	0	0	40,000	100,000	The John + Abigail Adams Arts state grant helps fund Creative Haverhill and its efforts to provide economic development opportunities for low-income artists and creative entrepreneurs in Downtown Haverhill
Other	public - state	Public Improvements	1,500,000	0	0	1,500,000	6,500,000	This is State road and bridge funds for the City Highway Department (usually allocated via formula)

Table 1 - Expected Resources – Priority Table

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

matching requirements will be satisfied

Federal funding through the Community Development Block Grant program are critically important to leveraging millions of dollars in other funds, through matching other grant funds, complementary and corresponding uses for projects funded through multiple sources, and as seed money for economic development and growth.

Some of the most important outside resources are MassWorks funds, provided by the Commonwealth's Executive Office of Housing and Economic Development (EOHED). At least \$19 million in MassWorks funds are being allocated through FY16 or beyond on the transformative Harbor Place Project, which demolished several city blocks of underutilized and/or abandoned downtown Urban Renewal-era commercial buildings and replaced them with a riverfront mixed-use project featuring mixed-income housing, retail, restaurants, professional offices, studios, banks and a satellite campus for the University of Massachusetts-Lowell. This project includes public amenities such as a Boardwalk above the Merrimack River, plazas and open space, new lighting and underground parking. While MassWorks features no match requirements, significant CDBG funds are anticipated to provide finish streetscape amenities along Merrimack Street when the construction is completed (i.e. streetlights, sidewalks, curbing, bike lanes, etc.).

Adams Arts Grant/Cultural District- CDBG provides some matching funds for the John + Abigail Adams Arts grant initiative of the Massachusetts Cultural Council. This grant supports the activities of Creative Haverhill, a creative arts and cultural clearinghouse that is promoting the City's state-designated Riverfront Cultural District, Downtown Haverhill and citywide tourism assets. In addition, this organization is nurturing and promoting small creative sector entrepreneurs and small volunteer-led cultural organizations in the growing creative economy, generating a significant economic ripple effect.

Gateway City Parks Grants- CDBG funds have provided critical match for this State initiative, which has provided over \$1.6 million in funds for the revitalization of the century-old Swasey Field, which is located in the distressed Mount Washington neighborhood. Swasey renovations included new ballfields, playground, a spray park, walking trail, entryway, restored sledding hill and replaced basketball courts. The City matched this massive investment with over \$380,000 over two Program Years in 2013 and 2014. With renewed State focus on mapping Environmental Justice and documenting lack of equity of recreational access, it is likely that CDBG funds will continue to leverage this important program going forward.

Parkland Acquisitions and Renovations for Communities (PARC) grants- This State program provides 68% reimbursement for park improvements and open space programs. The extension of the Bradford Rail Trail, continued refurbishment of previously neglected City playgrounds and fields,

and preservation of woodland and farmland are all prospective PARC grant projects over the next few years.

TIP funded activities/Chapter 90- The CDD's Public Improvement funds leverage and spread the reach of the City's Chapter 90 Roadway improvement funds, which are local transportation funds provided by the Commonwealth. CDBG funds often add elements of Complete Streets to Chapter 90 roadway projects, adding amenities such as sidewalks, curbs and curb cuts, street trees and other items.

Code Enforcement- The CDD's funding of Code Enforcement officers leverages the City's funding of similar positions, to provide more effective and aggressive enforcement of quality of life, health and safety issues in the CDBG Target Area.

Private Foundations- The City and the CDD will continue a renewed effort to obtain Education, Housing, Food banks, land banks, etc.

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

There exist tracts of public land and public buildings that will be used to address needs identified in this Plan, including:

Ornsteen Property- This Riverfront land in Bradford near the Comeau Bridge was taken years ago by the City for unpaid taxes. It used to be the location of a shoe heel factory. There are proposals to redevelop this site for a number of affordable housing units, recreation and waterfront access.

River Rest Park, next to Central Fire Station- This land could be the location for additional municipal docks and a possible community boathouse over the next few years, as the City seeks to increase use of, and access to, the Merrimack River and community rowing/boating programs.

Citizens Center- This public facility has experienced a recent renovation geared towards the sustainability of the structure, aided in large part by a congressionally-directed earmark from the United States Department of Energy that replaced the failed panels that former the exterior of the building with a new insulated surface and roof-top solar panels (funded by the State). New lighting, heating and air conditioning systems, bathroom upgrades and accessibility improvements all make this facility safer and more efficient to operate. This structure houses the Human Services Department, which includes the Council on Aging, Veterans representative, Meals on Wheels, Parks and Recreation, Youth programs and Disabilities Commission. Many vulnerable populations use this facility, and the services provided here help the City achieve the goals of the Plan.

Winter Street School- this formerly vacant city school building has recently been sold and will be transformed into 12 units of affordable housing.

Boardwalk/Rail Trail- the City purchased an abandoned railroad corridor that runs along the southern bank of the Merrimack River across from Downtown Haverhill and heads east towards Groveland and Georgetown. This property was transformed into a non-vehicular pedestrian path (the Bradford Rail Trail) that provides recreational amenities for downtown and Bradford residents alike. The Trail forms a loop around Downtown and the sections of the Downtown Boardwalk that already exist or plan to be added. A major section of Boardwalk is being constructed behind Merrimack Street as part of the Harbor Place project. The Boardwalk and Rail Trail, linked by two Downtown bridges, form a 2-mile pedestrian loop that will connect residents with the Merrimack and spur additional economic development.

Cogswell School- This former school is being utilized as a Community Arts Center in the Bradford section of the City, exposing young residents to arts programming and other benefits.

Public Docks and Waterfront parks will also seek to connect residents with the River, bicycling opportunities, and community rowing and boating. These facilities will also help to draw and lure

economic development towards the many redevelopable parcels along the underutilized waterfront.

Discussion

As the City acquires parcels of land through unpaid tax title, every effort is made to sell off the land to provide additional revenues for the City. Where redevelopment of the lot is feasible, the City contacts Habitat for Humanity or other housing providers for the purposes of developing permanent affordable housing, or providing greenspace or adding to the lot size of a preexisting property. These sorts of parcels 'fall' into the City's possession fairly regularly.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Provide Shelter and Services for Homeless	2015	2020	Homeless public services	CDBG TARGET AREA	Provide Basic Shelter and Services for Homeless Enhance Public Safety and Public Health Provide for Non-Housing-Related Basic Needs	CDBG: \$19,332 VASH: \$1,000,000	Homeless Person Overnight Shelter: 30 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 30 Beds

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Expand Type, Supply and Diversity of Housing	2015	2020	Affordable Housing Public Housing Homeless		Maintain, Preserve and Improve Housing Stock Expand Type, Diversity and Supply of Housing Encourage Economic + Workforce Development	CDBG: \$8,313 HOME- local share: \$229,000 MassWorks: \$6,000,000	Rental units constructed: 300 Household Housing Unit Rental units rehabilitated: 10 Household Housing Unit Homeowner Housing Added: 5 Household Housing Unit
3	Maintain and Preserve Housing Stock	2015	2020	Affordable Housing	CDBG TARGET AREA	Maintain, Preserve and Improve Housing Stock Expand Type, Diversity and Supply of Housing Enhance Public Safety and Public Health Promote Neighborhood Stabilization	CDBG: \$324,900	Homeowner Housing Rehabilitated: 36 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Increase Owner-Occupancy in distressed areas	2015	2020	Affordable Housing	CDBG TARGET AREA	Maintain, Preserve and Improve Housing Stock Increase Owner Occupancy in Target Area Promote Neighborhood Stabilization	CDBG: \$86,000	Homeowner Housing Rehabilitated: 4 Household Housing Unit Direct Financial Assistance to Homebuyers: 10 Households Assisted
5	Promote Economic Development	2015	2020	Non-Housing Community Development		Encourage Economic + Workforce Development	CDBG: \$29,000 Economic Development Innovation Assistance: \$50,000 MassDevelopment: \$75,000 MassWorks: \$5,000,000 Massachusetts Cultural Council: \$40,000	Facade treatment/business building rehabilitation: 1 Business Jobs created/retained: 35 Jobs Businesses assisted: 10 Businesses Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Provide Non-Housing Necessities	2015	2020	Homeless Non-Homeless Special Needs		Provide Basic Shelter and Services for Homeless Enhance Public Safety and Public Health Provide for Non-Housing-Related Basic Needs	CDBG: \$123,333 VASH: \$500,000	Public service activities other than Low/Moderate Income Housing Benefit: 1656 Persons Assisted Homeless Person Overnight Shelter: 30 Persons Assisted Homelessness Prevention: 519 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Stabilize Neighborhoods	2015	2020	Affordable Housing Non-Homeless Special Needs Non-Housing Community Development		Maintain, Preserve and Improve Housing Stock Expand Type, Diversity and Supply of Housing Provide Basic Shelter and Services for Homeless Increase Owner Occupancy in Target Area Enhance Public Safety and Public Health Provide for Non-Housing-Related Basic Needs Encourage Economic + Workforce Development Promote Neighborhood Stabilization		Buildings Demolished: 1 Buildings Housing Code Enforcement/Foreclosed Property Care: 100 Household Housing Unit

Table 2 – Goals Summary

Goal Descriptions

1	Goal Name	Provide Shelter and Services for Homeless
	Goal Description	<p>This Strategic Plan goal is reflected in this Program Year 2015 Annual Plan.</p> <p>In this Program Year, this goal includes the following activities:</p> <ul style="list-style-type: none"> -Support for Emmaus' Mitch's Place Emergency Shelter (\$7,000) -Support for Community Action Inc.'s Homeless Drop-In Center (\$8,000) -Salvation Army Feeding Program- (\$25,000) -Common Ground- Kitchen Repair/Upgrades (\$4,332) <p>Designation of a Neighborhood Revitalization Strategy Area (NRSA) would be beneficial to serving the homeless as Emmaus is a designated Community Based Development Organization. This would allow CDBG funds to support Mitch's Place outside of the 15% Public Services cap.</p>

