

City of Haverhill, Massachusetts



Five Year Consolidated Action Plan

July 1, 2015 - June 30, 2019

City of Haverhill

Community Development Department

Haverhill City Hall

4 Summer Street, Room 309

Haverhill, Massachusetts 01830

Telephone: (978) 374 - 2344

Fax (978) 374 - 2332

William Pillsbury, Jr., Director

Executive Summary

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

1. Introduction

In 2015, the City of Haverhill, Massachusetts, finds itself at a crossroads, full of excitement and promise, challenge and uncertainty. The next five (5) year period, covered by the 2015-2019 Consolidated Plan, will be critical in determining the kind of community that will define the rest of the century.

The City's population is now over 62,000, and has reached a population high, eclipsing the height of the Industrial boom in 1920. After slow recovery from the Great Recession, the City is adding jobs, and Haverhill reached its lowest unemployment rate in eight years (2007 pre-Recession) in May, 2015. The housing market has recovered; housing values are rising, and many new and exciting projects are coming online. Construction activity has increased, and jobs in retail, health care, and even manufacturing are on the rise, just to name certain industries.

Locally, the City is emerging from the largest debt ever incurred by a municipality in the history of the Commonwealth of Massachusetts, the Hale Hospital debt. This \$86 million burden was incurred by the last municipally owned and operated hospital in the Commonwealth. The height of the Hale debt repayment obligations has crested (although far from over), and the City's free cash, stabilization fund and reserves are being replenished. This has led to a double-rating bond increase for the City, permitting the City to bond for additional capital improvements and overdue investments that it had long been unable to address.

A major, transformative develop is reshaping the eastern end of Downtown Haverhill with the Harbor Place redevelopment. This \$80,000,000 investment in the City's failed Urban Renewal district is replacing the iconic former Woolworth's Building a testament to economic decay for four decades, and other underutilized properties, with two new towers connected to a new boardwalk along the Merrimack River. The mixed-use buildings will house 80 new housing units (50 affordable), new offices, restaurants, retail locations, studios, the headquarters of Pentucket Bank and most importantly, a new satellite campus of the University of Massachusetts-Lowell. The project would not be possible without over \$19.5 million in support from state MassWorks grants obtained by the City's state legislative delegation, in particular House Ways and Means Chairman Brian S. Dempsey of Haverhill. Seeing this transformative project through to successful completion is the paramount goal of the City over the next few years. The project is also supported by over \$350,000 in local and regional HOME funds.

Other longstanding blighted and empty factories, storefronts, and vacant lots are likewise experiencing an uptick in redevelopment and opportunity, continuing initial progress from 6-8 years ago that was halted by the Great Recession and the collapse of the real estate market locally and nationally. The City

looks to this new growth to support job growth, housing diversity and taxable resources to help the City grow its way out of its debt issues and fiscal challenges, while maintaining the relative affordability that is the great competitive advantage for a city with the quality of life that Haverhill has. The number of 26-45 year olds residing in the City has risen over the past decade to be on par with state averages. ...-- Continued in 7.) "Summary" section below

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

An overview of the objectives of the Plan is as follows:

- Increase Housing Type and Diversity in Haverhill
- Maintain Housing Stock in Urban Core
- Provide Resources to Address Needs of Homeless
- Provide Adequate Resources to Address Non-Housing Basic Necessities
- Promote Neighborhood Development
- Foster Economic Development on a small and large scale

3. Evaluation of past performance

As depicted in recent Consolidated Annual Performance Evaluation Reports (CAPERs), the City has been generally successful in terms of its performance with HUD funds and in other endeavors.

The City is not delinquent on any federal debt or federal programs.

However, as it relates to CDBG programs, the City has been more successful in terms of some Projects than others.

For example, Public Services, Public Improvements and Code Enforcement efforts have been resoundingly successful over the past five years, making positive changes in the lives of several thousands of residents.

Housing Rehabilitation activities have been largely successful in a constant battle to keep the city's housing stock in safe and decent condition, although administrative problems with the program led to the temporary suspension of the City's Housing rehabilitation efforts during the past Five-Year ConPlan period. These problems, concerning efficacy, fair procurement, oversight of contractors, customer satisfaction and cost reasonableness of the program have all been satisfactorily addressed and fully

reformed. Now the City's in-house Housing Rehab efforts are again one of the proud pillars of the City's community development efforts.

It is in terms of Economic Development where the City's community development efforts have fallen somewhat short. The City has some notable Economic Development achievements over the past 5-10 years, such as the establishment of the 40R Transit-Oriented Development District which led to the redevelopment of vacant old shoe factories into over 500 units of housing, or the diversification of the city's employment sectors. But in terms of CDBG –funded economic development, certain initiatives such as Façade Improvement, microenterprise support, job creation and retention. Areas such as Section 3 and Minority and Women's Business enterprises need work as well.

4. Summary of citizen participation process and consultation process

The public participation process is in actuality the product of months of outreach, information gathering, listening, and data analysis by the City's Community Development Department (CDD).

The City relies on the viewpoints expressed by its Community Affairs Advisory Board (CAAB) through a series of public meetings. The first meetings are usually held in January right after the start of the new calendar year. The CAAB is a very diverse group comprised of mainly Target Area residents who are familiar with the work of non-profits addressing poverty and the needs of their low-to-moderate income neighborhoods. CAAB feedback is very useful in setting the parameters and priorities for each year's Annual Plan.

During site visits and monitoring by CDD staff, all sub-recipients are asked if there are any trends, issues or concerns of which the City should be aware. Much useful on-the-ground information is gleaned from this question and these site visits.

A series of neighborhood meetings is held every Spring as well, in the Acre and Mount Washington neighborhoods as well as at Haverhill City Hall. Groups such as Team Haverhill, the Merrimack Valley Planning Commission (MVPC) and clergy groups frequently offer their comments about the direction of the City's community development plans and strategies.

Nearly all of the city's established non-profits and/or potential sub-recipients were given an opportunity to complete a Survey this year to express their needs and solicit their feedback, comment and advice.

Then, elected and city officials are solicited for their input. A formal City Council hearing is held to present the elements, justification and goals of the City's Annual and Consolidated Plans.

5. Summary of public comments

During the public participation phase, the demands for a Neighborhood Revitalization Strategy Area (NRSA) became apparent. Some Lower Acre residents expressed a collective and shared determination

to improve the quality of life in their neighborhood. They wanted to concentrate more public and private resources on their neighborhood. A new group dedicated to organizing a Lower Acre neighborhood group coincided with a new group (created and supported by Team Haverhill) that would be charged with overseeing and protecting the newly refurbished Portland Street Playground in the same Lower Acre neighborhood. Given the data that the CDD and MVPC already had compiled, a decision was made to apply for a NRSA district for the troubled Lower Acre neighborhood. Emmaus management and staff also indicated their support, as a Community Based Development Organization (CBDO), for a NRSA as being very beneficial to the city's homeless.

The City was approached during public hearings on the ConPlan about the need to add a playground to the Tilton School and the surrounding neighborhood, one of the poorest, densely-developed and most-heavily minority neighborhoods in the City. This 1896 structure is the City's only Title I school and the vast majority of Tilton students are eligible for Free and/or Reduced School Lunch. This playground would be constructed on public land adjacent to the school that could be accessed by students and neighbors alike. The school has never had a playground, and most students play on the asphalt.

Much turmoil around the nation occurred during the ConPlan hearings around interactions between police officers and African-Americans and other minorities, some of which resulted in newsworthy and controversial deaths. Some comments concerned maintaining safe neighborhoods by preserving Community Policing that will build relationships between law enforcement and minority neighborhoods in Haverhill. The ConPlan expects to continue funding dedicated patrols to targeted high crime areas of the City.

There was feedback provided about the need to provide more City materials in Spanish, especially in terms of the Community Development Department's First-Time Homebuyer and Housing Rehabilitation and Code Correction programs. The CDD will be following up on these excellent recommendations.

Some of the most salient comments about the Plan involved the tragic and growing epidemic of Opioid and other substance abuse and prevention. The City is seeking to add health teachers to its middle schools, more law enforcement and/or treatment workers. More public resources are being sought from a variety of sources as nearly 40 deaths were attributable to heroin overdoses in 2014, up from 4 in 2012. The City will try to address these concerns from a variety of resources, including CDBG.

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

Some individuals requested direct rental assistance from the City, or that the City build more of its own temporary housing. Others requested taxi vouchers. Other entities or individuals want to use CDBG funds to contribute to fundraising efforts in the community.

By and large, most of these requests are entirely ineligible uses of HUD funds, and the City has no other means to fund these requests, so they were not accepted.

7. Summary

(Continued from 1.) "Introduction"--

The City is simultaneously experiencing a revival to its parks and adding several new playgrounds. Thanks to federal and state grants, CDBG and other investments, many of the City's largest parks as well as neighborhood parks have witnessed important facelifts, including Swasey Field, Grand Army of the Republic Park, Portland Street Park, George Washington Landing Playground, Cashman Field, the Bradford Rail-Trail, Buttonwoods Trail, Winnekenni Castle and Park, Riverbend Park, Columbus Park, Locust Street Park and several community gardens. Other projects are planned for the Tilton School area, Riverside Park and Trinity Stadium. Protecting Haverhill's open spaces and farmlands are a pre-requisite and caveat to any growth the community desires to experience.

Thanks to a voter-supported override, the City is building a badly needed new Hunking Middle School to serve students in the City's Bradford section, replacing a condemned and structurally unsound facility built in the 1950s. Haverhill High School received a \$30+ million renovation (without taxpayer override) that enabled the school to regain full accreditation. The City is retiring debt from other newer schools and the School Department continues to add new programming, while the local Whittier Regional Vocational Technical High School earns top accolades. Test scores are up, dropout rates and teen pregnancies are down.

Clearly, the proverbial tide seems to be rising in Haverhill. But in contrast to an old saying, this rising tide is not lifting all boats.

At the same time the City and the community are seemingly experiencing progress, there exist conflicting, confusing and disturbing signs: a recent spike in homelessness, with a visibility that cannot be ignored, more endemic of large cities; older and younger homeless individuals; record food pantry usage and social service demand; widespread utility shut-offs, housing evictions, and bankruptcies; street gangs and graffiti; incidents of newsworthy violence and neglect against women and children; unaddressed mental illness; and a frightening surge in substance abuse, opioids in general and heroin in particular, leading to a nine-fold increase in deaths. The demand for social services actually based on usage counts is higher than during the depths of the Recession.

The number of disabled residents, the amount of residents who have dropped out of the workforce, and the 'churn' of job loss and turnover is still quite high. The City's ration of jobs to residents is below average— roughly 20,000 jobs total for 62,000 residents. For many, the jobs they once held are not coming back, and the wages of the new employment opportunities may not be what these individuals and their households are used to. There is significant concern whether the City is prepared for the 21st century global economy.

At the same time, federal resources and congressional will to address these issues seems to have diminished in an increasingly toxic Washington political environment. The City is not anticipating massive amounts of new federal aid to assist in addressing these challenges.

A 'permanent underclass' exists in the community, and it appears to be growing by any objective measures. Furthermore, poverty seems to be concentrating in some regards and spreading in others.

What to make of these changes and this paradox? These are the challenges that frame this 2015-2019 Consolidated Plan for community development in the City of Haverhill. Addressing these challenges will require heightened levels of cooperation, interaction, outreach, pragmatism, creativity, dedication and imagination over the next, crucial five defining years.

The Process

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

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

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

Agency Role	Name	Department/Agency
Lead Agency	Haverhill	
CDBG Administrator	Haverhill	Community Development Department
HOPWA Administrator		
HOME Administrator		
HOPWA-C Administrator		

Table 1 – Responsible Agencies

Narrative

The Lead and Responsible Entity for the Consolidated Plan is the Community Development Department of the City of Haverhill, under the administration of James J. Fiorentini, Mayor of the City of Haverhill.

Consolidated Plan Public Contact Information

For questions or concerns about any of the material listed in the 5-Year Consolidated Plan for the City of Haverhill (2015-2020), please contact the Division Director of the City of Haverhill Community Development Department at 978-374-2344.

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

1. Introduction

The Consolidated Plan is a living, breathing document, the product of constant feedback between the City and its people.

Multiple entities and individuals are consulted in the development of the Plan, some formally, some informally. The City is committed to best practices and values constructive feedback, suggestions and criticism. Feedback is sought from the public, from the Mayor and City Council, from Department Heads, from local businesses, Chambers of Commerce, citizens groups, neighborhood associations, non-profits, state and federal agencies, church groups and from other communities as well. The most notable contributors are listed below, but it cannot completely list the scores of individuals and entities that have taken time to provide valuable feedback that helped shape the direction of the community.

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

As a member community of the Continuum of Care Alliance, the City of Haverhill works with numerous public and private organizations to facilitate greater awareness about community development and housing services. Every effort is made to make the Consortium's members aware of the level of coordination between entities includes serving on joint committees, on-going communication and long term strategic planning. These organizations include public institutions on the local, regional, state levels, local nonprofits, faith-based organizations and the private sector.

The City is becoming more involved with the Haverhill Housing Authority, a separate and independent political entity, in an effort to connect the HHA with health, care, mental health and other service agencies. The HHA's operational and financial partnership with Bethany Community Services at Mission Towers, the HHA connection to services from the Haverhill Council on Aging nurse and Sarah's Place, and the HHA agreement on benches and bus routes with the Merrimack Valley Regional Transit Authority (MVRTA) are all examples of enhanced coordination in which the City played a facilitating role.

Nevertheless, with more automated records from Homeless Management Information Systems, Section 8 wait lists, Elder Services listing and other databases, there is opportunity to better more seamless interconnection between mental health, health care and other services agencies with those residing in public, subsidized or assisted housing. This represents an ongoing challenge over the upcoming 5 Year ConPlan period.

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

The North Shore HOME Consortium is an organization comprised of thirty cities and towns throughout the Merrimack Valley and the North Shore with the goal of creating additional affordable housing in the region. The Consortium, working with area nonprofit agencies through its' Continuum of Care Alliance group, provides a framework to assess existing housing resources and services for homeless people. As part of that process, the Consortium works to identify areas where those resources and services fall short, looks for ways to fill those gaps, and annually submits a Consolidated Application for funds through HUD's Homeless Assistance Grant Program (McKinney-Vento Programs) to fund the programs needed to meet those needs.

The City of Haverhill is considered to be one of the most active municipalities in the North Shore Continuum of Care, judged in terms of Continuum participation and meeting attendance, coordination with local homeless service providers, and the amount of regional Continuum of Care-disbursed funds directed into the city. As an active member of the local Continuum of Care, the City is able to hear first-hand the needs, challenges, best practices and trends of agencies and individuals on the 'front lines' of service delivery to the homeless as well as homelessness policy.

Many of the City's largest providers of assistance, housing and services to the homeless are regular and active contributors to the Consortium, including Emmaus, Veterans Northeast Outreach Center, and sometimes Community Action, Inc. Involvement with the Continuum has deepened the City's exposure to, and relationship with, these agencies.

The Continuum provides a valuable roundtable of expertise on homelessness issues, particularly on serving the challenging needs of the chronically homeless. Issues such as access to health care, housing referral networks to place individuals in available units immediately upon vacancy, and provision of supportive services drive these discussions concerning the chronically homeless. In terms of veterans, the Consortium has addressed the concept of leveraging VASH vouchers, increasing connections to training or employment, and accessing health care assistance, particularly for Post Traumatic Stress Disorder (PTSD) or head injuries. More focus is being given to housing the young families of returning veterans and addressing their unique needs.

Perhaps the greatest new focus for the Consortium over the past year has been renewed efforts on identifying homeless and/or unaccompanied youth. These efforts have involved and reengaged the Haverhill Public Schools, through its McKinney-Vento representative, who serves as the School Department's truancy officer, as well as the YMCA and Boys and Girls Club. Greater outreach has been made to identify youth who may be 'couch-surfing' or at risk of homelessness, and linking them to appropriate resources; this outreach has involved youth finding youth. This effort could not have occurred without coordination developed through our local Continuum.

The City is committed to remaining an active member of the North Shore Continuum of Care.

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

The City has had an agreement regarding the community's Emergency Solutions Grant (ESG) funds being administered by Emmaus, Inc. This has provided efficiency and efficacy. Emmaus is also an active contributor to the North Shore Continuum of Care.

The Continuum has been active developing performance standards across the region to ensure common intake procedures and reporting of homeless individuals. A methodology has been developed to provide alerts across the Consortium's member communities if a shelter bed or housing unit becomes available in another community. Also, the Continuum has been grappling with Homeless Management Information System (HMIS) issues that commonly affect all Continuum members. With more HUD focus on reporting and metrics, administering and maintaining a quality tracking system of homeless individuals across the region becomes even more critical a tool to describe the strengths and weaknesses of the current regional system of service to the homeless.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Haverhill Housing Authority
	Agency/Group/Organization Type	Housing PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Haverhill Housing Authority provided input on public housing resources, needs, and issues. The director provided direct input into the Plan. It is anticipated that further City-HHA coordination will improve services for residents, including quality of life issues (i.e. new benches and recycling) and housing voucher options.
2	Agency/Group/Organization	Career Resources
	Agency/Group/Organization Type	Housing Services-Persons with Disabilities Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	CRC provided input regarding the workforce development needs of individuals with developmental disabilities, as well as veterans with head injuries or Post-Traumatic Stress Disorder (PTSD). They are a public services sub-recipient as well as a housing developer receiving HOME assistance. Expected outcomes include heir transfer out of multi-level housing with an existing affordability restriction, and their successful opening of a new group home, as well as successful employment placements for difficult-to-place individuals.

3	Agency/Group/Organization	EMMAUS INC
	Agency/Group/Organization Type	Housing PHA Services - Housing Services-Elderly Persons Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Education Services-Employment Service-Fair Housing Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs HOPWA Strategy Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	As the administrator of ESG and HOPWA funds, as well as operation of the city's largest housing shelter, Emmaus provides a great deal of input and insight into the plan, particularly as regards homelessness issues. Emmaus organizes the Annual Homeless Point-in-Time Count, and puts a face on homelessness in general. Emmaus is also an active CHDO involved with the Continuum of CARE. Expected coordination includes more services for the homeless, increased shelter capacity in the city and more understanding of unaccompanied youth by working with the Haverhill Public School and their McKinney staff.

4	Agency/Group/Organization	COMMUNITY ACTION INC.
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Education Services-Employment Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City always consults with CAI before undertaking the Plan, as the city's leading anti-poverty organization. CAI is not only a double- sub recipient for their heating assistance and homeless drop-in center, but they provide go-to information on affordable and fair housing, poverty trends and education/ training including ESOL and First-Time Homebuyer classes. Improved coordination would result in a joint grant application for different initiatives.
5	Agency/Group/Organization	SALVATION ARMY
	Agency/Group/Organization Type	Services-Children Services-Victims of Domestic Violence Services-homeless Services - Victims
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy Food Distribution

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Salvation Army serves a tremendous amount of low-income individuals with very little overhead. They provide nearly all of their walk-in-services to residents of the 01830 zip code (primarily the Acre neighborhood). Their consultation reveals the usage number for meals and emergency services actually increasing as the overall economy seems to be improving- a sign of the dichotomy that is occurring between low-income and other economic strata. Areas for coordination include assisting the Salvation Army with more operational efficiency (i.e. use of the Greater Boston Food Bank) and paperwork demands.
6	Agency/Group/Organization	Veterans Northeast Outreach Center
	Agency/Group/Organization Type	Housing Services-Persons with Disabilities Services-homeless Services-Employment Publicly Funded Institution/System of Care Regional organization Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A large regional services provider for veterans and their families, VNOC counsels veterans, providing job training, assistance with VA benefits and other programming. VNOC is a large and growing housing developer, addressing the needs of homeless veterans, providing intensive services and meals programs. VNOC provided a great deal of input to the Plan as it regards veterans housing specific and economic redevelopment in general. Further coordination will include using HOME funds to complete their construction with Coalition for a Better Acre for 27 new units of housing across 3 vacant lots in Mount Washington, and strategies for other housing redevelopment projects as well.

7	Agency/Group/Organization	PREGNANCY CARE CENTER
	Agency/Group/Organization Type	Services-Children Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education
	What section of the Plan was addressed by Consultation?	Lead-based Paint Strategy Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	PCC is a sub-recipient that provides services to young, at-risk or impoverished mothers or expected mothers. They provide input to the Plan as regards trends in teen pregnancy and other dynamics. They will be a sub-recipient again in PY2015, with opportunities for continued consultation.
8	Agency/Group/Organization	BETHANY HOMES INC
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services-Health
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Bethany successfully manages a great deal of downtown housing for elderly residents on fixed incomes. They provide input to the Plan as regards this important population and on housing issues in general. Further coordination with the CDD and HHA is needed as the Mission Towers Complex now accepts Section 8 vouchers exclusively. The CDD will provide assistance to them in terms of closing on this new Mission Towers deal.

9	Agency/Group/Organization	The Arc of Greater Haverhill-Newburyport, Inc.
	Agency/Group/Organization Type	Services-Children Services-Persons with Disabilities Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Association for Retarded Citizens provides services to youth with development disabilities. They provide input about their growing population in Haverhill as opposed to their seacoast location. Further coordination is needed to assist in getting these young people into jobs.
10	Agency/Group/Organization	Girls, Inc. of Greater Haverhill
	Agency/Group/Organization Type	Services-Children Services-Education Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Girls Inc. provides after-school care and support for girls and teens from the Acre neighborhood and elsewhere. They provided input into the Plan regarding community policing, prostitution, and other street crime.
11	Agency/Group/Organization	REBUILDING TOGETHER/GREATER HAVERHILL, INC.
	Agency/Group/Organization Type	Housing Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	CDBG funds are the primary revenue source for Rebuilding Together in Haverhill, a program that uses professional contractors who volunteer their time one Saturday in April every year for housing rehabilitation projects around the city. These projects are generally smaller but similar to the CDD's Housing Rehabilitation and Code Correction program (HRCCP). Their consultation regards trends they see in regards to housing rehab requests and ADA issues for homeowners. Further coordination with Rebuilding Together will result in a hand-off of projects between HRCCP and Rebuilding Together depending upon circumstances, budgets, and schedules.
12	Agency/Group/Organization	Common Ground Ministries, Inc.
	Agency/Group/Organization Type	Services-homeless Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Common Ground Ministries works 7 days a week with homeless individuals, providing an afternoon meals program, clothing, and other supports for homeless individuals, providing an afternoon meals program, clothing and other support for homeless street people in the Acre. There has been much coordination with them around the Plan regarding homeless services, community policing, and neighborhood meetings with their surrounding abutters and the Police regarding maintaining economic viability of this commercial thoroughfare while providing assistance to large numbers of homeless individuals with nowhere else to go.

13	Agency/Group/Organization	Haverhill YMCA
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Victims of Domestic Violence Services-Health Services-Education Health Agency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The YMCA provides youth and teen after-school wellness and enrichment services to hundreds of youth, especially in the Acre neighborhood. The YMCA also runs a large day care and early education center. The YMCA also permanently houses scores of previously chronically-homeless individuals. The Y provides input to the Plan regarding homeless numbers, youth needs, and requests and neighborhood needs. Further coordination with them will include their involvement with upcoming park improvements near their center as well as closing out HOME funds for the Wadleigh House project.
14	Agency/Group/Organization	St. James Parish
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Non-Homeless Special Needs

	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>St. James parish in the Acre is a Roman Catholic church that was traditionally Irish but is now very diverse, with Spanish language Masses that make them a real community anchor for Latinos in the Acre. After Catholic Charities left, the parish took over operation of the Open Hand Food Pantry at the Universalist Unitarian Church on Ashland Street. They are also the home base for a local chapter of St. Vincent de Paul that will provide utility, spot rent, and household good assistance to needy low-income renters. Their input revolves around the numbers of low-income individuals that they are seeing, as well as the needs of the Latino community Further coordination will include helping he parish to learn better management practices of the Food Pantry from the Greater Boston Food Bank's technical assistance and others.</p>
15	<p>Agency/Group/Organization</p>	<p>NFI MA</p>
	<p>Agency/Group/Organization Type</p>	<p>Services - Housing Services-Children Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Health Services-Education Services - Victims</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs</p>

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	NFI Massachusetts merged with Team Coordinating Agency taking over operation of TCA's group homes for state-referred or homeless youth. They also provide substance abuse treatment and counseling, methadone, anti-opiate and anti-heroin clinics, and referrals. They were consulted regarding homeless youth, Department of Children and Families, and issues, substance abuse trends (including heroin abuse), and unresolved mental health capacity. The merger required additional interaction with the City, which needed to approve transfers of HOME-mandated affordability restrictions. It opened up dialog about extending these restrictions and looking for solutions for other issues affecting the increasingly younger homeless community, primarily regarding addiction and treatment. TCA is also co- sponsoring a boxing club for street youth in Mount Washington this upcoming year with some seed money from CDBG, which will require improved coordination.
16	Agency/Group/Organization	Vinfen
	Agency/Group/Organization Type	Housing Services-Persons with Disabilities Services-Education Health Agency
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Vinfen merged with Mental Health Resources Plus, the operator of the DMH Haverhill Clubhouse on Locust Street. Vinfen was consulted about the Plan as regards mental health services in the community. Moving forward, there are areas for improved coordination concerning the HOME-assisted housing behind the Clubhouse and adoption of the adjacent Locust Street Park.
17	Agency/Group/Organization	Greater Haverhill Chamber of Commerce
	Agency/Group/Organization Type	Business and Civic Leaders Foundation
	What section of the Plan was addressed by Consultation?	Economic Development

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Chamber represents the voice of businesses in the community and its community arts and education Foundation serves as the fiscal agent for creative Haverhill, an Adams Arts grant-funded cultural and creative clearinghouse. The Chamber was consulted as regards economic development, the micro enterprise environment, and the creative economy. Further coordination with Creative Haverhill, which is no longer receiving direct CDBG support, will be a focus in PY2015.
18	Agency/Group/Organization	NORTH SHORE COMMUNITY DEVELOPMENT CORPORATION
	Agency/Group/Organization Type	Housing Services - Housing Services-Education Services-Employment Regional organization Community Development Financial Institution
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	North Shore CDC is a developer of affordable housing in Essex County that has conducted projects in Haverhill. They were consulted on their plans for a mixed-use development that may include a commercial test kitchen or food training academy, which would be a major economic development priority. There will be much consultation with them moving forward to help make this project a reality.
19	Agency/Group/Organization	Somebody Cares New England
	Agency/Group/Organization Type	Services-Children Services-Persons with Disabilities Services-homeless Neighborhood Organization

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Somebody Cares has taken over an old funeral home atop Mount Washington and has emerged as a leading community voice in that low-income neighborhood. They operate a food distribution program and provide other services to low-income residents. They hosted a community meeting regarding the Plan and they offered feedback concerning community policing, housing, clean streets rental assistance and other issues. Further coordination with Somebody Cares may involve the renovation of an abandoned and rundown former church just up the street that could become a badly- needed youth center. In addition, there will be a need for coordination in order to create an emergency shelter or two from the basement of Somebody Care's building.
20	Agency/Group/Organization	COALITION FOR A BETTER ACRE
	Agency/Group/Organization Type	Housing Services - Housing Community Development Financial Institution
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Non-Homeless Special Needs Economic Development