2	Goal Name	Expand Type, Supply and Diversity of Housing
	Goal Description	<p>Much of the activity of the Community Development office, including staff time, is geared around developing more housing as well as better types of housing for Haverhill residents and newcomers. Among the activities over the next year that directly relate to this goal include:</p> <ul style="list-style-type: none"> -Support for the Harbor Place development, which is utilizing over \$19,000,000 in state MassWorks grant funds to develop the Downtown Riverfront into offices, retail, commercial, restaurant and academic space, including 90 units of new housing (with 50 of these affordable units and 40 market-rate). About \$6,000,000 in the \$19 million of MassWorks funds are dedicated to developing this housing over the next year. Another \$104,000 in the City's local HOME funds will support this project. -About \$125,000 in local discretionary HOME funds will be used to support the creation of various housing units over the next year. Prospective funds will be allocated to projects including the redevelopment of the dilapidated Chen's Building into 64 units of affordable housing on Essex Street, as well as the addition of approximately 40 units of housing (with veterans/veterans families preference) at the site of the former Gerson Furniture showroom and storage on Washington Street. HOME funds will also assist Habitat for Humanity and other smaller developments. It is anticipated that the YWCA will complete its locally HOME-funded project to return 10 units of SRO housing for women in crisis to its Winter Street building. \$3,313 in CDBG funds will be used to do access repair work at the YWCA to assist this project. <p>Previously HOME-funded projects such as the 72-unit Tenney Place development, the 27-unit 'Welcome Home' Veterans Northeast/Coalition for a Better Acre housing project and the 12-unit Winter Street School project are expected to be completed and occupied during this Program Year.</p> <p>The City will work to redevelop vacant lots and other distressed properties into housing, while supporting 'friendly 40B' projects and mixed use housing development along the Merrimack River under its new Waterfront Zoning Overlay district. Redevelopment of former churches (such as the former St. George's on Washington Street), factories and commercial properties into smart-growth housing projects will be a priority for the City, and CDBG funds will be used as necessary when practical and eligible to support this new growth.</p> <p>Some new tools for the City are the Commonwealth's new 40V, Transformative Development District (TDD) and Housing Development Incentive Programs (HDIP). These initiatives are specifically designed to promote market rate housing in Gateway Cities that have struggled to attract middle class residents to their cities and especially their downtowns.</p>

3	Goal Name	<p>There are projects already being constructed during the upcoming year, such as the JM Lofts at 37 Washington Street, that are building market-rate housing with these incentives.</p> <p>In addition, the City will provide up to \$5,000 in CDBG Administration funds to complete a redrafting of the City's Inclusionary Zoning policies, which should help to promote new housing development.</p> <p>The underlying principle driving this goal is that the City needs a lot more housing, of different types, for all ranges of socioeconomic groups.</p> <hr/> <p>Maintain and Preserve Housing Stock</p>
	Goal Description	<p>With the rising housing market, the City is seeking to improve the physical condition of its housing stock. The is primarily accomplished through the activities of the Housing Rehabilitation and Code Correction Program (HRCCP), which will provide at least \$181,187 in support for housing rehabilitation projects for low-to-moderate income homeowner occupants in both individual and multifamily dwellings. These funds are prioritized for the CDBG Target Area.</p> <p>Rebuilding Together will be provided an additional \$32,500 to support their activities of organizing volunteer contractors and community members to undertake code repairs for low-to-moderate income homeowners across the City.</p> <p>ACTION, Inc. will also be consulted to undertake home rehabilitation as relates to energy efficiency (i.e. new windows, roofs or boilers). It is estimated that \$25,000 worth of services will be provided locally by this organization.</p>

4	Goal Name	Increase Owner-Occupancy in distressed areas
	Goal Description	<p>This represents a major new initiative by the City to increase homeownership and owner-occupancy in distressed Target Area neighborhoods. Owner-occupancy may be the single greatest determinant in terms of quality of life in the City. Neighborhoods with higher owner-occupancy experience better quality of life, less crime and better educational attainment.</p> <p>In a major shift in this year's Plan, the City proposes to underwrite \$86,000 in First Time Homebuyer support through its new and expanded programs.</p> <p>The City's original FTHB program will be expanded-- this program provides up to \$6500 in closing costs and/or downpayment assistance to low-to-moderate income first-time homebuyers who have successfully completed a designated first time homebuyer seminar. Only CDBG Target Area properties are eligible. It is estimated that 4 participants will receive up to \$26,000 through this program.</p> <p>The City's FTHB+ program will provide \$10,000 in downpayment and/or closing costs to income-eligible homebuyers who will reside in particularly low owner-occupancy neighborhoods such as Mount Washington or the Acre. FTHB+ participants will be pre-qualified for code correction activities through the City's Housing Rehabilitation and Code Correction program. Through targeted marketing to Hispanic and other minorities and families, it is anticipated that 6 participants will be awarded \$10,000 each (up to \$60,000) through this program.</p>

5	Goal Name	Promote Economic Development
	Goal Description	<p>Wherever possible, the City seeks to promote economic development both directly and indirectly. Much staff time is spent trying to assist in business development or in the creation of activities that encourage economic development.</p> <p>In this upcoming Program Year, the City is utilizing the services of the Merrimack Valley Small Business Center (MVSBC) to provide one-on-one business counseling, technical assistance and small microenterprise grants or larger loans to targeted small or micro business enterprises. This is a \$9,000 effort.</p> <p>The City is also providing some minor match funding of \$5,000 to support Creative Haverhill in its goal of providing business assistance, marketing exposure, and direct work opportunities for local artists and creative entrepreneurs. The 'No More Starving Artist' series provides workshops, hands-on support, marketing opportunities and connections for low-to-moderate income artists downtown.</p> <p>The CDBG-funded Facade Improvement Program is slated to provide up to \$25,000 in loans for exterior renovations to downtown commercial storefronts or river-facing sides.</p> <p>The City's economic development efforts will be greatly augmented by the services of a MassDevelopment-funded Transformative Development District (TDD) Fellow, who has been obtained through a competitive 3-year state grant. This Fellow is focusing business outreach, redevelopment and planning efforts on a concentrated area of the Downtown Merrimack Street (former Urban Renewal) corridor between the Harbor Place Development and Washington Street.</p> <p>Likewise, the City is benefiting from the services of dedicated staff from the Massachusetts Technology Collaborative (MTC)</p>
6	Goal Name	Provide Non-Housing Necessities
	Goal Description	<p>Even though the economy is seemingly improving entering the upcoming Program Year 2015, the high cost of housing, stagnant wages and benefits, and economic insecurity have led to near-record usage of agencies and entities that provide basic necessities of living, such as food/nutrition, shelter, clothing, health care/medicine, heat, exercise/recreation, and companionship/socialization. An entire underclass of residents exist who may have some sort of roof over their heads, but are forced to choose what they will go without, be it medicine, food, etc. This goal is to provide structural community supports to maintain some basic elements to the quality of life in the community.</p> <p>CDBG funds used for this purpose include the vast majority of Public Services expenditures.</p> <p>Supportive services for veterans provided by VASH vouchers are also included in these tabulations.</p>

7	Goal Name	Stabilize Neighborhoods
	Goal Description	<p>This goal is somewhat of a catchall, as nearly every activity in the Plan is motivated by the goal of stabilizing neighborhoods. Residential stability in safe and decent housing, with increasing owner occupancy, in safe neighborhoods, is a key goal of our housing efforts. Preventing gangs, drug abuse and violence stabilizes neighborhoods, increases academic gains, and promotes economic growth.</p> <p>Preventing foreclosures, identifying and rectifying vacant/abandoned/distressed housing, and demolishing blighted properties stabilizes neighborhoods. Enforcement public health and building codes stabilizes neighborhoods. Keeping children in the same school system stabilizes neighborhoods.</p> <p>Neighborhood stability equates to a heightened quality of life, and puts the American Dream within reach.</p> <p>Among the activities included in this goal:</p> <p>Distressed Property Identification and Revitalization, including Housing Court-appointed Property Receiverships (funded through Vacant Property Registry and Attorney General's grant)- (\$12,000);</p> <p>Code Enforcement (\$46,327);</p> <p>New Playground at Tilton School (\$29,500);</p> <p>Community Policing (\$5,000);</p> <p>Inner City Boxing Club (\$7,000)</p>

Projects

AP-35 Projects – 91.220(d)

Introduction

The City's list of Projects remains relatively consistent with previous Plans, with the exception of a greatly-expanded First-Time Homebuyer (FTHB) Project.

This reflects the growing City priority being given to increasing homeownership and owner-occupancy in certain areas of the City. Owner occupancy rates may be the greatest determinant of quality of life in Haverhill neighborhoods. FTHB activities have therefore been given their own Project to reflect this increased prioritization. Likewise, Code Enforcement activities are being listed as their own discrete project, and not under 'Administration' or 'Miscellaneous Activities' as done previously.

It should be noted that the list of Projects is not ranked on any sense of numerical priority (low to high or vice versa).

Projects

#	Project Name
2	GENERAL ADMINISTRATION + PLANNING
3	Rehabilitation Administration
4	CODE ENFORCEMENT
5	Public Improvements & Facilities
6	Single Family Rehabilitation
7	Multi-Unit Rehabilitation
8	Public Services
9	Demolition and Clearance
10	Economic Development
11	First Time Homebuyer Assistance

Table 3 – Project Information

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

While this listing is not prioritized in terms of ranking, each of these activities reflects its own priority for the Annual Plan.

The priorities of the ConPlan and the Annual Plan can be clearly seen within these Projects: maintain the housing stock (Projects #3, #4, #6 + #7); promote neighborhood stabilization (#4, #9, #10); promote economic development (#10); expand owner-occupancy (#11); provide for non-housing basic needs

(#8); increase housing stock and diversity (#2, #3, #6, #7, #11), etc. It is anticipated that successful completion of these Projects will help to achieve these goals.

However, there will be many obstacles to addressing underserved needs, starting with funding constraints and manpower limitations. In many cases, the demand for Section 8 vouchers, rental assistance, food programs, housing rehabilitation, repaved sidewalks, facade improvement, etc. may simply be much greater than demand or reasonable program limits allow.

In some cases, the obstacle may be a capacity issue that is preventing underserved needs from being met, such as certain types of job training relating to manufacturing or food production. FTHB activities are limited to what is for sale in the real estate market, as another example. Only so much work can be done on parks and streets during the season. There may be a shortage of tutors or volunteers to staff a program.

In certain cases the obstacles may be internal or federal regulations that inhibit practical usage of the program (facade improvement and income limitations come to mind).

These obstacles often require partnership and collaboration with other entities of funding sources in order to overcome. The City will continue to tackle such problems in that spirit.

AP-38 Project Summary
Project Summary Information

1	Project Name	GENERAL ADMINISTRATION + PLANNING
	Target Area	CDBG TARGET AREA
	Goals Supported	
	Needs Addressed	<p>Maintain, Preserve and Improve Housing Stock</p> <p>Expand Type, Diversity and Supply of Housing</p> <p>Provide Basic Shelter and Services for Homeless</p> <p>Increase Owner Occupancy in Target Area</p> <p>Enhance Public Safety and Public Health</p> <p>Provide for Non-Housing-Related Basic Needs</p> <p>Encourage Economic + Workforce Development</p> <p>Promote Neighborhood Stabilization</p>
	Funding	<p>CDBG: \$177,890</p> <p>HOME- local share: \$3,300</p>
	Description	Administration, Oversight and Planning of CDBG and other Community Development programs
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	<p>Administration and Planning activities include the case management and referral of hundreds of constituents to housing, governmental, and non-profit social service agencies, to address a myriad of needs. Most common is the need for housing or information about various housing issues including rental assistance, rehabilitation, shelter, first-time homebuyers, landlord-tenant guidance or other programs or resources. Others seek clarification about abandoned properties, zoning, business development and employment.</p> <p>It is estimated that 150-200 individuals a year (about 3 per week) seek some sort of assistance through the Community Development Office. The vast majority of these interactions do not end up being listed as official 'activities;' rather, the handling of these constituent requests is covered under the 'Administration' category.</p>
	Location Description	City wide, with a focus on the CDBG Target Area.

	Planned Activities	<p>Administration and Oversight of CDBG programs and activities;</p> <p>Monitoring of CDBG-funded subrecipients;</p> <p>Community Development staff salaries and benefits;</p> <p>Community Development Department equipment and supplies;</p> <p>It is anticipated that planning activities including additional Downtown parking studies as well as updates and revisions to the Inclusionary Zoning ordinance will utilize Administration and Planning program funds for the upcoming Program Year.</p>
2	Project Name	Rehabilitation Administration
	Target Area	CDBG TARGET AREA
	Goals Supported	
	Needs Addressed	<p>Maintain, Preserve and Improve Housing Stock</p> <p>Expand Type, Diversity and Supply of Housing</p> <p>Provide Basic Shelter and Services for Homeless</p> <p>Increase Owner Occupancy in Target Area</p> <p>Enhance Public Safety and Public Health</p> <p>Promote Neighborhood Stabilization</p>
	Funding	CDBG: \$104,900
	Description	Administration of Housing Rehabilitation activities, including the Housing Rehabilitation and Code Correction Program (HRCCP) and other relevant programs and activities. This Project comprises salaries and benefits of City Housing Rehab staff as well as equipment and supplies.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	<p>It is estimated that over 50 households will receive benefit through Rehabilitation Administration activities. Scores more will receive various housing counseling services.</p> <p>The goal is to rehabilitate 35 dwellings, including approximately 28-30 single-family and about 5-6 multi-family dwellings, affecting about 40 families in total.</p> <p>An additional 10 households will receive First-Time Homebuyer (FTHB) Assistance.</p> <p>4-5 households will receive lead-based paint hazard reduction or remediation activities through state or federal programs administered through Rehabilitation Administration activities.</p>

	Location Description	<p>Nearly all activities will occur within the CDBG Target Area.</p> <p>All FTHB Activities are restricted to the CDBG Target Area. The new FTHB-Plus program is further restricted to two sets of neighborhoods within the Target Area (the Lower Acre and Mount Washington neighborhoods).</p> <p>Housing Rehabilitation activities are limited by choice to the CDBG Target Area, with exceptions made for extenuating circumstances and in cases of disabilities barrier removal on behalf of the applicant. By concentrating housing rehabilitation activities, the City can have the greatest impact upon the urban core of the City.</p>
	Planned Activities	<p>Administration of the Housing Rehabilitation and Code Correction Program (HRCCP);</p> <p>Administration of the First-Time Homebuyer program;</p> <p>Oversight of the City's Supportive Housing Inventory of subsidized and affordable housing stock;</p> <p>Agent for Commonwealth of Massachusetts' 'Get the Lead Out' Program and other Lead-based Paint Prevention programs;</p> <p>Housing and Lead Inspections (as needed);</p>
3	Project Name	CODE ENFORCEMENT
	Target Area	CDBG TARGET AREA
	Goals Supported	
	Needs Addressed	<p>Maintain, Preserve and Improve Housing Stock</p> <p>Expand Type, Diversity and Supply of Housing</p> <p>Increase Owner Occupancy in Target Area</p> <p>Enhance Public Safety and Public Health</p> <p>Promote Neighborhood Stabilization</p>
	Funding	CDBG: \$46,327
	Description	Enforcement of Housing, Building, Health, Trash and Safety codes in CDBG Target Area
	Target Date	6/30/2016

	Estimate the number and type of families that will benefit from the proposed activities	Code Enforcement activity in the CDBG Target Area improves the quality of life for thousands of Haverhill residents. In previous years, the number of code enforcement activities was over 2,500 actions, affecting an even greater share of residents. Over 12,000 residents live in Target Area neighborhoods frequented by code inspectors funded through CDBG, with over 51% of these residents being low-to-moderate income. About 400 individual housing units are estimated to be inspected, with another 800 or so properties inspected for other reasons (i.e. trash complaints, permitted rehab activity, etc.).
	Location Description	These CDBG-funded portion of these activities are strictly limited to the CDBG Target Area, in order to maintain CDBG-eligibility. In addition, the Target Area comprises the vast majority of housing code-related problems, complaints and needs. The highest percentage of rental units and affordable housing units are located within the Target Area.
	Planned Activities	Code enforcement activities, including the following: Housing Inspections and Re-inspections; Trash Complaint investigations and Reinspections; Rental Inspections; Safety Inspections; Dog/animal Complaints investigations; Foreclosed/Abandoned Housing Identification; Ticketing of Building Code Violations; Unregistered Motor Vehicle Violation Inspections; Housing Court Actions and Appearances; Deleading Inspections; Food Inspections, etc.
4	Project Name	Public Improvements & Facilities
	Target Area	CDBG TARGET AREA
	Goals Supported	
	Needs Addressed	Enhance Public Safety and Public Health Encourage Economic + Workforce Development
	Funding	Chapter 90: \$1,740,000 PARC, LAND + Gateway City Parks Grants: \$400,000
	Description	Public Improvements including roadway, sidewalks, street trees, benches, curbing, ramps, playgrounds and park improvements.
	Target Date	6/29/2016

	Estimate the number and type of families that will benefit from the proposed activities	Due to the size of the City and the very public nature of the activities that comprise this project, it is estimated to over 10,000 families will benefit from the proposed activities, especially activities such as playgrounds and street trees. Other more localized activities, such as street and sidewalk paving, more directly impacts residents of those particular streets and addresses.
	Location Description	All activities are slated to occur exclusively inside the CDBG Target Area.
	Planned Activities	<p>Planned public improvement activities in Program Year 2015 include:</p> <p>-Sidewalk repaving- (\$27,500) This activity seeks to repair cracked, hazardous and/or broken sidewalks in the Target Area, a number of which were initially constructed during and as part of the New Deal. The City, working with the Merrimack Valley Planning Commission, recently undertook a comprehensive inventory of sidewalk conditions and the number of public ways without sidewalks. This ranking and grading data of sidewalks and streets will be used to prioritize funding of various public sidewalk projects.</p> <p>-Tilton School Neighborhood Playground- (\$29,500)-- This activity will purchase a new playground for a Title I Mount-Washington neighborhood school that never possessed one. The majority of students in this elementary school qualify for Free + Reduced School Lunch programs, and the neighborhood is quite distressed. This activity will address youth obesity and promote safe neighborhood recreation as well.</p> <p>-Street Tree planting- (\$20,000) Building off the success of the prior Program Year in which 100 new trees were planted, this activity also seeks to revive the urban canopy of trees and tree-line streets of the Target Area neighborhoods of Haverhill. This activity promotes ecology, public health, energy conservation and increased property values.</p> <p>-Street Repaving- (\$15,000)-- Due to a tight federal CDBG allocation as well as the welcome influx of additional State (Chapter 90) highway funds, this activity is limited in this upcoming year to the repaving of a section of Franklin Street in the Lower Acre, and other projects only as needed.</p> <p>Purchases of additional street furniture (benches, trash barrels, etc.) and large scale park improvements, activities that were major components of prior Program Years, are not anticipated to be significant in this upcoming year.</p>

5	Project Name	Single Family Rehabilitation
	Target Area	CDBG TARGET AREA
	Goals Supported	
	Needs Addressed	Maintain, Preserve and Improve Housing Stock Expand Type, Diversity and Supply of Housing Increase Owner Occupancy in Target Area Promote Neighborhood Stabilization
	Funding	CDBG: \$116,687
	Description	Rehabilitation to address code deficiencies (as well as energy efficiency and ADA accessibility issues) in single-family dwellings owned by low-to-moderate income homeowners.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	<p>It is estimated that 28 families will benefit from CDBG-funded housing rehabilitation activities, including 12-13 from the Rebuilding Together program. Approximately 15-16 families (residing in single family dwellings) will be a part of the City's Housing Rehabilitation and Code Correction Program (HRCCP).</p> <p>Outside of this direct funding, other homeowners will be referred to programs such as ACTION, Inc. that provide energy efficiency measures, and/or MassHousing's 'Get the Lead Out' program to provide assistance with abatement of lead-based paint hazards. It is anticipated that another 8-10 homeowners will receive such indirect assistance from the Community Development office.</p>
	Location Description	<p>The vast majority of HRCCP work will occur within the CDBG Target Area, so as to maximize the impact of these activities.</p> <p>However, the activities of Rebuilding Together will occur citywide at low-to-moderate income, owner-occupied, single family dwellings.</p>
	Planned Activities	<p>Most of this funding for this Project is dedicated to the Housing Rehabilitation and Code Correction Program (HRCCP), which addresses code deficiencies (including roofs, electrical, plumbing, lead and structural issues) in low-to-moderate income, owner-occupied housing in the CDBG Target Area.</p> <p>Support for the Rebuilding Together program assists low-income, mainly elderly and disabled homeowners with smaller projects that are undertaken in the course of one day by volunteers and contractors who volunteer their time.</p>