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Coalition for a Better Acre is a Lowell-based CHDO that is now undertaking housing projects in the City. They were consulted as regards housing needs for low-income individuals and redevelopment of large vacant parcels. It is hoped that further coordination will not only successfully complete the planned construction of 27 units of veterans housing on Mount Washington (with VNOC), but will also lead to other development in the Target Area.
21	Agency/Group/Organization	Team Haverhill
	Agency/Group/Organization Type	Housing Services - Housing Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development Park Improvement
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Team Haverhill is a local civic group comprised of community residents interested in making Haverhill a better place to live, work, and play. They were consulted from the Plan early on in alignment with their community visioning sessions. They seek to champion double causes that volunteers can execute. Areas for improved coordination going forward will include the development of Portland Street Park, use of the City's new docks and downtown redevelopment.
22	Agency/Group/Organization	Haverhill Police Department
	Agency/Group/Organization Type	Services - Victims Other government - Local Grantee Department
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Street Gang Prevention

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	More than in previous years, the Haverhill Police Department was consulted regarding the Plan, especially their anti gang activities, community policing efforts and crime data analysis. As Target Area equates to the highest crime ridden area of the city, CDBG resources for Community Policing were preserved. In addition, efforts were made to leverage CDBG funding with the anti-gang Shannon grant that the Police received. Improved coordination will need to revolve around community policing strategies, and connections with Haverhill High's Violence Intervention Program.
23	Agency/Group/Organization	ELDER SERVICES OF THE MERRIMACK VALLEY
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-Health Services - Victims Major Employer
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Elder Services serves as an elder protection network providing care, assistance and basic necessities to homebound seniors, with a goal of keeping seniors in their home. They also run a brown bag food program for seniors out of the Pentucket lake School on the eastern side of the City. They were consulted about the need of homebound seniors and the expansion of their brown bag program. Further coordination is leading to the expansion of this program at Silver Hill School on the western side of the City.
24	Agency/Group/Organization	Mill Cities Community Investments
	Agency/Group/Organization Type	Housing Services - Housing Service-Fair Housing Community Development Financial Institution Private Sector Banking / Financing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Mill Cities has performed as the main banking and lending entity for low-to-moderate income homeowners looking to utilize the State's "Get the Lead Out" program. The CDD has worked to assist applicants and MCCI in getting deals done to remove lead hazards. MCCI was consulted on the Plan regarding lead hazard removal and the affordable housing development parts of the Plan. The outcomes for improved coordination moving forward are to process even more "Get the Lead Out" loans.
25	Agency/Group/Organization	Merrimack Valley Workforce Investment Board
	Agency/Group/Organization Type	Other government - Local Regional organization Planning organization Business Leaders
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The MVWTB is the private sector led board that oversees and funds the federally funded workforce development system, which includes unemployment and job-training. The WIB oversees the Valley Works Career Centers in Lawrence and Haverhill. The WIB was consulted on the Plan regarding economic development needs, especially regarding large employers, and provided unemployment rate data. Moving forward, improved coordination with the WIB should lead to the maintenance of a permanent Haverhill Career Center, more job training programs to benefit our largest employers (such as Southwick Clothing), and a reduced unemployment rate.
26	Agency/Group/Organization	YWCA of Greater Lawrence
	Agency/Group/Organization Type	Services-Children Services-Victims of Domestic Violence Services - Victims Regional organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Haverhill YWCA recently merged with the YWCA of Greater Lawrence. This agency is getting back on its feet Haverhill, with a special focus on women in crisis, after-school programs, and domestic violence prevention. The YWCA has input in the plan regarding abused women and children and the infrastructure available to them in Haverhill. One mayor anticipated outcome of our joint consultation is to hopefully reestablish approximately 8 - 10 units of vacant housing in the Winter Street building, thought HOME funds. This housing would address a documented need for temporary housing for abused women and children. Electrical code improvements to the entire structure are being funded through CDBG this upcoming year.
27	Agency/Group/Organization	Merrimack Valley Planning Commission
	Agency/Group/Organization Type	Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Merrimack Valley Planning Organization is the regional planning, entity that oversees transportation funding through the MPO, economic planning and reorganization. They were consulted on the Plan relative to transportation and public improvement projects, including he Bradford Rail Trail and the Water Street greenway project. They were also included in planning regarding Harbor Place and Mass works initiatives. The MVPC's Priority Strategies for Growth study was consulted about their potential of undertaking an Analysis of Impediments study for Haverhill's housing situation, in conjunction with other municipalities. This AI report would represent a major anticipated outcome, presenting the perfect opportunity for regional cooperation.
28	Agency/Group/Organization	Haverhill Department of Public Works
	Agency/Group/Organization Type	Other government - Local Grantee Department

	What section of the Plan was addressed by Consultation?	Public Improvements
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The DPW manages most of the public improvement projects funded with CDBG. The DPW was consulted regarding the 2014 Paving List and scheduling of public improvement projects. In addition, the DPW was consulted on Portland Street Park, River Street Community Gardens and other projects. The anticipated outcome is to efficiently and effectively undertake the various public improvement projects slated for this year.
29	Agency/Group/Organization	Haverhill Public Schools
	Agency/Group/Organization Type	Services-Children Services-Education Other government - Local Grantee Department
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The School Department was consulted for their role in working with homeless youth, children with housing instability, especially 'couch surfing' unaccompanied youth with no formal address. The McKinney liaison at the School Department provided input regarding these unattached youth and the challenge and expenses (such as transportation) of serving them. Moving forward, the outcome from improved coordination is to better identify these youth, these needs and how to resolve them.

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

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	City of Peabody/North Shore Continuum of Care	

Table 3 – Other local / regional / federal planning efforts

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

More than in past years, the Haverhill Police Department was consulted regarding the Plan. Other departments, such as the Haverhill Public Library, Assessors' Office, Department of Public Works and Health and Inspectional Services were more heavily consulted in the development of this ConPlan.

The City has a close relationship with the Massachusetts Department of Housing and Community Development (DHCD) and follows closely their policy lead and programming in several areas which guided the development on this plan. Likewise, the City is an active participant in the Merrimack Valley Planning Commission (MVPC) and the Merrimack Valley Workforce Investment Board (MVWIB), which also provide guidance and frequent consultation on the development on this Plan.

Narrative (optional):

When projects are funded through multiple sources (e.g., Neighborhood Stabilization Program, Attorney General’s Abandoned Property Program, Massachusetts Department of Housing and Community Development (DHCD), Mass Housing, Mass Housing Partnership, Mass Housing Investment Corporation, etc.) the City works closely with these groups or agencies to coordinate efforts and compliance for individual programs, funding sources, regulations and laws/ordinances. The City and Consortium also share certain responsibilities in areas such as environmental review and monitoring issues such as Davis/Bacon, Section 3 and other project compliance requirements.

In 2014, the City joined the Consortium and other state entities in utilizing the format of 'MassDocs' agreements for its Loan documents when partnering with state agencies on projects. This provides continuity, consistency and efficiency in pulling complicated multi-partite loan and project agreements together.

PR-15 Citizen Participation

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

'Citizen Participation' involves many steps and, in reality, is undergoing all year long. City staff, especially Community Development staff and the Mayor, discuss community needs and the best manner in which to fulfill these needs all year long.

The City has attempted to solicit as much feedback as possible into the development of this Plan and it definitely affected goal-setting in various ways, including the prioritization of housing rehabilitation, expanded homebuyer offerings, improved parks, playgrounds and sidewalks.

One of the great challenges of governing in this era is finding methods in which to communicate with residents. In this telecommunications age, there is no one single source for providing information or soliciting feedback. Newspaper readership is down, for example. There are multiple channels and means of media in which individuals can and do solicit their news and information.

Although the City has a website that has won State awards for informational content and transparency, and even though the Community Development Department's webpage has seen heightened usage and inquiries, there is still a digital divide that is pervasive among certain populations. In addition, there are language challenges found in the more heavily- Latino neighborhoods within the Target Area.

There are still attempts to collect feedback in face-to-face formats, as this is one of the most truly effective ways to communicate. These efforts include public meetings and hearings as well as neighborhood meetings. There were expanded attempts to hold these kinds of interfaces with the public.

Invariably, the most frequent voices and attendees are from those affiliated with organizations seeking funding from the City in one form or another. Others are providing opinions based upon political aspirations. Therefore, soliciting true, unvarnished public feedback can be quite challenging.

One of the challenges to be addressed regarding citizen participation over the next 5 years will be the role in which the City and its Community Development Department utilize and interact with social media. The city's burgeoning and fledging urban neighborhood groups and associations are becoming predominantly viral, online communities as opposed to groups that hold regular meetings. Why much of the

information generated from these platforms is useless, there are some important viewpoints and pieces of information that can truly help set relevant community development goals.

Generally, City employees are prohibited or discouraged from engaging in the 'blogger sphere,' the risks and rewards of such communication vehicles will be an area of focus moving forward.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	Minorities Non-targeted/broad community	January 5, 2015 meeting of the Community Affairs Advisory Board (CAAB) at Haverhill City Hall, 4 Summer Street, Room #301.	Discussions were held around Community Needs and Goals in developing the Request for Proposals (RFP) for the Program Year 2015 Public Services programming. Outreach strategies to community groups, non-profits and organizations were discussed. Overall funding was discussed and CAAB members were asked to solicit their neighborhoods for community needs.		

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
7	Public Hearing	Non-targeted/broad community	This was the April 21 City Council Public Hearing on the 2015-2019 Consolidated Plan and the Annual CDBG Plan.	The City Council approved the resolution of the Consolidated Plan unanimously. There was appreciation for the historical contributions of the CDBG program for the City. CDBG was cited as a "terrific program" that left Councilors wondering how dilapidated the City's urban core would be without it.		

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
8	Neighborhood Meeting	Minorities Non-English Speaking - Specify other language: Spanish Lower Acre residents	This was a June 30 neighborhood meeting that sought to develop a Lower Acre community group, to engage Hispanic residents more closely with the City, and to discuss the plans for a Neighborhood Revitalization Strategy Area (NRSA). This meeting was held at the Salvation Army at ___ Main Street.	There were several comments made at this meeting. There were concerns raised by residents about various quality of life issues, including: loud and speeding cars and motorcycles through their residential Acre neighborhoods; drug dealing and crime; housing; and parks and playgrounds. There was support for development of a Lower Acre NRSA.		

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The City of Haverhill has many different housing needs for a diverse array of individuals, families and households. As the data will reveal, the overarching need is related to addressing the cost of housing versus incomes. There are also significant issues with the condition and stock of housing to be addressed over the next 5 years.

Data sources for this section include Census Data, including the American Community Survey (ACS) and other government data. In addition, anecdotal information, zoning research, MassHousing data, and the Community Development Department's own independent research are also used to estimate the projected housing needs of the community.

This needs assessment points to the necessity for additional and enhanced First-Time Homebuyer Assistance programs to address homeownership and affordability concerns.

The continuing prioritization of housing rehabilitation to address the community's largely century-old housing stock is also justified by these figures and this assessment.

There may be a need to consider rental rehabilitation programs over the next 5 years, based upon data found in this assessment as well.

The needs reflected in this assessment demonstrate why the city will need to continue to develop a range of affordable housing for an increasingly diverse public comprised of differing subsets of people.

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

Summary of Housing Needs

Too many poor households live in inadequate conditions in properties with poor housing quality. This ugly reality drives many of the housing priorities and goals of the ConPlan, justifying the priorities of the City's housing rehabilitation, code correction and enforcement efforts.

There are other housing dynamics that require commitment, resources and focus as well. There is a need to address the living conditions of many low-income renters in the City. Options such as rental rehabilitation loans, coordinated and repeated code enforcement and/or other ideas will be needed to address these situations.

Too many households are paying more than half of their income for relatively low-quality housing. Many decent units in multi-family dwellings were converted to condominiums, leaving lesser units behind as rental inventory. There is tremendous need for housing vouchers and additional Section 8-approved units.

More units are needed for people at or below 30% or even 50% of Area Median Income (AMI). Many of the notable transit-oriented affordable housing development has been geared towards those families and households at 60-80% of AMI, so-called workforce housing, often of 1 or 2-bedroom units. These new 'affordable' units are often not affordable for those at the lowest income ranges. Production of affordable family units with multiple bedrooms has not been as robust and has not kept pace with demand. Finding affordable family housing for adults with children remains a critical need, despite a gain in affordable units citywide since 2010 and before.

There is need for additional housing at all ends of the income scale. The City struggles to attract market rate and upper-end housing units to diversify its housing stock, in addition to a greater number of affordable units for a comprehensive income mix. The City is at its State-mandated rate of 10% affordable housing units, but must continue to target HOME and other resources into maintaining this rate when faced with expiring use units.

Nearly half of the City's housing stock dates back to the Industrial Revolution-inspired boom between 1882 and 1922, with an even greater percentage in the CDBG Target Area. While very solidly built, these aging dwellings are not the most energy efficient, physically accommodating or accessible units. Retrofitting these units and replacing systems in these structures presents a constant demand and challenge.

Housing stability remains another acute need. While many areas of the City feature 80% or higher owner-occupancy, some Target Area neighborhoods possess less than 25% owner-occupancy rates. The crime rate, poverty rate and housing problems are all significantly much greater in these low-owner occupancy areas. The condition of non-owner occupied rental units is often low.