6	Project Name	Multi-Unit Rehabilitation
	Target Area	CDBG TARGET AREA
	Goals Supported	
	Needs Addressed	Maintain, Preserve and Improve Housing Stock Expand Type, Diversity and Supply of Housing Enhance Public Safety and Public Health Promote Neighborhood Stabilization
	Funding	CDBG: \$103,313
	Description	Rehabilitation of owner-occupied multi-family dwellings to address code deficiencies, energy efficiency and ADA accessibility issues, as well as potential lead-based paint hazards in rental units.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 5-6 multi-family properties will benefit from this program in this upcoming Program Year. Some properties may have more than 2 units (i.e. triple deckers), but it is anticipated that most properties will be two-family units.
	Location Description	All multi-family housing activities will occur in the CDBG Target Area, which is where the preponderance of multi-family homes are located in the City.
	Planned Activities	Housing Rehabilitation, including addressing housing code deficiencies in electrical, structural, heating, plumbing/septage systems, including roof repair and replacement; Energy-efficiency measures, not including those cases referred to energy rebate programs and Department of Energy-funded weatherization programs (i.e. HEARTWAP) locally through ACTION, Inc. All rehabilitation work is performed to the highest energy-efficiency standards; Americans with Disabilities Act (ADA) measures, including installation of ramps, railings, bars and other items; De-leading of rental units when necessary and/or practicable;
7	Project Name	Public Services
	Target Area	CDBG TARGET AREA
	Goals Supported	

	Needs Addressed	Provide Basic Shelter and Services for Homeless Enhance Public Safety and Public Health Provide for Non-Housing-Related Basic Needs Promote Neighborhood Stabilization
	Funding	CDBG: \$133,333
	Description	Provision of charitable services to low-to-moderate income individuals and families;
	Target Date	6/1/2016
	Estimate the number and type of families that will benefit from the proposed activities	<p>Public Service activities funded by CDBG will benefit a comprehensive goal of serving 1,646 low-to-moderate-income individuals and/or families. This figure does not include those thousands who benefit indirectly from Community Policing efforts and dedicated patrols in their neighborhoods.</p> <p>Public Services activities address a variety of basic needs, such as shelter, food, heat, outreach and counseling, after school activities and education/workforce development, among other needs.</p>

	<p>Location Description</p> <p>Emmaus' 'Mitch's Place' Emergency Homeless Shelter-- How Street (Lower Acre area)</p> <p>Haverhill Police Street Crimes Unit- Community Policing-- (Lower Acre and Mount Washington neighborhoods are dedicated focus areas for special patrols)</p> <p>St. James'/St. John's Parishes' 'Liz Murphy Open Hand Pantry-- Ashland Street -Unitarian Universalist Church (Acre/Highlands area)</p> <p>Community Action Inc.'s Heating Assistance Program-- citywide benefit</p> <p>Community Action Inc.'s Homeless Drop-In Center-- Ashland Street - Unitarian Universalist Church-(Acre/Highlands area)</p> <p>Salvation Army's Congregate Feeding Program-- 395 Main Street (Acre area)</p> <p>Open Hearts Ministries' Social (street) Outreach Program-- 217 Main Street (Highlands/Lower Acre) Area</p> <p>Team Coordinating Agency's/Haverhill Boxing Club's Opioid Prevention and Boxing Program-- Lafayette Square (Mount Washington area)</p> <p>Pregnancy Care Center's Mother/Child Food and Clothing Program-- 496 Main Street- Acre area</p> <p>Rehoboth Lighthouse Church's Helping Hands Community Outreach Program-- 409 Washington Street (Mount Washington neighborhood)</p> <p>YMCA's Saving Homeless Youth and Teens Program-- 87 Winter Street (Lower Acre area)</p> <p>Opportunity Works' Project SEARCH-- Kenoza Street (near Northern Essex Community College campus- East Haverhill)</p> <p>St. Vincent dePaul of St. James Parish's Rent + Utility Spot Assistance Program-- 6 Cottage Street (Lower Acre neighborhood)</p> <p>Common Ground Cafe Kitchen Equipment Upgrades-- 125 Winter Street at White Street (Lower Acre neighborhood)</p>
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	Planned Activities	<p>Emmaus' 'Mitch's Place' Emergency Homeless Shelter-- \$7,000</p> <p>Haverhill Police Street Crimes Unit- Community Policing-- \$5,000</p> <p>St. James'/St. John's Parishes' 'Liz Murphy's Open Hand Pantry-- \$11,000</p> <p>Community Action Inc.'s Heating Assistance Program--\$30,000</p> <p>Community Action Inc.'s Homeless Drop-In Center-- \$8,000</p> <p>Salvation Army's Congregate Feeding Program-- \$25,000</p> <p>Open Hearts Ministries Social (street) Outreach Program-- \$5,000</p> <p>Team Coordinating Agency's/Haverhill Boxing Club's Opioid Prevention and Boxing Program-- \$7,000</p> <p>Pregnancy Care Center's Mother/Child Food and Clothing Program-- \$8,000</p> <p>Rehoboth Lighthouse Church's Helping Hands Community Outreach Program-- \$5,000</p> <p>YMCA's Saving Homeless Youth and Teens Program-- \$7,000</p> <p>Opportunity Works' Project SEARCH-- \$5,000</p> <p>St. Vincent dePaul of St. James Parish's Rent + Utility Spot Assistance Program-- \$6,000</p> <p>Common Ground Cafe Kitchen Equipment Upgrades-- \$4,332</p>
8	Project Name	Demolition and Clearance
	Target Area	
	Goals Supported	
	Needs Addressed	<p>Enhance Public Safety and Public Health</p> <p>Promote Neighborhood Stabilization</p>
	Funding	CDBG: \$1
	Description	Demolition and Clearance of condemned structures (if needed)
	Target Date	6/29/2016
	Estimate the number and type of families that will benefit from the proposed activities	Unknown at this time, as this activity is used on an 'as-needed' basis.
	Location Description	To Be Determined, as this activity is used on an 'as-needed' basis;

	Planned Activities	This activity would demolish hazardous or condemned buildings as needed
9	Project Name	Economic Development
	Target Area	CDBG TARGET AREA
	Goals Supported	
	Needs Addressed	Encourage Economic + Workforce Development
	Funding	CDBG: \$29,000 Massachusetts Cultural Council: \$40,000
	Description	Economic Development Activities, including support of Micro-enterprises; facade improvement and support for the downtown creative economy;
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	<p>Any economic development activities, including those funded through CDBG, are geared towards job growth (creation and retention), especially for low-to-moderate income populations. The City is seeking to add jobs across the skills spectrum, and provide opportunities for Haverhill residents and entrepreneurs to work inside the City, for the many who wish to do so.</p> <p>CDBG-funded support of Creative Haverhill not only provides needed match leverage for the State-funded John and Abigail Adams Arts Grant (estimated to be \$40,000 in its fourth year), but provides exposure, technical assistance and even small job opportunities for 'starving artists,' low-income, struggling creative entrepreneurs and artists. Many of these individuals live Downtown and in more affordable housing found in Haverhill as opposed to Greater Boston. It is estimated that Creative Haverhill will work with at least 20 such individuals in this manner during this upcoming year.</p> <p>Many of the businesses targeted for microenterprise support will be minority and/or women business enterprises (MBE/WBEs)-- this has been an area in which the City has been somewhat lacking in performance. The City plans to provide small levels of support for at least 5 (five) such businesses this year.</p> <p>Downtown businesses are eligible for Facade Improvement as well.</p>

<p>Location Description</p>	<p>The targeted microenterprises that will be receiving support are generally in locations outside of the main commercial and Downtown areas and away from the City's business/industrial parks as well. Most of these businesses will be found in uptown areas including the Mount Washington, Hilldale, Lafayette Square and Acre neighborhoods.</p> <p>Creative Haverhill works with artists and creative entrepreneurs all over the City, but there is a particular emphasis on those living in the Downtown, especially in the City's state-designated Riverfront Cultural District (established and recognized in 2014).</p> <p>Facade Improvement is limited to Downtown commercial properties, or prominent business locations within the CDBG Target Area.</p>
<p>Planned Activities</p>	<p>\$9,000 will be allocated for MicroEnterprise support of small, emerging businesses in the City that may not yet qualify for bank loans. The City will undertake a contract with the Merrimack Valley Small Business Center (MVSBC), from Lowell, for \$9,000 to provide technical assistance in the form of one-on-one assistance and facilitated group workshops focused on business planning, marketing, social media outreach, business development, signage, taxes/financial planning and bookkeeping and other best practices. The plan is for MVSBC to engage at least five (5) micro businesses, possibly in conjunction with those in the City's Burgess microenterprise business center downtown.</p> <p>\$5,000 will be allocated to support Creative Haverhill, an arts and cultural economy clearinghouse in the City. Supported by the Adams Arts grant, Creative Haverhill is a partnership including the City but whose lead entity is the Greater Haverhill Chamber of Commerce Community Arts and Education Foundation, a 501(c)3 organization. The City's funds will support Creative Haverhill's 'No More Starving Artists' series, which provide exposure, joint marketing, technical assistance, workshops and roundtables for the city's artists and entrepreneurs, especially those operating in the Riverfront Cultural District, which is inside the confines of the CDBG Target Area. With a part-time paid Director, Creative Haverhill is leading the promotion and development of the cultural economy in Haverhill.</p> <p>\$15,000 is being set aside for Facade Improvement for Downtown business storefronts. These funds have not been utilized in the past two budget cycles; however, with the uptick in the economy and the business climate, it is felt that these funds may be needed to enhance the look and feel of Downtown Haverhill.</p>

10	Project Name	First Time Homebuyer Assistance
	Target Area	CDBG TARGET AREA
	Goals Supported	
	Needs Addressed	Maintain, Preserve and Improve Housing Stock Expand Type, Diversity and Supply of Housing Increase Owner Occupancy in Target Area Promote Neighborhood Stabilization
	Funding	CDBG: \$86,000 HOME- local share: \$6,500
	Description	Downpayment and Closing Costs Assistance for Low-to-Moderate income First Time Homebuyers;
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	<p>In accordance with the 2015-2020 Consolidated Plan, the City of Haverhill is expanding its First-Time HomeBuyer support by offering a new First-Time HomeBuyer Plus Program (FTHB+), which will offer increased incentives for purchasing a home in certain distressed neighborhoods with very low owner-occupancy. Incentives include up to \$10,000 of closing costs and/or downpayment support as well as automatic approval into the Housing Rehabilitation and Code Correction Program (HRCCP) for up to \$25,000 in rehabilitation expenses per unit. Eligible participants must be below 80% Area Median Income (AMI), must complete a HUD-certified First-Time Homebuyer education course and purchase a home within the Target Area (or the FTHB+ focus area). If the FTHB participants reside in the designated dwelling as their primary home for five years, the full amount of the CDBG-funded FTHB assistance is absolved and forgiven. Any rehabilitation costs are paid back at no interest upon sale or transfer of the property.</p> <p>It is estimated that six (6) participants will complete the FTHB+ Program at \$10,000 each for a subtotal of \$60,000. This Annual Plan budgets for 4 participants in the regular FTHB program, for those purchasing within the Target Area but outside the priority zone, at \$6,500 each for a subtotal of \$26,000. In all, \$86,000 will be committed for FTHB activities through CDBG this Program Year.</p> <p>Among the type of families that will benefit from the proposed activities are minorities, some of whom have ties to these eligible neighborhoods. However, the program is open to any first-time home buyer.</p>

	<p>Location Description</p> <p>All CDBG-supported First-Time HomeBuyer activities will occur strictly within the Target Area.</p> <p>However, the new First-Time HomeBuyer Plus program will be further targeted to streets in the Mount Washington and Acre neighborhoods. These neighborhoods were selected based on income data, crime statistics and analysis of owner-occupancy, which is one of the great socioeconomic factors, determinants and drivers in Haverhill.</p> <p>These streets for the FTHB+ Program include several in the Acre, such as:</p> <p>Auburn Street</p> <p>Cedar Street (to 5th Avenue)</p> <p>Charles Street</p> <p>Cottage Place</p> <p>Cottage Street</p> <p>Dover Street</p> <p>Dustin Avenue</p> <p>Franklin Street (to 5th Avenue)</p> <p>Grand Avenue</p> <p>Harrison Street</p> <p>How Street</p> <p>John Street</p> <p>Lancaster Street</p> <p>Lewis Street</p> <p>Murray Court</p> <p>New Street</p> <p>Nichols Street</p> <p>North Street</p> <p>Orchard Street</p> <p>Pecker Street</p> <p>Pentucket Street</p> <p>Portland Street</p> <p>Primrose Street (to 5th Avenue)</p>
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	Planned Activities	<p>Rose Avenue</p> <p>Rose Street</p> <p>Stewart Street</p> <p>Vine Street</p> <p>White Street</p> <p>William Street</p> <p>The FTHB+ Program in the Mount Washington neighborhood includes the following:</p> <p>Albion Street</p> <p>Alexander Way</p> <p>Arch Avenue</p> <p>Arch Street</p> <p>Autumn Street</p> <p>Avon Place</p> <p>Baldwin Street</p> <p>Bartlett Street</p> <p>Beacon Street</p> <p>Bellevue Avenue</p> <p>Blaisdell Street</p> <p>Central Street</p> <p>Curtis Street</p> <p>Davenport Street</p> <p>Ford Street</p> <p>Freeman Street</p> <p>Gilbert Avenue</p> <p>Grove Street (to Boston Street)</p> <p>Hancock Street (to Boston Street)</p> <p>High Street</p> <p>Hillside Place</p> <p>Hillside Street</p> <p>Jackson Street</p>
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		Marion Street Marshall Street Oak Terrace Park Avenue Pilling Street (to Boston Street) Proctor Street Prospect Street Reed Street Sandler Terrace Shepard Street South Street Swasey Street Tremont Street Varnum Street Victoria Court Washington Avenue Washington Street (Temple to Varnum Streets) West Myrtle Street Yeaton Place

This program will provide First-Time HomeBuyer Assistance to income-eligible individuals and households who complete a HUD-certified First-Time Homebuyer education class that helps prevent foreclosure risks and deters households from registering for bad mortgages. In addition, these individuals must select a property within the CDBG Target Area in which to permanently reside. These households are eligible for up to \$6,500 in closing costs and/or downpayment assistance. If the household resides in the property as their main residence, this \$6,500 amount amortizes every year up to five (5) years, when the loan diminishes to zero.

The same rules apply to the FTHB+ Program, but the assistance is increased to \$10,000 and participants are considered qualified to participate in the Housing Rehabilitation and Code Correction Program for loans up to \$25,000.

The City is planning to meet with local realtors during this Program Year in order to explain and market these programs more fully.

AP-50 Geographic Distribution – 91.220(f)

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

The vast majority of CDBG and other federal and state funds will be dedicated and allocated to the CDBG Target Area, which includes most of the inner-city, traditional urban core of the community. The Target Area includes the following neighborhoods: the Acre, Mount Washington, Hilldale/Broadway, Highlands and Downtown. During this upcoming Program Year, it is estimated that 5 out of every 6 CDBG dollars received will be spent in, on and around this designated Target Area.

The City's 2015-2020 Consolidated Plan will be amended to include a Neighborhood Revitalization Strategy Area (NRSA) for a section of the Lower Area and Lafayette Square neighborhoods. This proposed NRSA district will include the following area: west of Main Street between Winter and Welcome Street to the south and 5th Avenue to the north. The western boundary of the NRSA district is formed by Lafayette Square across the Little River and continues to the land east of Hilldale Avenue to LeBlanc Street. This district includes the main thoroughfares of Winter and White Streets, Portland Street, lower Cedar Street and Hilldale Avenue, among others. The NRSA hopes to provide aggregated housing rehabilitation and special exemptions for Community Based Development Organizations (CBDOs) operating inside this miniaturized district. The NRSA neighborhoods feature extreme poverty, with 70% or more local residents living under 80% of the Area Median Income rates, as well as older, deteriorated housing stock and high joblessness. These are also the areas with the highest concentration of minority residents.

The Plan calls for more focused dedication of funds into these distressed neighborhoods in order to make impactful improvements.

Geographic Distribution

Target Area	Percentage of Funds
CDBG TARGET AREA	83

Table 4 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The rationale for allocating investments geographically is shaped by the physical size of the city, which encompasses over 35 square miles. Much of the poverty, poor housing conditions, crime and factors that negatively affect quality of life can be tracked to the more urban neighborhoods that have traditionally defined the CDBG Target Area-- among them the Acre, Mount Washington, Hilldale/Broadway Area, Downtown, Lower Bradford and the Highlands. As a result, in order to truly make a meaningful impact, much of the city's CDBG and other federal and state resources are targeted to and concentrated in these areas, as opposed to diluting resources citywide. This reflects an internal decision to prioritize federal investments into the neediest geographic areas, including housing

rehabilitation, First-Time Homebuyer Assistance, code enforcement, public improvements such as tree planting and sidewalk repair, facade improvement and other Projects.

The proposed NRSA district will provide for aggregation of housing rehabilitation in condominiums and groups of multifamily dwellings, in addition to providing additional assistance to the City's main homeless shelter, which is operated by a Community-Based Development Organization operating inside the proposed NRSA, thus being exempt from the 15% cap on Public Services. This will provide for more effective and far-reaching investment within a smaller geographic area.

Discussion

The micro-targeting of public resources is becoming all the more common, especially in fiscally-constrained times. Recently, the City took advantage of the State's emphasis on extremely localized Transformative Development Districts (TDD) by achieving such a TDD designation for its Merrimack Street (former Urban Renewal) area. The Massachusetts Development Finance Agency (MassDevelopment) is now prioritizing its resources into small urban areas such as neighborhoods, blocks or even intersections/corners.

The City seeks to make the same noticeable impact with the allocation of its CDBG funds into concentrated focus areas, dealing with redevelopment on a neighborhood-by-neighborhood, block-by-block approach. Another goal and challenge for the City is to equitably distribute resources across the Target Area; this is challenging as many more social service agencies and providers serve the Acre as opposed to the Mount Washington or Hildale/Broadway areas, for example. The City is working to develop more relationships with church groups, providers and neighborhood associations in order to promote more equitable distribution of resources to all of the most disadvantaged neighborhoods.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

One of the great competitive advantages for Haverhill has been the comparable affordability of its housing. This advantage is at risk due to changing market dynamics. At the same time, this growing community is seeking to simultaneously increase its inventory of market rate housing AND its stock of affordable housing.

As a Gateway City in debt, the community is challenged to provide any sort of financial or tax incentives for market rate development. The City has been active in the development of state HDIP (Housing Development Incentive Program) and Chapter 40V legislation to promote and incentivize the development of market rate housing, especially in the inner core of the City. These tools are also intended for production of single-family subdivisions in suburban areas of the City, without compromising open space, wetlands, forest and farmland.

Simultaneously, the need for more affordable housing is also growing as HOME funds dramatically decrease and neighborhood opposition to affordable housing development meets the social media age. The need for affordable housing, especially rentals and supportive housing, is outpacing production. Although the City has several new developments in the pipeline to produce affordable housing (Tenney Place, Harbor Place, the Winter Street School, the YMCA, Gerson Redevelopment and Chen's Building project, to name a few), there is still a tremendous volume of households who need better, more affordable housing in the City.

There is also need for additional facilities to provide shelter and temporary housing to homeless individuals, many of whom require substantial support services.

This three-pronged problem defines the City's goal of expanding the type, supply and diversity of its housing stock across all socioeconomic strata.