There is a need to educate households about the demands and responsibilities of homeownership and risks of foreclosure, the dynamic of which has lessened but still remains a problem. Foreclosures are the primary driving force behind abandoned, vacant and distressed properties which afflict neighborhoods' quality of life and housing values.

The City seeks to be aggressive in addressing these myriad needs, as outlined below and in the 5-Year ConPlan.

Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	58,969	60,544	3%
Households	22,999	24,334	6%
Median Income	\$49,833.00	\$60,611.00	22%

Table 5 - Housing Needs Assessment Demographics

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

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	5,535	6,175	9,349	6,125	43,265
Small Family Households *	1,873	2,080	3,612	2,779	25,290
Large Family Households *	134	465	678	554	4,288
Household contains at least one person 62-74 years of age	1,283	1,402	2,053	1,223	7,866
Household contains at least one person age 75 or older	713	1,428	1,519	683	2,726
Households with one or more children 6 years old or younger *	819	1,165	1,429	1,035	6,898
* the highest income category for these family types is >80% HAMFI					

Table 6 - Total Households Table

Data Source: 2007-2011 CHAS

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	135	20	0	0	155	0	10	0	0	10
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	85	0	0	0	85	15	0	10	10	35
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	70	35	70	0	175	0	10	25	10	45
Housing cost burden greater than 50% of income (and none of the above problems)	1,540	395	35	0	1,970	540	590	485	160	1,775
Housing cost burden greater than 30% of income (and none of the above problems)	565	735	735	110	2,145	135	370	505	685	1,695

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	155	0	0	0	155	30	0	0	0	30

Table 7 – Housing Problems Table

Data 2007-2011 CHAS
Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	1,830	450	105	0	2,385	555	610	515	175	1,855
Having none of four housing problems	1,260	995	1,645	705	4,605	215	740	1,145	1,550	3,650
Household has negative income, but none of the other housing problems	155	0	0	0	155	30	0	0	0	30

Table 8 – Housing Problems 2

Data 2007-2011 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,010	410	335	1,755	250	395	365	1,010
Large Related	125	85	15	225	10	35	175	220
Elderly	595	190	90	875	370	435	270	1,075
Other	650	460	380	1,490	60	100	205	365

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Total need by income	2,380	1,145	820	4,345	690	965	1,015	2,670

Table 9 – Cost Burden > 30%

Data 2007-2011 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	705	110	20	835	230	295	195	720
Large Related	70	15	0	85	10	15	105	130
Elderly	420	35	0	455	270	190	130	590
Other	560	245	15	820	45	100	70	215
Total need by income	1,755	405	35	2,195	555	600	500	1,655

Table 10 – Cost Burden > 50%

Data 2007-2011 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	155	25	70	0	250	15	10	35	10	70
Multiple, unrelated family households	0	10	0	0	10	0	0	0	10	10
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	155	35	70	0	260	15	10	35	20	80

Table 11 – Crowding Information – 1/2

Data 2007-2011 CHAS
Source:

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

Table 12 – Crowding Information – 2/2

Data Source
Comments:

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

While the total number of single person households with a need for housing assistance cannot be determined from the 2010 Census nor from the ACS, *Table NA10-A1 Non-Family Households* above provides us with the overall number and percentage of single person households in our region.

The *Table NA10-A2 Single Person Non-Family Household Median Income* documents the median income of 1-person households in each community. As can be seen, the specific breakout of need by housing cost, or housing condition or by crowding is not available. However the table shows that the median income for these single person households is well below 80% of area median income.

An additional factor to consider is the number of homeless individuals in our city and region. This does not take into account the large numbers of people who are functionally homeless, that is, they are “couch surfing,” which is not counted in our annual point-in-time count research as those persons do not always meet the definition of HUD’s homeless criteria.

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

On the night of January 29, 2015, there were 1,069 people from 382 families being sheltered in traditional emergency shelter and transitional housing settings in the region, with an additional 1,260 people, 540 adults and 720 children, being temporarily sheltered in hotels or motels or other temporary situations throughout the Consortium. A notable percentage of these households were in Haverhill.

An unacceptable percentage are either disabled or victims of domestic violence, and all are in desperate need of safe, affordable housing. The disabled population has complex housing needs. Although there is no census data available for those covered under the Violence Against Women Act, there are several programs within the NSHC communities which address the housing and related service needs of this population, including the YWCA and Emmaus.

There exists a shortage of housing in Haverhill for women in crisis as well as women with children who are victims of domestic violence, dating violence, sexual assault and stalking. There are women who are

forced to choose between being housed in a bad situation or living in a shelter or being homeless or housing insecure (bouncing for place to place).

Emmaus, Inc. operates a center specifically dedicated to women and children in crisis, but it almost never has vacancies. It could seemingly double in size and still be full.

The City of Haverhill is working with the YWCA of Greater Lawrence to return 10 units of Single Room Occupancy (SRO) housing to the YWCA's Haverhill headquarters. The YWCA of Greater Lawrence merged with the troubled Haverhill YWCA and took over control of the former Dr. Ira Chase mansion at 107 Winter Street in the Lower Acre, which was deeded to the YWCA in the late 1800s. In 2015, the City is providing its local share of HOME funds (\$30,000), and supported the YWCA's successful application for \$270,000 in regional competitive HOME funds, in order to support this project, which will restore vacant units to housing for women in crisis. These badly-needed units are expected to be on line in 2016.

What are the most common housing problems?

The most common housing problems include housing cost burden for Extremely Low and Low-Income families, as well as the City's housing stock not meeting the needs of the community as a whole, particularly for large families. Many poor people are burdened with poor housing quality.

A severe housing cost burden is defined as having a housing cost burden of greater than 50% and a moderate housing cost burden is defined as having a housing cost burden greater than 30% but less than 50%. Housing cost burden appears to be the most significant housing problem in the City for Extremely Low and Low Income households. Renters experiencing a severe housing cost burden total 1,970, while 2,145 of the City's renters experience a moderate housing cost burden. Those owning homes are in just as much need, with 1,775 of the City's homeowners experiencing a severe housing cost burden, while 1,695 of the City's homeowner's experience a moderate housing cost burden. 50% of the City's total Extremely Low-Income households (0-30% HAMFI) are experiencing a housing cost burden (either severe or moderate).

Preserving existing subsidized units as well as identifying or developing other affordable units can assist in rectifying this issue. Having the ability to lower utility costs through retrofitting of energy and water improvements can also assist in lowering the housing costs for these renters and homeowners.

Based on information obtained from the US Census, the City of Haverhill has not been producing enough housing units to meet the population growth of the City in the last 10 years. Because of the City's low housing stock, there is a greater need for affordable units to be developed. The City has been working on this issue by developing several programs to assist with the development of additional affordable housing units, including the development of a 40R District and a new downtown zoning district and riverfront zoning district. However, there is still a need for additional units in order to meet the needs of the community.

HUD Table 8 above lists the most serious issues facing households in the Consortium, including Haverhill. Namely, housing is seriously substandard, severely overcrowded, or very costly as a percentage of the household income. If we only focus on substandard housing, severely over-crowded housing and households paying more than 50% of their income for housing, we can see that the paramount need is to address the need of households paying more than 50% of their income for housing.

This is becoming more of the case in Haverhill; ironically, as the City emerges from the Recession, housing and rental prices are increasing faster than wages or benefits, adding to the number of people paying an exorbitant amount of their income to housing.

Even if we confine the discussion to the most serious problems of housing cost, there are very few options available to correct for this imbalance. One option is to create sufficient affordable housing. Another approach to address such an imbalance is to provide subsidies. However, there is a significant expense involved with both options. Unfortunately, these are not easily addressed, as the public resources required both to create new affordable housing and to lower housing costs are significant in this market.

The HUD Tables above show housing costs for the extremely low income are particularly troublesome as these households have almost no elasticity in their budgets to pay 50% or more for their housing and thus must sacrifice other household essentials such as education, food and health care. Extremely low income, small household, elderly and non-family household renters and elderly owners are the two most affected groups by the cost of housing for both the Consortium and City.

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

Extremely Low-Income households, larger families with multiple children, the homeless population, women in crisis, and the mentally ill are more affected by these housing problems than other populations/household types. Extremely Low-Income households are more affected by a housing cost burden than any other household type. 50% of the City's Extremely Low-Income households are experiencing a housing cost burden, either severe or moderate. The shelters in the City that house women and families are severely overcrowded.

While the City of Haverhill has had some notable recent success in developing 1 and 2 bedroom affordable units downtown, it has had no success developing 3 or more bedroom units. These types of units, which can house large families, are desperately needed in the City. Even still, there is a limited supply of 3 or more bedroom units scattered throughout the City, but those units are in deplorable condition. Families are finding it difficult to live in these units because of their condition.

One of the major housing supply problems is that, despite the success of the City in developing new housing (especially through 40R Smart Growth Transit-Oriented Housing0

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

To try to summarize, in this limited space, the characteristics and needs of all of the low income households in the City and region is next to impossible, so the conversation must be limited to some basic truths.

First, low- and extremely-low income households need greater access to affordable housing. Incomes are not sufficient to support rents that have skyrocketed, especially since the recovery from Recession; for those households who are able to make ends meet, the effects of a single event, such as an illness, pregnancy, divorce, or job loss-- not to mention a fire, flood or natural disaster-- can mean the difference between being housed and becoming homeless. More units of truly affordable rental housing must be created to help these households to meet this most basic need.

Second, incomes have not kept pace with inflation, especially for those who are at the lowest end of the income spectrum. Steps must be taken to ensure that everyone receives a fair wage. Many of the jobs available in Haverhill are paying at the lower end of the wage scale, often just above minimum wage. It is imperative that a person who is working full time be able to support himself or herself without also needing public assistance. There is also a rising second-shift economy growing in Haverhill. Jobs are available, but many require being on the job until 10 or 11 at night- in health care, elder care, manufacturing, restaurants, retail, etc. Many households cannot or will not take advantage of these employment opportunities due to a lack of corresponding child care, transportation, medical assistance, etc.

Third, the cost of obtaining a higher education has skyrocketed and is simply out of reach to most. If steps are taken to restructure that system to encourage more people to obtain higher education, then doors will be opened toward independence for many.

Fourth, families need childcare. In too many cases, the birth of a child is the cause for financial failure, as there is not sufficient safe, affordable childcare available to allow low-income households to sustain a job while paying for daycare. In the case of the second-shift workers, there are almost no such childcare options to consider.

In some cases where households received rapid re-housing assistance, they were able to remain stably housed, but in other instances, the households require additional assistance. Just as with the general

population, low-income households are facing complex sets of issues that, in some cases, take more time to address than others.

There are dozens of families living in Haverhill's two hotels; getting these families services and rehousing represents a major challenge and goal. These living arrangements provide poor nutritional, recreational and support options for these families.

Another problem is that over-crowding leads to frustration which leads to physical and psychological abuse. Overcrowded households are more likely to suffer from these conditions.

Many of those households shut off from the State-funded HomeBASE program did experience problems and ended up homeless again. The full-year subsidy of HomeBASE is now gone. The program is now comprised of a \$6,000 a year subsidy. This reflects a great challenge in the making re-housing efforts sustainable with diminished funding.

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

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

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

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

Some of the characteristics that are seen leading to increased instability and incidents of homelessness include, but are not limited to, overcrowding, poor housing quality and distance from support services and non-seasonal employment. At-will housing situations allow for dramatic rental spikes, which increases homelessness. Poor medical care, including substance abuse, mental health care and physical disabilities can lead to instability and homelessness as well. Emmaus houses over 340 families through HomeBASE-- cuts in this program do lead directly to homelessness.

Discussion

One of the great difficulties or conundrums with CDBG funding is that the City's most notorious dwellings are often not reached, touched or impacted by federal or other public resources. Some of the worst houses in the City, with the worst living conditions and the greatest number of defined housing problems, are essentially out of reach of CDBG as they are non-owner occupied, multi-family units with owners above the eligible income limits. There will be ongoing debates during this upcoming 5-Year Period of this ConPlan about whether the City should develop some sort of Rental Rehabilitation Program for such distressed non-owner occupied properties. One idea is a matching loan program with owners. Another idea is to hire additional code enforcement officials. Another idea is to link rental rehabilitation activities to Affordability Restrictions which match resources from owners/landlords.

The overall conclusion we reach is that the cost of housing is by far the greatest problem being faced by the Consortium and the City. The CDBG and other resources of the Consortium and the City are minimal in terms of housing production or lowering the cost of housing. It is a serious challenge for all.

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

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

Introduction

Housing problems unfortunately exist across all levels of the lower end of the income strata: very-low, low, and moderate-income individuals and households. Clearly, the issue of cost affordability exists for a large numbers of each of these income subgroups.

In addition, the age of the housing stock in Haverhill poses some unique challenges, as much of the city's inner-city housing was built around accommodating the effects and labor demands of the Industrial Revolution.

The Great Recession also drove some households to non-traditional housing arrangements, with people moving into attics, basements and other overcrowded units not truly appropriate for residential units. These types of units, which are frequently discovered by the City's Code Enforcement officials, often possess some of the physical problems (inadequate kitchen or bathroom facilities, lead exposure and electrical/fire hazards) associated with defined 'housing problems.'

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,970	730	140
White	2,165	595	115
Black / African American	114	30	0
Asian	10	10	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	680	100	25

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,930	775	0
White	1,625	740	0
Black / African American	20	0	0
Asian	45	20	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	240	10	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,205	1,595	0
White	1,890	1,235	0
Black / African American	75	20	0
Asian	0	30	0
American Indian, Alaska Native	15	25	0
Pacific Islander	0	0	0
Hispanic	205	290	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,060	1,580	0
White	1,015	1,365	0
Black / African American	4	10	0
Asian	0	70	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	20	135	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

Discussion

The City uses CDBG funds to help support Code Enforcement in the Target Area where many of these housing problems are discovered. While these issues are not disproportionately affecting any one racial/ethnic group, they are clearly more defined within the inner-city Target Area.