One Year Goals for the Number of Households to be Supported	
Homeless	143
Non-Homeless	1,439
Special-Needs	94
Total	1,676

Table 5 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	39
The Production of New Units	276

One Year Goals for the Number of Households Supported Through	
Rehab of Existing Units	36
Acquisition of Existing Units	10
Total	361

Table 6 - One Year Goals for Affordable Housing by Support Type Discussion

The City is proud of its efforts to support affordable housing. Among the affordable housing projects slated for new construction this year that the City has been directly involved (through its local share of HOME funding, CDBG, tax breaks or other assistance) include these 276 units:

-Tenney Place (72 units)

-YWCA renovation (10 units)

-Winter Street School (11 units)- **

-Coalition for a Better Acre/Veterans Northeast Outreach Center's Welcome Home project (27 units in three scattered buildings) **

-Coalition for a Better Acre/Veterans Northeast Outreach Center's Gerson Building redevelopment (44 units)

-Affordable Housing & Services Collaborative's Chen Building redevelopment (62 units)

-Harbor Place (50 units, not including 30 market rate units)

Nevertheless, the City needs to continue to find ways to construct affordable housing, especially in light of federal HOME cuts that have greatly diminished the City's greatest tool in the development of affordable housing. Creative solutions and blended resources will be necessary in order to meet demand. New partnerships and ventures with entities such as the Haverhill Housing Authority may be needed.

AP-60 Public Housing – 91.220(h)

Introduction

The Haverhill Housing Authority (HHA) is the State-funded provider of public housing in the community. It is not federally-chartered, which made the HHA ineligible for Federal stimulus modernization funds that provided millions to Lawrence and Lowell.

The HHA has traditionally followed a policy of 'maintenance of effort,' working to maintain the standard of living in the units that they already possess. There has not been much in the way of new housing development over the past few decades. This focus is not without its success, and many residents are being well served by the HHA.

However, the HHA inventory is clearly not keeping pace with demand.

There are approximately 2,000 persons on the waiting lists in 2015; there were a little more than 1,000 on March 1, 2010. Waiting lists for non-disabled residents can average 3-5 years. Lists are being purged more regularly. Individuals with disabilities and other emergency risk factors can end up on separate, shorter waiting lists, although fully ADA-accessible units are at a premium.

New HHA leadership is making great strides in working more closely with the City to pursue acquisition of additional Section 8 Housing Vouchers, which have been cited by HUD as the most effective way to house needy households at risk of homelessness.

Furthermore, the new HHA leadership and the City are working to explore other avenues and partnerships to add badly needed units to the HHA inventory. A recent partnership with Bethany Community Services, for example, at Mission Towers provides a positive example of a deal that added Section 8 vouchers to assist elderly residents on fixed incomes.

The City is endorsing and supporting the HHA's more aggressive housing modernization efforts, being largely funded by the Massachusetts Department of Housing and Community Development (DHCD).

The HHA and its Board has operated well for many decades, and has avoided the scandals that affected other local housing authorities in terms of outrageous salaries and inefficiencies.

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

Working in conjunction with the HHA, the City is committed to addressing the needs of public housing.

YWCA-- The HHA is permitted to award up to 20% of its 349 Section 8 tenant-based vouchers as project-based assistance to support the acquisition, rehabilitation, and construction of additional housing units in the City of Haverhill. One of these projects in PY2015 will be the return of residential units at the YWCA property at 107 Winter Street in the Lower Acre. This project will re-create 10 Single Room

Occupancy (SROs) units that have been vacant for more than two years.

Modernization continues- The HHA has been pursuing a more aggressive housing modernization effort, replacing windows, roofs and heating systems in several of its complexes. An elevator is being added to its Washington Square apartments, and upgraded trash collection and containment systems are being done. Several of these improvements are in the energy-efficiency category.

Benches- The City has been replacing broken wooden benches in front of the Washington Square HHA housing, both for the benefits of the residents and the general public. This multi-year project was just recently completed. In addition, the City added a bench on Washington Street by the Julian Steele HHA senior housing complex at the request of some residents there. This will serve as the unofficial seated bus stop for residents seeking to go to Westgate Plaza, Downtown or elsewhere.

MVRTA coordination- The City is working with the Merrimack Valley Regional Transit Authority (MVRTA) in order to better coordinate bus and transit services for HHA residents, including at Julian Steele, Kennedy Circle and elsewhere. More progress is anticipated in this regard, with assistance from the Merrimack Valley Planning Commission.

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

The City supports efforts to encourage HHA residents to take more ownership of their standards of living and ideally move onto homeownership and free up HHA units. This rarely occurs, however. The turnover of HHA units is painfully slow, a condition that is increasingly common around the country.

This year, the HHA will expand its Family Self Sufficiency (FSS) program for its Section 8 recipients, and ideally to its public housing residents as well. The program permits HHA residents to deposit additional earnings into savings accounts without penalties of increased rent. Normally, an increase in income would translate into an increase in the amount of (partial) rents that must be paid. In the FSS program, these funds can be deposited into local banks to serve as possible down payment for future housing, job training, etc.

In PY 2015, the City will target some of its marketing of its First-Time Homebuyer program materials to public housing residents. The City is expanding its First-Time Homebuying commitment through CDBG funds in this Program Year.

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

Not applicable-- the Haverhill Housing Authority is not designated as 'troubled'-- in fact, it is deemed

'High Performing' by the Massachusetts Department of Housing and Community Development.

Discussion

The City has consulted with the HHA on the development of this Plan and the City has provided assistance to the HHA on its Annual Plan.

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

Introduction

While recent developments in the City have been transformative and positive, and while the national, state and local economy seem to be improving, the Haverhill community is experiencing an increasingly public, visible and disturbing homeless presence. More and more homeless and mentally ill residents are found in the Haverhill Public Library, well-known parks and public plazas, the sort of condition more associated with major cities than small cities such as Haverhill.

The City garnered unflattering national media attention when a local church's crèche and manger scene was defiled on Christmas Eve. The responsible party arrested and convicted was a homeless woman with a severe case of long-standing mental illness. This crime shocked and horrified the community, but it highlighted the significant challenges the community faces in combatting homelessness and those with unmet special needs.

In addition, the recent spike in opioid abuse, with a 400% increase in deaths in the community in 2014 versus 2013, is having dramatic effects on increasing homelessness as addicts spend everything they have on readily accessible heroin. This dynamic cannot be ignored, and is one of the newest and most significant special needs that is affecting the disturbing growth in homelessness. This Plan prioritizes addressing homelessness because of these dynamics.

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

While extreme winter weather greatly hampered joint efforts during the PY2015 Annual Homeless Count, the collective pre-planning and coordination were unprecedented in recent times. Several different agencies (Emmaus, Community Action, the Boys and Girls Club, Team Coordinating Agency, the YMCA, the Haverhill Public Schools, Police Department and Community Development, the Haverhill District Court) all came together to combine efforts to identify the homeless in the community's midst, with a special focus on utilizing youth to help find other youth who were 'unaccompanied' or met the definition of homeless. In this upcoming Program Year, this coalition will be renewed in an attempt to gather as good an accounting of homeless, unsheltered persons and their needs as humanly possible.

Efforts are being made by members of the North Shore Continuum of Care (CoC) to better identify and cross-reference homeless individuals and families through different, more expanded and efficient Homeless Management Information System (HMIS) programs. The City of Haverhill and its local providers are actively involved in this process through the CoC.

The City uses CDBG funds to provide financial operational support to Mitch's Place overnight shelter on

How Street and Community Action's Homeless Drop-In Center on Ashland Street. In addition, Common Ground Cafe is receiving support to expand its facilities and offerings to the homeless. All of these facilities coordinate their hours of operations in order to provide a continuum of overnight, daytime and afternoon services. All of these CDBG-funded subrecipient programs are dedicating time and resources to reach out, connect and assess the individualized needs of these homeless. The City invests in the tracking systems of these providers to keep a handle on homeless persons and their needs.

During the upcoming Program Year, the City expects to see a better cross-referral system when beds become available or where meals and necessities can be obtained. In addition, the YMCA will be specifically engaging youth living in Haverhill motels under State programs. The School Department's Truancy officer/McKinney Vento representative will be working more closely with the City's Community Development office and Continuum of Care agencies to identify youth who need homeless prevention services. The City's HOPE (Haverhill Opioid Prevention and Education) committee will be reaching out to homeless individuals and connecting them with substance abuse prevention and counseling programs. The City is seeking grants that will help the connection between the Police Department and substance abuse treatment providers, which is a major challenge.

Addressing the emergency shelter and transitional housing needs of homeless persons

Providing for the constant need for overnight shelter, with occasional need for expanded capacity of emergency shelter, is an unrelenting demand in the community. In addition, there is a need for a more diverse array of effective transitional housing especially for women in crisis.

In this upcoming Program Year, the City will directly support the financial operation of the City's main homeless shelter, Emmaus' Mitch's Place shelter, through \$7,000 in CDBG funds to this Public Services subrecipient. Mitch's is a 30+ bed shelter that provides a secure bunk, a dinner and a place to store lodging during the daytime, although no one is guaranteed shelter on a consistent nightly basis. The capacity of Mitch's Place expands during severe or inclement weather events as needed.

The City also supports Community Action's Homeless Drop-in Center, which provides a breakfast, socialization, counseling, financial guardianship and other services to homeless individuals. Funded with \$8,000 in CDBG funds this upcoming Year, the Drop-In Center is not a shelter, but all guests are counseled for connection to transitional, permanent or other housing.

A major goal for the upcoming year is to add emergency shelter in the geographically underserved Mount Washington neighborhood. There is an opportunity to accomplish this by adding an emergency shelter unit in the basement of the Somebody Cares ministry at 358 Washington Street. This will require several building alterations in order to meet Code approval. It is anticipated that CDBG funds will be used to add a family shelter unit in this neighborhood.

CDBG funds will also be used to complement HOME funds in completing a project at the YWCA building at 107 Winter Street that will return 10 Single Room Occupancy (SRO) units to the old mansion's upper

floors, with a new elevator and bathroom facilities. These units will be used to provide transitional housing for women and small children in crisis (abuse, health, neglect, etc.).

The City will also support the Veterans Northeast Outreach Center (VNOC) in its efforts to expand housing options that include intake of more homeless veterans and veterans needing transitional housing.

Aside from funding programs and building units, the City will seek to improve lines of communications between agencies that provide shelter and transitional housing for homeless persons and families.

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

Transitioning homeless individuals into permanent housing is not simply a match game, although supply of housing is a critical factor. Home BASE and other programs have shown that some homeless and challenged individuals or households slide back into homelessness or further into poverty without adequate support mechanisms and programs in place.

One of the strategies that the City is trying to support with housing providers is to help these agencies construct facilities that provide a continuum of housing support, from hand-on direct shelter to independent living. There are several examples of this strategy in effect during this year, including:

YMCA- The City supports the Y, which provides a continuum of services to homeless individuals through to permanent housing, at the Winter Street and Wadleigh House buildings. The City continues to provide CDBG support to the YMCA.

Veterans Northeast Center- In PY15, the City is supporting the completion of the 27-unit, scattered site 'Welcome Home Project' and the redevelopment of the Gerson property on Washington Street (proposed for 40+ units) with its local share of HOME funds. These projects extend a continuum of care in that neighborhood from homeless veterans shelters (such as the Evan O'Neill Building) to transitional housing (Rectory Building and Veterans Mansion) to permanent housing with supports (Temple Street units) to independent living (proposed for Gerson).

Emmaus- The City is actively working with Emmaus to find real estate with the potential to house large families, in order to extend their continuum of care from emergency and overnight shelter (Mitch's Place) to family transitional housing (Wadleigh units or Jericho Place) to permanent housing such as 342

Primrose Street and other buildings.

Having the resources of these continuums in place allows for faster transition of homeless individuals and families into permanent housing, and the supportive services these persons receive (substance abuse counseling, financial counseling, job training, adult basic education, etc.) helps in ensuring that these families avoid sliding back into poverty and homelessness.

Another strategy is to keep the children of housing insecure families in the same school system. This year, a special focus is being made by the City and subrecipients to outreach to children who are either unaccompanied, living in shelters or transitional housing, or housed in one of Haverhill's highway motels to provide recreation, educational assistance, enrichment and connection to community. Keeping these children in the same school and classroom has significant bearing on their future economic well-being, not to mention personal self-worth and intellectual development. This is one of the main points of focus for the YMCA's 'Saving Haverhill's Homeless Youth and Teens' program, supported by \$7,000 in CDBG funds this upcoming year.

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

The City has a history of supporting its many non-profits that support and house individuals with a variety of challenges: mental health issues; developmental disabilities; substance abuse; physical/emotional domestic abuse, orphaned or state/court-involved placements, etc. Over the past 5 years, the City actively supported the construction of several so-called 'group homes' for individuals with developmental disabilities. This has helped the City deal with the effects of deinstitutionalization. With a reduction in HOME funds locally, it has been difficult for the City to continue its financial support of such group homes. Nevertheless the City has supported organizations such as L'Arche Irenicon and Career Resources Corporation when they have encountered difficulty maintaining their HOME eligibility due to building code issues and the like. This support will continue.

The City, as one of the few truly active municipal members of the Continuum of Care, has been involved with better coordinated and more comprehensive and responsive HMIS tracking systems of homeless individuals. Organizations such as the Homeless Drop-In Center and the Salvation Army do a great job of coordinating with Community Development Department when individuals are being discharged from various custodies or programs.

Over the past year, increased coordination and involvement with the School Department's McKinney Vento representative, who is also the Truancy Officer, has established a better system for preparing agencies for the entry of youth who are about to turn 22 and age out of the school system. Connecting

unaccompanied youth into stable housing is a great challenge but a more cohesive referral network is developing.

Likewise, better inroads are being made with the local One-Stop Career Centers who also encounter many individuals being discharged from publicly-funded institutions and systems of care.

The City is working closely through the recent mergers of several local providers (Team Coordinating Agency into NFI, Haverhill Mental Health Clubhouse into Vinfen) that receive referrals from the Massachusetts Department of Mental Health (DMH), Department of Children and Families (DCF) and other agencies. The City seeks to maintain and support their discrete housing and support operations. However, more coordination, outreach and networking with the DPH, DCF and DDS is needed, as these state agencies have experienced many recent management changes.

In this upcoming year, a special focus will need to be made with the Sheriff's office and many church groups who work with ex-convicts and those being released from prison. How and where these individuals find housing in the community needs to be better understood.

The City is working more closely with the Haverhill Housing Authority on these matters as well, as many of the types of individuals described above seek Section 8 housing vouchers through-- and make direct contact with-- the HHA.

Discussion

Utilizing previously-accrued non-CDBG HUD program income funds, the City plans to continue its program of providing 'spot' one-time rental assistance to working and rent-paying fire and/or disaster victims. These individuals and households find themselves at risk of homelessness due to their inability to provide new landlords a first, last AND security deposit. These individuals are the working poor who do not have sufficient savings. Assistance is generally reserved for residents in multi-family units who are working and paying regular rent, but do not possess the savings required to deal with disasters, and also receive no insurance proceeds. The purpose of this program is to keep from adding to the ranks of homeless shelters with individuals who are hold jobs and have demonstrated an ability to pay rent. Although only utilized once or twice a year, this program has definitely had a positive impact.

The ongoing opioid crisis and its pernicious effects also are significant contributors to this spike in homelessness. This crisis is clearly one of the foremost public health and public safety challenges facing the community, but it is also becoming a major community development issue.

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

Introduction:

Among the barriers to affordable housing in the City of Haverhill are: the supply of affordable housing; the limited and fixed quantity of public housing; zoning; local watershed protections areas which prohibit much development from vast swaths of the City; economic conditions; lack of development entities (including a lack of local CHODOs), financial resources and incentives; slow-moving bank-owned vacant and/or foreclosed properties; rising real estate markets, which incentivize landlords to increase rents; and updated building and fire codes, some of which preclude the develop of upper floors of downtown buildings.

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

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

A lack of investment in new federal public housing has contributed to a squeeze in terms of the number of units that low-to-moderate income individuals and families can afford. It is not expected that new large-scale public housing developments will be constructed any time soon, in comparison to the periods of time after other wars that the nation has fought (such as after World War II).

Federal and State lead-based paint prevention laws and regulations undeniably and unintentionally create a situation in which some property owners are discouraged from renting or renovating housing units for fear of being sued or cited under lead-based paint violations. Discrimination on this basis-- while illegal-- is readily admitted by many rental property owners that engage with City officials.

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

1. inclusionary zoning (a percentage of housing developed in the marketplace being set aside for affordable use);
2. accessory apartments (particularly effective in enabling low income elderly owners to continue living in the community);

Overlay districts permit increased density and state funding support and enable affordable units within

mixed income developments;

1. Chapter 40B is a state law which permits the Commonwealth to override local zoning if local government does not have the zoning tools to permit affordable housing production. There is a voluntary process known as LIP [Local Initiative Program] which a local government can use for both locally supported 40B developments as well as for Local Action affordable units that are created through other municipal zoning or funding.

The North Shore HOME Consortium has also identified a number of barriers to affordable housing production that involved resource allocation, housing policy, land use policy, lack of infrastructure and staff capacity, and public perception and attitudes.

In the City of Haverhill, tremendous progress has been made in terms of developing affordable housing. The City is ending Program Year 2014 with over 9.85% of its housing stock as being certified by the Commonwealth as affordable. Over 500 new units have been created Downtown from old shoe mills, and now another 125-160 units are currently in development downtown. Hundreds of additional new units are expected over the next 5 years, needed to offset the potential loss of expiring units.

Discussion:

The City has been formulating the reform of its inclusionary zoning policies for a while. Previous Action Plans have alluded to schedules to undertake this activity; these deadlines have generally been missed. However, some progress was made on this front over the past year, although not yet implemented. The City has hired an outside Zoning Consultant to assist in developing a substitute for Inclusionary Zoning, based on other municipalities, that will enable developers to either construct 10% or more of their project as affordable housing or provide the City a payment in lieu of this affordability requirement. These funds would then supplement the local share of HOME funds used to develop affordable housing throughout the City. These plans are being finalized, and will be presented with a larger package of zoning reforms to the City Council later this year.

The City looks forward to updating its Barriers to Affordable Housing report, hopefully in conjunction with other municipalities in an effort to spread the Administrative costs needed to provide a quality professional review of these identified as well as latent issues that prevent affordable housing.

AP-85 Other Actions – 91.220(k)

Introduction:

In an effort to promote better economic development connections to the critical and emerging industries of the future, the City and the CDD are participating in an exciting partnership. The Massachusetts Technology Collaborative's Innovation Institute has selected Haverhill for targeted Technical Assistance, due to its current development successes, momentum and potential. The game-changing addition of a new University of Massachusetts campus, as part of the Harbor Place development, presents a unique opportunity to invest, leverage and connect to certain industries and research opportunities.

This group is assisting the City's shrunken and under-staffed Economic Development Department in analyzing the strengths, weaknesses, opportunities and threats to the Haverhill economy, providing needed capacity. This group is evaluating ways in which to link the entrepreneurial opportunities of Mass Challenge, the Merrimack Valley Entrepreneurial Sandbox, other entities, and growing manufacturers with opportunities to grow in Haverhill and to create local jobs.

One of the early finding—Haverhill does not have as many jobs as other communities of its size. The community exports more workers than it imports. More people leave the city to go to work than come to it to work. Furthermore, the wages of Haverhill jobs are smaller than other job importing communities, which means many residents need to work elsewhere to earn higher wages.

The need to align the new UMass presence in Haverhill to growth opportunities and new emerging industries such as BioTech, Advanced Manufacturing, advanced food production research and development, and robotics will be a critical step in the success of the City moving forward, to be largely determined over the next 5 years of this Consolidated Plan. The Community Development will do whatever it can to realize this success.

Actions planned to address obstacles to meeting underserved needs

The City, through Community Action, Inc., is applying for a 'Working Cities Challenge' grant from the Federal Reserve Bank of Boston, and has convened an important working group and coalition that has evolved around the issue of providing resources to address underserved needs in the isolated Mount Washington neighborhood. This neighborhood is not only one of the most impoverished but also one of the most physically isolated, located atop a hill across the Amtrak railroad tracks and the Little River. This activity will commence with extensive asset mapping and is designed to lead to the development of a cross-referral community service center.