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

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

Introduction

Disproportionately greater number of severe housing problems exists when members of a racial or ethnic group at a certain income level experience severe housing problems at a greater rate than the number of households at that income level as a whole. The four severe housing problems are defined as: lacking complete kitchen facilities; lacking complete plumbing facilities; overcrowding of households with more than 1.5 persons per room, not including bathrooms, porches, foyers, or half-rooms; or, households with a cost burden of more than 50% of income. Based on the tables showing Severe Housing Problems based on income, the group that experiences the disproportionately greater number of severe housing problems are Whites, followed by the Hispanic population in the City of Haverhill.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,290	1,410	140
White	1,685	1,070	115
Black / African American	104	40	0
Asian	10	10	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	480	300	25

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

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

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	920	1,785	0
White	780	1,580	0
Black / African American	20	0	0
Asian	30	30	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	85	165	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

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

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	555	3,240	0
White	400	2,720	0
Black / African American	45	50	0
Asian	0	30	0
American Indian, Alaska Native	0	40	0
Pacific Islander	0	0	0
Hispanic	100	395	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

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

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	125	2,520	0
White	110	2,270	0
Black / African American	0	14	0
Asian	0	70	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	155	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

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

Discussion

For Extremely Low-Income households as a whole, 2,290 have one or more of the four severe housing problems. Of those Extremely Low-Income households, 1,685 or 74% are White, while 480 or 21% are Hispanic. For Low-Income households, 920 have one or more of the four severe housing problems. Of those Low-Income households, 780 or 85% are White while 85 or 9% are Hispanic. There are 5,535 households in the City of Haverhill in the Extremely Low-Income category. Of those households, 2,290 or 41% experience one or more of the four severe housing problems.

Based on the above information, the group experiencing a disproportionately greater cost burden is Whites because approximately 41% of the Extremely Low-Income households experiences one or more of the four severe housing problems while 30% of low-income white households has a housing cost burden. Approximately 9% of the Extremely Low Income households experiencing a severe housing problem are Hispanic. Because the City's Hispanic population is the largest minority group in the City (over 15%), the issue of these households experiencing severe housing problems should be examined closely.

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

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

Introduction:

Disproportionately greater numbers of cost-burdened households exist when members of a racial or ethnic group at a certain income level experience a housing cost burden at a greater rate than the number of households at that income level as a whole. A severe housing cost burden is defined as having a housing cost burden of greater than 50% of monthly income and a moderate housing cost burden is defined as having a housing cost burden greater than 30% but less than 50%. Based on Table 21 – Greater Need: Housing Cost Burdens AMI, the group that experiences the greatest housing cost burden is White, followed by the Hispanic population in the City of Haverhill.

The overwhelming data supports the theory that cost of housing has outpaced the ability of many Haverhill residents to pay for it, including those earning wages. This in turn drives the public service needs outlined in the Plan, as more and more residents need assistance to obtain food, heat, medicine, clothing, furniture, etc. and other vital priorities. The high costs of housing-- and its increase relative to stagnant wage growth and/or public benefit program subsidies- has created a desperate dynamic for many Haverhill residents. This dynamic was noted during the development of this Plan and is supported by these Plan numbers as well.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	14,180	5,640	3,780	140
White	12,415	4,905	2,940	115
Black / African American	240	70	165	0
Asian	385	15	40	0
American Indian, Alaska Native	50	15	0	0
Pacific Islander	0	0	0	0
Hispanic	990	605	620	25

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2007-2011 CHAS

Discussion:

Housing cost burden appears to be the most significant housing problem in the City for low-income households. The total number of households in the City of Haverhill is 24,334 (based on the 2007 –

2011 ACS). Of those households, 9,560 or 39% have a housing cost burden, while 14,180 do not (spend less than or equal to 30% of their income on housing). The majority of the households that have a housing cost burden are White, at approximately 88% at all levels. The Hispanic community experiences the next highest level of a burden at approximately 11% with a burden between 30-50% and 16% at a burden of greater than 50%. Based on the above information, the group experiencing a disproportionately greater cost burden is White because approximately 39% of the extremely low-income population experiences a housing cost burden while 88% of extremely low-income white households has a housing cost burden. Approximately 11% of the Extremely Low-Income households experiencing a housing cost burden are Hispanic. Because the City's Hispanic population is the largest minority group in the City (around 18%), the issue of these households experiencing a housing cost burden should be examined closely.

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

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

Low-income White, both Hispanic/Latino and non-Hispanic-Latino, comprise the greatest share of housing problems. A disproportionate share of the Very-Low Income with Severe Housing Needs is borne by Hispanic/Latinos. Many of the most affected victims of housing problems are children.

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

Those residents who are not literate, as well as those not fluent in English, are more likely to suffer from housing problems. Many do not use traditional realtors or banks, and are more likely to be subjected to unfair treatment, predatory lending and/or a lack of advocacy for their needs. Many of these residents would not know where to turn in case of difficulties or complaints.

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

The needs of the growing Latino community in the Mount Washington and Lower Acre neighborhoods will be of growing concern moving forward. In certain Census tracts in these neighborhoods (such as Tract 2601-Blocks 1, 2 and 3; Tract 2608-Block 2; and, Tract 2609-Blocks 1 and 2) Hispanic/Latinos number 40-50% of the population. Many of these Hispanic/Latinos live in large multi-family rental properties which experience housing problems and code issues. The City will be monitoring the housing needs of this community very closely going forward.

For these reasons, outreach to the City's First-Time Homebuyer program to Latinos in these neighborhoods is critical to spreading the opportunity of the American Dream.

NA-35 Public Housing – 91.205(b)

Introduction

Public housing in the City is administered, overseen and maintained by the Haverhill Housing Authority (HHA), which is a separate public entity from the City of Haverhill. There is a legal relationship between the HHA and the City, as the Mayor of the City of Haverhill appoints two of the five voting members of the HHA Board. One board member is selected to represent fellow HHA residents. Another mayoral-appointed Board member is a Labor representative. The fifth member is appointed by the Governor.

The HHA owns, operates and manages over 440 units of housing in scattered clusters throughout the city. The HHA also provides project-based and tenant-based housing resources to households in Haverhill.

The HHA administers and provides tenant-based housing vouchers (primarily through Section 8) to 349 other individuals or households. An additional 20 vouchers are provided by the HHA to Emmaus Inc. for use with various programs, including Housing Opportunities for People with AIDS (HOPWA) and Emergency Solutions Grants (ESG).

The HHA is chartered by the Commonwealth of Massachusetts. There are no federally-assisted units, and therefore the HHA has not traditionally been ineligible for federal public housing modernization assistance, including receiving no funds from the American Recovery and Reinvestment Act (ARRA). The HHA is undertaking modernization and maintenance activities with its existing housing stock.

The HHA has not been and is not currently considered as a "troubled" housing authority.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	0	369	0	369	0	0	0

Table 22 - Public Housing by Program Type

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

Alternate Data Source Name:

HHA/ Bethany Community Services

There are 113 new Project-Based Vouchers associated with the Haverhill Housing Authority's merger with Bethany Community Services for the Mission Towers elderly

Data Source Comments:

housing apartment complex.

Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	0	0	14,747	0	14,747	0	0	
Average length of stay	0	0	0	8	0	8	0	0	
Average Household size	0	0	0	2	0	2	0	0	
# Homeless at admission	0	0	0	0	0	0	0	0	
# of Elderly Program Participants (>62)	0	0	0	83	0	83	0	0	

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
# of Disabled Families	0	0	0	170	0	170	0	0
# of Families requesting accessibility features	0	0	0	369	0	369	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	0	356	0	356	0	0	0
Black/African American	0	0	0	11	0	11	0	0	0
Asian	0	0	0	1	0	1	0	0	0
American Indian/Alaska Native	0	0	0	1	0	1	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

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

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	0	147	0	147	0	0	0
Not Hispanic	0	0	0	222	0	222	0	0	0

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

Table 25 – Ethnicity of Public Housing Residents by Program Type

Alternate Data Source Name:

HHA/ Bethany Community Services

NOTE: All residents listed as "Hispanic/Latino" in the above data sets were classified as "White." The number of African-American and other multi-racial composition appears somewhat under-represented as a result. One-third (33%) of all HHA housing voucher holders identify as being Hispanic/Latino.

Data Source Comments:

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

There is a growing demand for housing units that meet the standards of the Americans with Disabilities Act (ADA), or those that provide other special accommodations. Many public housing residents and a number of people on the HHA waitlist receive Social Security-Disability income (SSDI). Many of the Haverhill Housing Authority's state-funded complexes are reserved exclusively for low-income elderly residents or those with disabilities.

In the case of the HHA's Washington Square units, this demand has led to the design and pending development of an additional new interior elevator for residents' use.

Currently, there is an approximately 10-year waiting list for those seeking Section 8 vouchers in Haverhill. About 2,000 applicants are on the current HHA waiting list for Section 8 vouchers-- the problem is that there are simply not enough vouchers to meet demand.

The Family Self-Sufficiency (FSS) program is going to accept Section 8 residents, including those whose needs meet the definition of Section 504 (disabilities).

In addition, the City is working with the regional transit authority (Merrimack Valley Regional Transit Authority) to coordinate routes around HHA properties to provide access to residents with disabilities or transportation challenges. The City is seeking to add new benches and other amenities to these areas of public transit access on behalf of HHA residents. The City has also gradually replaced benches in Washington Square in front of the HHA headquarters and residences, in order to improve the quality of life for these residents as well as the public at large.

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

An improving national, state and local economy has done little to quell the increase in demand for public housing and Section 8 tenant-based rental assistance. There are over 2,000 individuals seeking Section 8 vouchers-- there are clearly not enough vouchers to meet demand. Interestingly, it has been discovered that Haverhill does not possess as many Section 8 vouchers as some smaller neighboring communities (i.e. Methuen, to name one).

There is certainly a growing demand for family units, defined as those with more than 3 bedrooms. Most of the HHA units, for example, are designed for single occupancy. A great number of HHA units are reserved for elderly residents. The four-bedroom units (or units with even a greater number of bedrooms) experience precious little turnover, insufficient to meet demand for the increasing number of large homeless families.

Currently, there is an approximately 10-year waiting list for those seeking Section 8 housing vouchers in Haverhill. There is an approximately 2-3 year waiting list for State-funded HHA units. Nearly half (48%)

of HHA-assisted families (either residing in HHA state-funded properties or receiving tenant-based housing vouchers) average a duration of stay lasting over 10 years.

There is a growing need for units with special accommodations for individuals and/or family members with disabilities. This often requires a great deal of costly retrofitting of units. The HHA is undertaking a significant modernization program that addresses some of these very concerns.

The HHA will focus on issuing vouchers to those on the existing wait list, striving for maximum leasing. Despite the waiting period of close to 10 years, the HHA Section 8 Waitlist does remain open, and is part of the Massachusetts Section 8 Housing Choice Voucher Centralized Waiting List, managed by MA NAHRO. Applicants can apply, update their application, and check their status both online and directly through the HHA administrative office. In order to receive a housing voucher, a recipient must either live or work in Haverhill, as notification occurs only by mail.

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

There are many households who spent a disproportionate and unsustainable amount of their incomes on housing (predominantly rent). In such an environment, there are many who are seeking assistance from public housing. This is one of the reasons that the waiting list for public housing is so long-- many residents crave the stability that HHA units and unit communities provide.

In terms of the HHA's Section 8 Voucher recipients, almost two-thirds (65%) receive some sort of welfare support/ transitional assistance, as compared to 41% Statewide. 79% of HHA voucher holders are below 30% Area Median Income (AMI), in comparison to 74% Statewide. The average annual income is \$15,980/year, nearly \$1K below State averages for Section 8 residents.

The Total Tenant Payment to the HHA for units in Haverhill is \$376/month, which averages \$20/month below the average for rents paid by tenant-based vouchers in other Massachusetts communities on average.

By means of comparison, the number of HHA-vouchered non-elderly residents with non-disabled children is 35% versus 28% Statewide. The number of vouchered elderly (living without disabled children) is also disproportionately high (17% to 13% statewide). The voucher recipients in Haverhill are largely more white than State averages (96% versus 71% statewide), but also more Hispanic/Latino (43% versus 29% statewide). The system is categorizing all Hispanic/Latinos as white and not by other races, which accounts for some of this discrepancy. 51% of these HHA-assisted residents or housing voucher holders are singles. Nearly 70% are households of two members or less. 44% of HHA units are one-bedrooms, as opposed to the State average of 29%. The HHA also has fewer 3-bedroom (22% versus 27%) and 4-bedroom (4% versus 7%) than State averages.

Haverhill has traditionally been home to a greater number of elderly residents than the state or nation at large. Despite the influx of new residents into the downtown and surrounding city neighborhoods, the demands of the elderly population and their corresponding needs still are a noteworthy concern.

Discussion

There is still an extremely long waiting list for HHA units that the City would still consider unacceptable, although that is not intended directly as a criticism of the HHA.

The HHA's practice of exclusive mail notification has interesting policy ramifications. Applicants on the very long Section 8 voucher list, as well as those on the waiting list for HHA state-funded units, are notified only via mail when an opening for a vacancy occurs. This places a great deal of burden on the applicant to keep their mailing addresses current and on file with the HHA. For many homeless and transient individuals, as well as those individuals or households experiencing housing insecurity, it can be difficult to hold down a permanent mailing address. It is possible that these needy individuals might miss an opening to obtain public housing when it is their turn on the list due to this dynamic. Conversely, the HHA expends effort purging the list as many applicants on the list find other housing or move away in the meantime, but never get off the wait list. The City intends to have the HHA Board review these practices for both efficacy and fairness.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Emerging from the Great Recession, the City of Haverhill is witnessing increased property values, decreased unemployment and transformative new development. There is a feeling of momentum as the City climbs out of its Hale Hospital-incurred debt issues with a more diversified economy and population growth. Yet, at the same time, the community is witnessing a more profound, visible and diverse homeless population, very much in public, out in the open, of a nature more closely affiliated with big cities. Food pantries and charitable assistance programs are at record high levels of use, and social services are strained. This dichotomy serves as the somewhat bewildering economic framework upon which this Plan is based.

Thanks to aggressive, creative, far-reaching and successful fundraising and grantwriting efforts and initiatives, as well as community, city, state and federal governmental support, the City's major homeless providers and service agencies have increased their capacity to deal with the burgeoning homeless problem in Haverhill. Thanks to organizations such as the North Shore Continuum of Care, of which the City remains an active partner, these non-profit homeless service agencies have been able to share best practices, digitize records through HMIS (Homeless Management Information Systems), and operate more efficiently. The upshot of this dynamic is that these agencies are transitioning homeless clients into more stable housing situations and addressing related needs more quickly. However, the amount of new homeless people entering the city is greater than the 'churn' that is occurring.

There is still an overarching lack of resources in order to meet the needs of the City's homeless: a lack of affordable housing for those under 30% AMI; little to no rental subsidies; not enough affordable daycare to provide single parents opportunities for employment; a public transportation network that cannot provide enough connections between very low income people and jobs; a lack of skilled and available job training and workforce development; a lack of large family housing units; diminished HOME BASE subsidies; insufficient resources to provide case management; a lack of new public housing units and insufficient Section 8 vouchers; and, poor housing stock among large 4-8 unit multifamily apartments. All of these reasons have been cited in community hearings as obstacles to placing individuals and families out of homeless shelters.

In addition, there are a host of special social needs which are being somewhat inadequately addressed in the community, including mental illness, substance abuse (in particular opiate abuse), and post-traumatic stress disorder in veterans.

No longer is homelessness in Haverhill an isolated and somewhat hidden problem. The ranks of homeless in the community have expanded far beyond a traditional handful of well-known 'characters' who frequented Downtown Haverhill or the local package store, former mentally ill Vietnam veterans or eccentric drunkards. In reality, the homeless are increasingly diverse-- young, old, families, individuals, single parents-- of all backgrounds, races, and ethnicities. Systemic problems in mental illness treatment, substance abuse, education and workforce development as well as the rising cost of housing have created a growing epidemic.

All of these factors have made addressing homeless needs a more prioritized element of the City's Consolidated Planning activities moving forward.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	190	522	392	250	166
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	11	43	438	413	39	24
Chronically Homeless Individuals	0	8	29	0	0	0
Chronically Homeless Families	0	6	15	0	0	0
Veterans	1	1	0	0	0	0
Unaccompanied Child	0	2	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 26 - Homeless Needs Assessment

Data Source Comments: Homeless Management Information System (HMIS) Data: Emmaus, Inc. - Mitch's Place. Haverhill Hotel, Emmaus Family House, Unsheltered Point-in-Time Count and Jericho Safe Haven

Indicate if the homeless population is: Has No Rural Homeless

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

The City of Haverhill's Point-in-Time count on January 30 was greatly affected by historic blizzards and snowstorms that crippled much of Massachusetts during late January and February, 2015. These conditions made street counts very difficult and probably led to an under-count of homeless street people.

Clearly, this phenomenon affected the count of homeless youth despite coordination efforts between the City, Haverhill Public Schools, Emmaus, Community Action, the Boys and Girls Club, Team Coordinating Agency and the YMCA. There are anecdotal reports of dozens of 'couch-surfing' youth and teens in and out of the Haverhill Public School system. In addition, there are growing reports of more elders becoming homeless as well as larger families (with 4 or more children). These are trends that are being taken into account with this Plan and other efforts going forward.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	431	0
Black or African American	77	0
Asian	2	0
American Indian or Alaska Native	13	0
Pacific Islander	1	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	332	0
Not Hispanic	191	0

Data Source
Comments:

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

Virtually all of the 197 families sheltered by Emmaus, Inc. during the course of a year need some type of housing assistance. The average income at intake is \$364/month for those who have any income. 33% of the families entering the shelter have no income at all at the date of entry. 91% of the families in Emmaus House are single parent, female-headed households. 64% of the families are Hispanic. 83% are white. 15% are Black/African American. During the course of FY14, no veterans' families were served at Emmaus Family Services. The average length of stay for those exiting homelessness was 5.5 months. 8% of the families had been homeless more than a year at the time they exited the shelter. The average family size was 2.6 people. 13% of the families have experienced Domestic Violence in their recent past.

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

The majority of Haverhill's homeless are White. However, a disproportionate number of homeless are Hispanic/Latino.

Moreover, homeless Hispanics/Latinos were more likely to be families and females. More than half of sheltered homeless families in Haverhill (including Veterans) were Hispanic/ Latino. When veterans are excluded, that percentage climbs closer to 60%. In comparison, only around 20% of homeless individuals were Hispanic (including Veterans).

The hardest to 're-house' are adults with children, due to the shortage of appropriate units.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Virtually all of the 438 homeless individuals served by Emmaus' single shelter during the year are in need of housing assistance. Most need long-term, affordable housing subsidies. The average length of stay was 24 days but 20% of the individuals who stay at Mitch's leave and re-enter the shelter at least once during the year. 7% of Mitch's guests enter and re-enter the shelter 3 or more times during the year. These individuals stay elsewhere when they can and subsequently return to the shelter when their unstable living situations fall apart. 60% of those served by Mitch's struggle with a serious mental illness. 68% struggle with substance abuse. For many, the combination of mental health, physical and other disabilities makes it difficult to secure and maintain employment. It can take someone years to prove a disability to sufficiently secure disability payments (such as SSDI) and for those with unstable housing it can take even longer. 29% of the individuals staying at Mitch's during the year were female, 71% were male. The majority of those staying at the shelter are white and non-Hispanic.

A disproportionate number of homeless households were single parent households, nearly exclusively (but not all) single mothers.

The number of Low-income individuals seeping into shelters, State-funded motels and even onto the streets is growing. This is a disturbing trend as these individuals or households do not meet the stereotypical pattern of substance abusers, illiterates, mentally ill or chronically unemployed.

Discussion:

The number of homeless in Haverhill is not only growing, it is becoming less predictable, more fluid, diverse and transient. Episodic homelessness is seen more frequently, and individuals or households experience homelessness in random spurts based upon differing factors.

Programmatic changes and funding reductions to the Commonwealth's HomeBASE program have had a profound impact on homeless households in Haverhill. The full subsidy is now gone. Participants can still receive a \$6,000/year subsidy, which obviously does not cover rent for a full year. Emmaus alone has over 340 HomeBASE participants-- all families.

Veterans Northeast Outreach Center (VNOC) has been able to obtain several notable grants to provide support services for homeless veterans. The federal NetZero initiative ensures funding that all unsheltered veterans will be sheltered. VA grants totaling \$2 million have provided the funds necessary to provide support services to this population. VNOC's priority has shifted to building more affordable housing.

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

Introduction:

Ever since the Commonwealth embraced the policy of deinstitutionalization, there have been varied effects for smaller Gateway cities such as Haverhill. Clearly, the movement away from warehousing various special needs populations in large state-run facilities not only saved the Commonwealth millions of tax dollars, but it greatly improved the lives of these clients. However, some of the strain of these services is now being felt at the municipal level, and the impact of these populations on the housing market has also been mixed.

Haverhill is home to several hundreds of housing units that are designed to serve various special needs populations, such as: assisted living facilities or congregate housing for the elderly; so-called 'group homes' for adults with developmental disabilities, mental illness or unaccompanied or state-referred youth; campuses to provide veterans with dedicated services; safe houses for women in crisis or victims of domestic abuse; recovery homes for those coping with drug or alcohol addiction, and others.

Describe the characteristics of special needs populations in your community:

Haverhill, being a city receptive to growth with a decent overall quality of life, surrounded by smaller communities and with its location on the New Hampshire border, has been an attractive destination for agencies working with --and families of-- special needs populations. These groups are an important part of the city's diverse fabric and providing for their needs is an important component of the Plan. Some of these special populations include:

Elders, especially those in their 80s and 90s, many of whom have been in the city all their lives; Haverhill has several facilities (elder apartment, assisted living facilities and nursing homes) and programs (Council on Aging, community college enrichment activities) that attract senior citizens to the community.

Developmentally Disabled- There are many agencies that work with individuals with developmental disabilities, and the city have developed a talented pool of workers in this field. Some families of developmentally disabled children have moved to Haverhill for its services and quality of life;

Mentally ill, some in programs and some untreated;

Veterans- This group has gotten larger with the wars in Iraq and Afghanistan; some of these individuals suffer from Post Traumatic Stress Disorder (PTSD), head injuries or loss of limbs. There are still active contingents of Korean and Vietnam War veterans in the community as well. Access to VA benefits, health care and supportive services is still key for this group.

Ex-convicts- It is anticipated that a number of individuals (particularly men) will be getting released from prison over the next 5 years, especially as those incarcerated for 1980s or 1990s drug offenses end their mandatory sentences. Some small non-profits and churches have been outreaching to this population, but more coordination with the Sheriff's office may be needed to ensure that these individuals have the kinds of stable housing situations that will not lead to recidivism. A number of these men are fathers with children in the community who will struggle to develop a relationship with them.

Terminally ill- As the population ages, and as medical advances allow people to live longer with serious illness and/or diseases, there is increasing demand for assisted living, nursing care and hospice facilities.

Women in crisis- As in other communities, there are women who have been the victims of abuse, stalking, rape, abandonment, harassment and other traumas. This cohort cuts across the lines of age, motherhood, income and background, although many are already in poverty. One of the worst housing shortages is for women in crisis with children

Addicts- One of the most alarming developments over the past few years has been a surge in opiate abuse and other substance addictions. Heroin and other street drugs have taken a deadly toll on a diverse range of residents. Many others in the City are undergoing medical or court-ordered treatment programs at agencies such as Team Coordinating Agency or local methadone clinics. In 2014, in response to this rising epidemic, the Haverhill Opioid Prevention and Education group (HOPE) was formed from concerned citizens, the Board of Health, city leaders, police, courts and education officials, health care centers and treatment providers to better understand the needs of this cohort of individuals of many different backgrounds.

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

Elders- Haverhill has long been recognized for its large number of available housing units for elderly residents. The Haverhill Housing Authority operates hundreds of units alone dedicated to elder housing, including Washington Square (72 elder units), Julian Steele on Washington Street (92 units), Kennedy Circle in Riverside (80 units) and Bradford Terrace (52 units). In addition, going back to Urban Renewal, private and non-profit housing providers have built and operated large elderly housing complexes such as Bethany Community Services' Merrivista (150 units), Phoenix (97 units Downtown) and Union Mission Towers (117 units) projects. The Judson House (also 117 units), Stevens-Bennett Home (30 units for elderly women), and Emmaus' Evergreen Place (21 units for chronically homeless elderly) also provide dedicated housing to seniors, along with other projects.

Developmentally Disabled- Over the past 5 years, several new group homes for individuals with developmental disabilities have been developed or upgraded in Haverhill, including properties by L'Arche Irenicon (Lamoille Avenue, Johnson Road and 9th Avenue), Career Resources Corporation (Kingsbury Avenue, Hunters Run, Hancock Street and Shattuck Street), Fidelity House (Lowell Avenue and Seven Sisters Road), and American Training (Chadwick Road), among others. Most of these

properties are staffed facilities that house 4-5 permanent residents in congregate living situations. Many of these facilities are ranch-style single-level dwellings. The state's Department of Developmental Services (DDS) is strongly dissuading such providers from possessing multi-level dwellings as their client's housing units. Over the last 5 years, the City has supported the construction or rehabilitation of many of these units through HOME funds. Such support is less likely over the next 5 years unless additional HOME funding is restored. 58 units in Haverhill are reserved for DDS-referred clients.

Mentally ill- The State Department of Mental Health (DMH) runs a series of scattered site group homes for their clients, totaling 22 units in all. In addition, the City has previously supported projects by Housing Support, Inc. at the former Hooker Howe factory (12 units) and on Clinton Street (5 units). The City has a relationship with the DMH-funded Clubhouse which provides day habilitation, services, case management and counseling activities for DMH-referred clients, along with 3 housing units. A growing number of mentally ill individuals have been identified in the community, and some have committed some notorious, newsworthy events. The number of individuals dealing with untreated or mistreated mental illness is a growing societal problem that is manifesting itself here in Haverhill. More treatment, case management and oversight are needed, which is one of the more challenging fiscal issues facing the Commonwealth.

Veterans- (see below)

Terminally ill- As the population ages, and as medical advances allow people to live longer with serious illness and/or diseases, there is increasing demand for assisted living, nursing care and hospice facilities.

Women in crisis- There is a need for support services that includes many different elements depending upon the case: legal aid; psychological counseling; medical check-ups; prenatal care; domestic violence assistance; court assistance (i.e. restraining orders); and day care. Workforce training and job placement is also needed as these women often enter these situations without financial independence from their abusers, etc.

Addicts-

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

The Housing Opportunities for People with AIDS (HOPWA) program is administered by Emmaus, Inc. The funding and use of HOPWA funds has been quite stable over the past few years.