The other area of significant concern is the Lower Acre neighborhood, which is the focus of a Neighborhood Revitalization Strategy Area (NRSA) application. This will help provide concentrated resources to address homelessness and dilapidated, code-deficient housing in this area. Addressing crime and drug abuse issues in this area-- through community policing, added patrols, etc.--will go a long

way towards eliminating one of the major obstacles to meeting underserved needs-- trust is the other factor that the community commonly cites.

Many of the obstacles involve lack of resources, interconnectivity, and organization. Working in partnership and cooperative efforts with Haverhill's strong and varied network of social service providers, the City hopes to address obstacles to meeting underserved needs. Communication in the social media age, with emerging community groups and an increasingly reclusive populace, presents a major obstacle to meeting underserved needs, especially in neighborhoods that do not request services that they need. The City strives to be 'demand-driven,' but that assumes that certain groups in need are actually aware of how to request services.

Actions planned to foster and maintain affordable housing

The City will seek additional grants, resources and partnerships outside of traditional resources of the North Shore HOME Consortium, due to declining HOME funding on a federal basis.

The City will endeavor to work with the Haverhill Housing Authority, financial institutions, affordable housing developers and other housing providers in order to foster and maintain affordable housing. For example, the City intends to pursue State, private and other grants (in tandem with the HHA and others) to develop affordable housing. The City will also seek partnerships with banks and financial institutions to provide additional funds to rehabilitate housing in the City. One possibility is to work with landlords in some sort of partnership to rehabilitate their blighting properties. The City will seek to recreate the Haverhill Housing Partnership, the defunct Haverhill Affordable Realty Trust (HART) or a similar organization that can hold real estate (like a local land bank) in order to create and preserve affordable housing. New zoning will likely allow developers the opportunity to make a payment in lieu of developing affordable housing affiliated with their projects. This provision should generate new affordable housing resources to offset HOME funding cuts.

The City will focus its limited HOME and other resources to prevent expiring uses and for new projects that create a large quantity of affordable housing units.

Creative solutions will clearly be needed in what could be coming in the next 5 years- a post-HOME era.

Actions planned to reduce lead-based paint hazards

The City will pursue federal, state and private grants to remediate lead-based paint hazards-- this is emerging as a great need with more basements, attics and annex units being converted into makeshift housing across the city. Previously the City's child lead poisoning rate was not sufficient to qualify for a federal grant, but eligibility criteria can vary and bears watching.

In addition, the City will continue its enhanced efforts to serve an Agent for the Commonwealth's 'Get the Lead Out' Program, which provides low-interest loans to homeowners and/or landlords trying to

remediate lead-based paint in their properties. The City coordinates assessment and payment of contractors in this program as well as other services on behalf of these program applicants.

When need be, CDBG funds are made available for de-leading activities when practical, including temporary relocation during remediation activities. Lead-based paint regulations affect every housing authority that the City does.

The City is training staff on Lead regulations and will continue to use every creative means available to address lead-based paint hazards.

Actions planned to reduce the number of poverty-level families

Reducing the number of poverty-level families is one of the nation's foremost challenges, and is not easily solved. Here in Haverhill, actions to address families in poverty include:

- working with adult basic education providers to expand access and availability in order to ensure that households are literate and can speak fluent English, which is necessary in order to making decent wages in this area;
- increasing access to job training and Individual Training Accounts (ITAs) in critical and emerging fields and available jobs with ladders of growth and opportunity;
- coordinating public transportation options around employment opportunities to more easily connect people with work, as well as providing more frequent and inexpensive taxi services;
- providing adequate childcare, especially in a growing second-shift economy, that allows for families to work to achieve more income than they could with public assistance benefits;
- making households aware of various services for which they may be entitled;
- coordinating services between and amongst various social service providers;
- promoting permanent housing options and homeownership where possible;
- supporting financial literacy efforts and the establishment of savings accounts and building creditworthiness;
- counseling against drug abuse and illegitimacy;
- connecting families of Haverhill Public School students with services that they need to improve their

lives;

- improving access to and awareness of health care and mental health care treatment options;

- targeting families living in hotels through the Massachusetts Department of Transitional Assistance (DTA) with more permanent housing and social service options;

- bringing ValleyWorks Career Center services into very-low to low-income neighborhoods;

- providing for basic needs such as heat, food, clothing and furniture so that families can save some money to get ahead;

The face of poverty is predominantly single mothers, many of whom are in various states of crisis, according to Community Action. Providing additional resources for this population would have a profound impact upon families in poverty.

Obviously, education is a key tool to reducing families in poverty. However, recent data developed in accordance with the Working Cities grant challenges these assumptions. While high school graduation rates have increased since 1999 across the board, overall median income remained flat or even fell during that same period, when adjusted for inflation. This is a profoundly disturbing trend that the City and the nation will need to grapple with.

Most importantly, the City's primary action is to create a community-wide service culture whereby the city's various social service agencies are encouraged, enlightened and empowered to refer families to various distinct resources offered through other agencies or entities, in order to more seamlessly address the causes of poverty. Instead of trying to address family poverty holistically and falling short, it is better for agencies to engage each other in providing services that are in the best interest of the families in need.

The City is committed to undertaking actions that can work to prevent cyclical, intergenerational poverty in Haverhill families.

Actions planned to develop institutional structure

The City has worked to increase its capacity in the Economic Development arena in particular. The most notable addition in this regard is the provision of the MassDevelopment-funded Transformative Development Initiative (TDI) Fellow for three years (2015-2018). This was a competitive grant won by the City in order to enhance the redevelopment of the failed former Urban Renewal district. This individual is charged with developing real estate deals and executing a new vision to transform the Merrimack Street Corridor to promote economic development that complements the dynamic changes of the Harbor Place project.

The City is also adding to its planning capacity through the Massachusetts Technology Collaborative

Innovation Institute, the Merrimack Valley Planning Commission's Comprehensive Economic Development Strategy (CEDS), Northern Essex Community College, the Merrimack Valley Workforce Investment Board and other outside resources. These entities are evaluating ways in which to develop a 21st century economy in priority growth areas of the city.

The City is continuing its efforts to combat the deleterious effects associated with distressed Vacant and Abandoned properties. The City's successful grant from the Attorney General's office, combined with its successful, new Vacant Properties Registry and enhanced Code Enforcement efforts are generating resources never before in place to deal with the complicated and time-consuming issue of vacant, abandoned and foreclosed properties, which cause tremendous angst and loss of property values and quality of life in neighborhoods. As the City emerges from the Hale Hospital debt load, its Code Enforcement resources and institutional structure are being enhanced, which is of great benefit to city residents.

Outside of City Hall, new neighborhood groups and associations, church groups and non-profits are being organized in order to enhance the quality of life in the city in various respects. The City stands ready and willing to assist these entities in their growth and development, so as to develop and foster greater institutional structure to address unmet community needs. New Community Housing Development Organizations (CHDOs) are needed in the region, and the City seeks to help cultivate more of these entities over the next few years.

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

The City is committed to developing coalitions and relationships between the HHA, housing developers and managers and the City's strong network of social service agencies. The City's CDBG Public Services-funded annual Request For Proposal provides incentives for partnerships between such agencies. With a movement away from transitional and supportive housing on behalf of HUD, there is more need to develop these partnerships and collaborations between providers of permanent housing and local social service agencies.

The City is committed over the next five years to working with its local Chambers and other entities in order to 'cross-pollinate' the worlds of housing developers and the new leadership of the HHA with non-profit social service agencies and even local education and training providers. These connections can make a major difference in the lives of low-income residents in public and private housing.

Discussion:

The City seeks to increase economic and recreational use along the Merrimack River. While the Merrimack flows through Haverhill more than any other community on its journey to the Sea, it remains hard to see, access or get onto the River. One of the community goals over the next 5 Years is to change this dynamic.

One of the strategies to initiate this change is to promote community rowing opportunities. Special docks are needed in order to accommodate the long skulls, but some downtown sites are open possibilities. The City seeks to develop a community rowing program and facility over these next few years that benefits the health and recreational needs of all interested residents while exposing residents to the majesty of the much cleaner Merrimack River.

Program Specific Requirements

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

Introduction:

The City strives to meet all of its Community Development Block Grant (CDBG) program-specific requirements, such as its 15% Public Services cap and its 20% cap on Administration and Planning. In addition, by limiting its housing activities predominantly to the Target Area, the City seeks to target 85% or more of its HUD funding to low-moderate income people and places.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(l)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	6,500
5. The amount of income from float-funded activities	0
Total Program Income:	6,500

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 includes this Annual Action Plan.	85.00%

Discussion:

While the City does not foresee nor budget for major amounts of anticipated program income, there are internal policies for how to deal with such funding. Generally, program income derived from Housing Rehabilitation stays within the category of housing rehabilitation. In this way, housing rehabilitation funds can revolve in order to address this constant need of maintaining the housing stock of the community.

The City aggressively pursues funding through other federal, state and local grants and initiatives in order to achieve its aims, to supplement resources provided by the federal and state government, such as CDBG entitlement funds and state local aid. The City will continue to be vigilant in its efforts to supplement resources during fiscally-constrained times.

Appendix - Alternate/Local Data Sources

1	Data Source Name HHA/ Bethany Community Services
	List the name of the organization or individual who originated the data set. This data set originated from the Project-Based Voucher Coordinator for the Haverhill Housing Authority, Maggie Cleary.
	Provide a brief summary of the data set. The data set captures come new Project-Based Vouchers that emerged from the HHA's management merger with Bethany Community Services for the Mission Towers development.
	What was the purpose for developing this data set? The purpose is to reflect some additional project-based vouchers that are not being considered in the HUD data.
	Provide the year (and optionally month, or month and day) for when the data was collected. This is new data collected in the last quarter of 2014.
	Briefly describe the methodology for the data collection. This is counting the new vouchers that are supporting the existing residents and units at the Mission Towers elderly housing development.
	Describe the total population from which the sample was taken. This data is from the Mission Towers population.
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed. These are elderly units that limited to low-income (usually fixed-income) residents.