Discussion:

The City works with its State legislative delegation to support local provider agencies who are providing services to special populations such as the disabled, youth, elderly, AIDS victims, and the mentally ill,

outside of federal funds. New State funds are expected to address the opioid epidemic as well. The State is already providing added funding in some programs and line items, or legislative budgetary earmarks are being sought in the example of Career Resources' Veterans Training program. Agencies such as Opportunity Works and others are pursuing aggressive and creative local fundraising efforts that the City may support through promotion and advocacy, although usually not in real dollars.

The employment of disabled residents, with unemployment rates around 80% for this population, must and will continue to be a focal point for local workforce development efforts. Agencies such as the ARC of the Merrimack Valley, Opportunity Works, Career Resources and others will need to be consulted and coordinated in future Annual Plans, the strategies of the Merrimack Valley Workforce Investment Board and Massachusetts Rehabilitation Commission in order to make substantial gains in providing for greater employment of the population.

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

Describe the jurisdiction's need for Public Facilities:

Given the largest debt load of any municipality in the Commonwealth (being encumbered through the Hale Hospital debt), the City of Haverhill has been forced to forego or forestall certain maintenance and investments in various public facilities throughout the past decade and a 2 bad economic recessions. At the same time, the population of the City increased, and with it demand for services and on public facilities. With the City steadily growing itself out of its debt issues, and thanks to notable state and federal assistance, the timing is right for renewed investment in public facilities. A recent double bond-rating increase provided the City the borrowing capacity to undertake capital projects once again.

Many older parks have needed upgrades, such as Swasey Field, Cashman Field, Columbus Park, Portland Street Park, GAR Park, Plug Pond, Hannah Dustin River Rest Park, Winnekenni and Riverside Parks. At the same time, the demands for neighborhood parks, playgrounds, trails and community gardens have increased in areas such as Locust Street, Tattersall Farm, Union Park, Washington Crossing Park, the Tilton School neighborhood, the Riverfront, Georgetown Branch Line (Bradford Rail Trail), 12th Avenue, Harrison Street, High Street, Washington Street and River Street.

Many city school buildings are over 100 years-old and need to be retrofitted to new educational and digital demands. Bradford's Hunking Middle School is crumbling and slated for replacement, thanks to a voter-supported override. Haverhill High School was able to modernize and address re-accreditation concerns without a tax override through a targeted and well-managed renovation.

The City's Citizens Center and Merrimack Street Parking Garage, built in the 1970s, as well as the 1990s-era Police Station, were failing and received federal and state support to undertake renovations to at least repair failing HVAC, mechanical and electrical systems, roofs and exteriors. Working with an Energy Consultant and Energy Services Contracting (ESCOs), the City is addressing energy efficiency needs in many of its largest facilities, paid for with future energy savings as opposed to up front cash.

However, the ongoing need to address this backlog in public facilities work is profound.

The City owns dams at Frye Pond, Crystal Lake and other locations that have been cited by the State as costly potential hazards. Very small bridges over small creeks and brooks are often too small to qualify for state or federal funding, but are nonetheless very expensive to repair.

While the Police Department's vehicle maintenance garage is being newly built, the Fire Stations and fleet still are in need of upgrades.

The City's wastewater system is burdened with the impending massive costs of Combined Sewer Overflow and sewer/stormwater separation requirements. In addition, there has been public pressure to place multi-million dollar caps on large outdoor sewer tanks at the City's Wastewater Treatment plant

on South Porter Street in Bradford, due to odor concerns that are a frequent concern every summer in that area.

Access by the public to City's greatest natural amenity remains surprisingly insufficient. The Merrimack River flows through Haverhill more than any other community from the White Mountains to the sea, yet it is usually difficult for the public to see, access or get onto or in the River. Adding new scenic vistas, the Boardwalk, the Rail Trail, docks, boat ramps and perhaps a downtown community boathouse are all public facilities needs cited by the community.

There is also public demand for more dog parks, skate parks, frisbee parks, bike trails (both on- and off-road), public skating rinks (such as planned for GAR Park) and other 'niche' facilities.

Hopefully, during this next 5-Year period, the City will be able to make critical investments in its public facilities.

How were these needs determined?

These Public Facilities needs were determined through multiple ways. Among them was a survey sent by the Community Development Department to City Councilors and other community leaders to determine public facility needs.

Many of the City's public buildings, such as the Library, the Clement Farm (leased by the American Legion), Tattersall Farm, the Citizens Center and of course School (through Parents' Organizations), have their own constituencies and frequent users who advocate for these facilities, some of which are finally getting an opportunity to be renovated or repaired.

The 'Friends of the Bradford Rail Trail' is a strong volunteer advocacy group for that transformative project, which is reshaping an abandoned railroad corridor along the south side of the Merrimack River into a walking and biking trail that connects train stations to downtown as well as eastward to Georgetown and hopefully the Borders to Boston trail someday.

Likewise, a community group supported by Team Haverhill has organized around the Portland Street Park and Playground after its recent renovation project.

Every year, civic group Team Haverhill hosts a community visioning session called 'Possible Dreams,' which elicits support for various programs and possible enhancements to the quality of life in the community. The City's CDD regularly attends to gauge public feedback and sentiment. There has been a clear desire to add more playgrounds, niche activity parks, and especially riverfront access amenities to support activities such as community rowing, river cleanups, and tourist boats. This event--attended by more than 170 local residents-- helps determine public facility and improvement needs.

The Mayor also routinely solicits feedback from the public for various public improvements through his newsletters, online polls and social media, as well as through neighborhood meetings.

Describe the jurisdiction's need for Public Improvements:

Many of the concrete sidewalks in the CDBG Target Area were constructed during the New Deal of the 1930s by the Works Project Administration (WPA). The City has not seen as much investment in sidewalks since then. The City's Highway Department has a responsibility to maintain over 400 lane miles of roadway across 36 square miles, which usually deprioritizes sidewalk maintenance to the backburner. It is believed that the massive backlog of cracked or failing sidewalks is the public improvement in most need of being addressed. The City Solicitor believes this based on the legal action generated by poor sidewalks in the city alone.

The City is investigating the possibility of adding a 'Complete Streets' ordinance, which would ensure the provision of amenities for all users of roadways, including pedestrians, cyclists and those using other modes of transportation. 'Complete Streets' also beautify urban areas, but they inevitably reduce the quantity of roadway work projects that can be addressed-- slowing progress on the highway backlog. The City is weighing the benefits of this program.

Likewise, there are neighborhood desires as well as environmental and energy efficiency imperatives to return as much of the urban tree canopy as possible, previously devastated by Dutch Elm Disease, Urban Renewal, storms and a lack of maintenance and prioritization.

The need for playgrounds within walking distances of families is also a growing demand that is being addressed through a combination of federal, state and local funding sources. New playgrounds are being sought near urban schoolyards, in older parks and new small pocket parks alike, in order to meet demand.

How were these needs determined?

Feedback from public input sessions from the Consolidated Planning process revealed sidewalks, street trees, neighborhood playgrounds and riverfront access are the foremost challenges for the City in terms of Public Facilities.

The Department of Public Works, working with the Merrimack Valley Planning Commission undertook a comprehensive pavement analysis of roadways in the City for various factors, including physical condition, usage, obsolescence, etc. The City's sidewalks were then color-coded to identify the worst sidewalks and the sidewalks that comprised the greatest public risk. Many of these sidewalks were originally WPA sidewalks from the 1930s, after eight decades of use. This effort complements a similar

inventory and categorization of roadway surface conditions in the City that is still driving effective investments in the city's highway system, both through state Chapter 90 funds, CDBG and other sources.

The City also commissioned Groundwork Lawrence to analyze where the City could add more street trees along its thoroughfares. This led to a preliminary addition of 100 street trees in Program Year 2014. More sites are being mapped and scoped so that the City can return urban neighborhoods to their previous tree-lined stature, while saving energy and promoting cleaner air. The City has planted more trees in the past 6-8 years than in the past 25 years.

Civic groups such as Team Haverhill, neighborhood associations, school PTO's and parents have rallied for additional and upgraded playgrounds for children in the City. This advocacy has helped this Administration to add new playgrounds throughout the City. This work has been assisted by new mapping tools developed by the Massachusetts Executive Office of Energy and Environmental Affairs called the 'Park Prioritization and Investment Areas for the Gateway Cities.' This tool helps identify areas without park, playgrounds and provides asset mapping that drives future state and local investment in Public improvements.

The Mayor also routinely solicits feedback from the public for various public improvements through his newsletters, online polls and social media, as well as through neighborhood meetings.

Describe the jurisdiction's need for Public Services:

The need for Public Services is equally or even more profound than the need to address disinvested public facilities or a backlog of public improvements. Over the past few years, the City's annual Request for Proposals (RFP) for Public Services (under its 15% CDBG cap) generates more than 300% of the available award.

As housing costs and rents increase faster than wage growth, a growing number of households finds themselves housed and employed, but without the basic necessities to subsist, in terms of adequate supply of: food; clothing; heat; electricity/utilities; medicine; services; furniture; education and literacy etc. Around 1 in 3 Haverhill residents spend more than 40% of all of their income on housing, squeezing out funds for other necessities.

At the same time, a growing underclass of homeless (or not consistently housed), largely unemployable and/or abused/addicted individuals are present in or traveling to the City, with complex and varied needs that often require intensive one-on-one intervention.

These two dynamics have strained the ability of our local community's public services infrastructure to handle, nearing record demand. Other state, federal and outside private foundation assistance is needed as the local philanthropic community in Greater Haverhill does not seem large and varied enough to meet demand.

In some regards, the jurisdiction's need for Public Services has never been greater.

How were these needs determined?

These needs were determined by multiple sources including Census data, including the American Community Survey (ACS).

Feedback from Community Affairs Advisory Board (CAAB) members proved very useful. This advisory board is comprised of a diverse group of community residents and neighborhood leaders who have an 'ear to the ground' in the community. All CAAB members completed the CDD's survey tool to rank community needs and public service needs and priorities. Surveys were also given to all non-profits and respondents to the RFP.

During on-site monitoring, in addition to checklist procedural items, time is taken to tour facilities, to talk to non-profits and their clients about trends and needs in the community and the city's neighborhoods.

These needs were also determined by a series of community and neighborhood meetings, which usually evolve quickly into a discussion of practical concerns that affect the quality of life in neighborhoods (i.e. speeding and noisy traffic, graffiti, litter, crime, etc.) that really irritate residents. Then these meetings invariably trend back upwards to larger concerns (housing, workforce development, family poverty, etc.).

The Mayor also routinely solicits feedback from the public for various public improvements through his newsletters, online polls and social media, as well as through neighborhood meetings.

The City's Department Heads receive and provide quality feedback as well about public service needs, be it through the Police discussing neighborhood issues, the Water Department identifying a spike in shutoffs or abandoned properties, the Assessor's office seeing real estate trends, the School Department finding unaccompanied youth, or what Housing Inspections reveals. All of these entities that comprise City government are first-hand witnesses to the need for additional Public Services in the community.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

After years of outright decline and/or sluggish growth, the Haverhill housing market is on a steady rise. While this is a positive development for the City as a whole, this dynamic provides both opportunities and challenges for the economic development of the City. Higher housing prices portend higher rents in the future. If wages and benefits do not follow suit, many low-to-moderate income individuals and households will find themselves further behind as an ever-increasing amount of their resources goes towards rent, mortgage or other housing costs. This will lead to spillover into other services typically provided by non-profits, as households seek donations of heat, electricity, food, clothing, furniture and other essential items.

Rising real estate values will make developing affordable housing, group homes, or housing for populations with special needs even more cost-prohibitive, at time when public investment for this type of housing (i.e. HOME) seems to be waning. This will place more demand on private sources of equity, creative financing or tax credits to fill the gaps. There seemingly is a constant need to develop, retrofit or renovate homes that serve those with disabilities and other special needs. These conditions will place more pressure on the static number of public housing units to do exist, with waiting lists already measured in terms of years.

On the other hand, rising real estate values translate into additional tax revenue to provide more effective service delivery, public education and public safety to residents. More attention will be paid to examining and reducing regulatory barriers that may deter the creation of housing.

Greater employment is translating into more attention being provided to addressing sectorial skills gaps and career ladders in relevant industries. Ideally, the improving economy should lead to the development of more housing, hopefully of a diverse mix that caters to households of all income ranges. There is a need for additional housing supply to support the growth of this City.

The overarching challenge in this rising economy will be in whether the City can extend opportunity for all, and not just increase economic inequality.

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

Introduction

There are 369 tenant-based vouchers provided in the City by the Haverhill Housing Authority (HHA). Furthermore, the City of Haverhill currently has 2,528 affordable housing units listed on the Commonwealth of Massachusetts' Subsidized Housing Inventory (SHI). Many of these units were achieved through the use of funding from the Commonwealth and/or the City of Haverhill. Federal HOME Funds have also been critical in the development of many of these units as well.

The City is seeking to add a diversity housing units of all kinds over the next Five Years-- a proposition that is much more difficult than it sounds, given many conditions (economic, environmental, political, etc.). Given the population estimates of the next decade close to 67,000 (source: Merrimack Valley Planning Commission), Haverhill will need to add more housing as an economic imperative to ensure its success.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	11,075	43%
1-unit, attached structure	2,812	11%
2-4 units	6,740	26%
5-19 units	2,998	12%
20 or more units	2,357	9%
Mobile Home, boat, RV, van, etc.	71	0%
Total	26,053	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2007-2011 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	48	0%	602	7%
1 bedroom	412	3%	2,662	30%
2 bedrooms	4,504	29%	3,649	41%
3 or more bedrooms	10,533	68%	1,924	22%
Total	15,497	100%	8,837	100%

Table 28 – Unit Size by Tenure

Data Source: 2007-2011 ACS

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

The City has witnessed the construction and development of a great deal of new 'workforce' housing catering to those with incomes of 50%-110% of LMI. Nearly all of these units have been filled, pointing to the pent-up rental demand that existed for housing of this group. Some of this dynamic is due to State developer incentives such as 40R Smart-Growth Development, 40B, Historic Tax Credits, the Massachusetts Department of Housing and Community Development's 'One-Stop' applications and other programs and incentives. However, these types of developments tend to be primarily 1-2 bedroom smaller units. There remains a crying need for additional family units.

Now the City strives to add more market rate housing, especially in its Downtown and around the rural and suburban edges of the community. The new Housing Development Incentive Program (HDIP) incentivizes market rate unit development in Gateway Cities such as Haverhill. Unfortunately, the Low-Income Housing Tax Credit (LIHTC) program makes the development of any market rate or even mixed income properties very challenging.

At the same time, data reveals an ongoing need to develop more housing geared towards very-low to low income individuals at 0-30% of LMI. HOME funds are utilized for this purpose locally as well as for the 'workforce housing' units mentioned above, along with LIHTC and other incentives.

Adding to the diversity of the City's housing inventory to make it marketable to all income levels, while preserving and rehabilitating the City's existing housing stock, remains a paramount challenge for the City and its Community Development Department moving forward through the next Five Years.

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

The Commonwealth requires its communities to have a minimum of 10% of its housing stock be affordable. The City of Haverhill contains 9.89% of its housing stock as affordable (based on the number of households shown in the 2010 census as 25,557). It is expected that in the next 5 years (2015-2020), approximately 592 affordable housing units will expire. These units include those lost through the expiration of 40B permits as well as the expiration of Section 8 contracts. With the expectation of a loss of affordable units in the City and the City's need for additional affordable housing, the City has several incentives for developers and property owners to create additional affordable units. For example, the City will begin the process of updating its Inclusionary Zoning Ordinance to provide for additional affordable housing in the City in the future. Furthermore, the City will continue its efforts by incentivizing developers to create additional affordable housing in Haverhill through the City's 40R District and its new Riverfront Overlay Zoning District, which will provide density bonuses, parking relief waivers and increased development heights in exchange for view corridors and/or public access to the Merrimack River.

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

In the last 10 years (according to the US Census), the population of Haverhill has increased by 2,980 people (57,572 in 2000 up to 60,552 in 2010). If an average household size of 1.8 persons is assumed, then based on the population increase in the last 10 years, the City of Haverhill needs an additional 1,655 housing units to meet the demand. In that same time frame (according to the US Census), housing units have only increased by 1,200 units (22,976 in 2000 and 24,176 in 2010). Because there have been fewer housing units constructed in the last 10 years that what is needed to meet the demand, it can be assumed that additional housing units are needed in the City of Haverhill.

The City of Haverhill completed a Market Analysis and Strategic Plan for Downtown Haverhill in 2007. The plan explored the type of development that would be beneficial to downtown Haverhill and the possible demand for that type of development. The plan states that “By 2020, potential annual demand is forecast to increase to 5,300 households in the Merrimack Valley and approximately 1,000 households from Haverhill.” This further shows that there will be a great need for additional housing units in the City of Haverhill over the next 5 years.

This additional housing will need to serve a diverse range of prospective residents (young singles, couples, empty nesters, elderly, people with disabilities, larger families, veterans, ex-convicts, and women in crisis, to name a few).

Describe the need for specific types of housing:

Both smaller and larger households in the City are at some risk for having housing problems, with the dominant problem being cost burden. Because so many families are paying too much for housing, it has created a demand for more affordable units of housing in the City to meet the needs of these families who are struggling to pay for their current housing.

In 2006, the City of Haverhill developed its Downtown Smart Growth Overlay District (40R District). This district encourages Smart Growth and fosters a range of housing opportunities along with a mixed-use component. 40R creates a tool to increase the production of housing affordable to persons of extremely low, low, and moderate incomes. The City has witnessed several new downtown residential projects as a result of the Downtown Smart Growth Overlay District, which includes 94 affordable housing units and over 500 total new units, mostly in formerly abandoned shoe mills. It is estimated that these units are 96% occupied, thus showing the demand for additional affordable rental units in the City.

At the same time, the City is actively exploring the use of new 40V Market rate housing incentives, designed to promote market rate development in Gateway Cities.

In 2006, the City of Haverhill developed the City of Haverhill’s Downtown Smart Growth Overlay District (40R District). This district encourages smart growth and fosters a range of housing opportunities along with a mixed use component. It creates a tool to increase the production of housing affordable to

persons of extremely low, low, and moderate income. The City of Haverhill has seen several new downtown residential projects as a result of the Downtown Smart Growth Overlay District, which includes 94 affordable housing units. It is estimated that these units are 96% occupied thus showing the demand for additional affordable rental units in the City.

Discussion

Keeping the City above the State-mandated 10% affordable housing development goal will require a great deal of proactive effort, strategy and planning over the next Five Years. A large number of expiring use units will be aging into either conversion or renewal. With the uncertain nature of HOME and other federal funds, the City and the CDD need to pursue other strategies to add and/or retain affordable and subsidized housing units for all needy individuals, households and subgroups in all sections of the City.

The need to add housing and growth without destroying Haverhill's precious natural resources (farms, forests and watershed areas) while not concentrating affordable housing and poverty will be a key challenge moving forward. The City cannot afford to build housing exclusively for any one group over another if it wants to truly spread economic development through this growth-- it has to be done right and as comprehensively and inclusively as possible.

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

Introduction

Haverhill has long prided itself on being an affordable community with a decent quality of life. A mill city out of the Industrial Revolution, Haverhill has become the home for generations of immigrant populations who came to achieve the American Dream.

Haverhill's location has generally been one of its great advantages. Accessible to Boston, the ocean, highways and points north and west, the city nonetheless was far enough away from metropolitan Boston to avoid the issues associated with the Greater Boston housing market. However, these lines are becoming more blurred.

With a history filled with two centuries of boom and bust, Haverhill has emerged from the Great Recession slowly but surely, with a more diversified economy. Property values are up, which are badly needed to support the debt-ridden municipality. However, this had led to sharp rise in the cost of housing, and subsequently, rents as well. The problem is that despite notable job growth, wages have been relatively flat, and are not keeping up with the inflation associated with housing costs. For those unable to work, this dynamic is particularly troublesome.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	153,000	276,400	81%
Median Contract Rent	575	837	46%

Table 29 – Cost of Housing

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

Rent Paid	Number	%
Less than \$500	2,119	24.0%
\$500-999	4,352	49.3%
\$1,000-1,499	2,219	25.1%
\$1,500-1,999	108	1.2%
\$2,000 or more	39	0.4%
Total	8,837	100.0%

Table 30 - Rent Paid

Data Source: 2007-2011 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	659	No Data
50% HAMFI	2,062	2,930
80% HAMFI	5,816	7,671
100% HAMFI	No Data	13,322
Total	8,537	23,923

Table 31 – Housing Affordability

Data Source: 2007-2011 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	798	910	1,168	1,455	1,561
High HOME Rent	798	910	1,168	1,455	1,561
Low HOME Rent	783	839	1,007	1,163	1,298

Table 32 – Monthly Rent

Data Source Comments:

Is there sufficient housing for households at all income levels?

Similar to many other Massachusetts cities and towns, there exists a lack of supply of housing units in Haverhill to meet the needs of the extremely-low and/or low-income households. By comparing the number of households at a given income level to the number of units affordable at that income level, the affordability gap is determined. A positive gap indicates a shortage of units at a given income level. In addition to the Household data from Table 6 and Affordability data from Table 30, housing data provided by MAPC's 'Housing MA' initiative forms the basis for the affordability gap analysis below.

A significant affordability gap exists in Haverhill in connection with households earning below 50% Area Median Income (AMI) that represents a shortage of greater than 2,000 units. Housing MA data breaks down how the gap is split between the need for Owner-occupied housing units and Renter-occupied housing units. Interestingly, the shortage of Owner-occupied housing exceeds the shortage of rental housing: 1280 (owner units) to 750 (renter units). Typically, areas where more than 30% of households are cost-burdened face an affordable housing shortage. In Haverhill, it is apparent that low-income homeowners are occupying dwelling units that exceed what they can afford, as demonstrated by cost burden rates for owners totaling 37% (compared to 32% statewide) and 14% of owners who are 'severely' cost burdened (12% statewide). Similarly, the data shows that Haverhill renters are residing in units that they cannot afford, as evidenced by totals of 56% of renters deemed to be 'cost-burdened' (compared to 46% statewide) and 26% of renters who are considered 'severely' cost burdened (as

opposed to 22% statewide). Conversely, available data suggests a surplus of housing units affordable to households earning between 50% and 80% AMI. As established above, this mismatch between households' incomes and the units they occupy most often ultimately result in affordability challenges, and strains on other public and non-profits benefit systems.

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

Affordability is negatively impacted when housing prices rise and incomes remain flat. As demonstrated by Table 28, the cost of housing in Haverhill has increased significantly since 2000. The median home value in 2011 rose to \$276,400 (according to the 2007-2011 ACS), representing a staggering 81% upturn since 2000. Comparably, rents have experienced a similar escalation, especially post-Recession, surging by over 46% over the same time period. Unfortunately, incomes in Haverhill have not been able to keep pace with the rate of increase in the cost of housing, as evidenced by 22% growth since 2000. As a result, affordability is anticipated to suffer.

Due to Haverhill's aging housing stock, much of the lower price housing that is affordable to potential buyers tends to be properties that are in need of significant rehabilitation in order to meet decent, safe, and sanitary conditions and/or thresholds. This reality emphasizes the important role that the Housing Rehabilitation and Code Correction Program serves with respect to preserving/increasing the supply of housing (and affordable housing) throughout Haverhill's inner-city neighborhoods.

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

In Haverhill and Greater Lawrence, the High HOME rental limits and the Market rates are identical.

Fortunately, rents have not increased as much as housing prices, to the credit of many landlords (46% rental increase as opposed to 81% home value increase). The housing value increase explains the demand for increase First-Time Homebuyer activity as a means for lifting people out of poverty.

Based on the numbers (as well as through anecdotal information and physical observation), there are not enough units truly affordable to those at or below 30% AMI. This remains a significant challenge for the future. In addition, the crush on public services (provided by area non-profits) for food, heat and utility assistance, clothing, furniture, etc. will undoubtedly soar as rents invariably increase and as households spend even more of the resources on housing. As unaffordable as many living situations are for individuals and households, it will likely get worse, with resulting social impacts.

Discussion

The shortage of housing units affordable to Extremely-Low/Very-Low Income households is a major concern that is forcing increasing numbers of Haverhill households to live in units that they cannot truly afford. This issue is of growing importance as a comparison of Income Distribution CHAS data from between 2006-2010 to 2007-2011 shows an increase of 490 households, of which 395 households earned less than 30% HAMFI. As a result, the demand for family housing to serve this segment of the population has intensified. Alternatives of last resort such as illegal units (often in attics or basement), doubling up, or facing the risk of homelessness are unfortunately becoming more prevalent.

Currently, Haverhill is 27 units or so away from attaining the 10% affordable housing stock goal established by the Commonwealth in connection with 40B zoning regulations. In recent years the City has taken an aggressive approach to the creation of new affordable housing units to be within reach of this important milestone.

Like other communities across the country, federal cuts to the HOME program (which are around 75% below prior funding highs) and CDBG programs continue to negatively impact the City's ability to facilitate the development of new affordable housing units. The City is presently in the process of amending its inclusionary zoning, which will include a 'fee in lieu of affordable units' provision. Given that the City anticipates surpassing the State's 10% affordable housing goal within Program Year 2015, the fees generated from inclusionary zoning are viewed as an opportunity to supplement the City's dwindling HOME and CDBG allocations. Moving forward, the City is hopeful that it will be in a more advantageous position to be able to target its limited funding subsidies to future projects that best serve those lower-income segments of the population most in need that are described above.

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

Introduction

Preserving the housing stock of this old mill city has likely been THE paramount priority of the City's Community Development Department (CDD) and its Community Development Block Grant (CDBG) program since its inception 40 years ago. The City's Housing Rehabilitation program is a hallmark of the City's CDBG activities and is a testament to this mission of improving the condition of housing for all Haverhill residents, in order to maintain a decent quality of life.

Definitions

The City of Haverhill's Health and Inspectional Services Department works very closely with the Community Development Department (CDD) in order to maintain public health, safety and building code standards throughout the city. The CDD has funded split positions between these two departments, in order to ensure that housing and code issues are dealt with in a cohesive and coordinated manner.

The 'Minimum Standards of Fitness for Human Habitation (105 CMR 410.000)' are in force and effect at all times, and define the city's definitions for standard, substandard and condemnable conditions.

The CDD's Housing Rehabilitation and Code Correction Program (HRCCP) undertakes a Housing Quality Standard (HQS) examination of each property prior to rehabilitation, in order to ensure that despite a premise's substandard condition it is suitable for rehabilitation. The HQS standards and checklists form the backbone of all CDBG-funded housing rehabilitation activities.

After housing rehabilitation occurs, additional inspections are done by separate officials in the Inspectional Services Department. Any inspections are undertaken to conform with the latest updated state and/or federal Building Codes.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	5,174	33%	4,253	48%
With two selected Conditions	73	0%	391	4%
With three selected Conditions	0	0%	31	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	10,250	66%	4,162	47%
Total	15,497	99%	8,837	99%

Table 33 - Condition of Units

Data Source: 2007-2011 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	1,333	9%	855	10%
1980-1999	5,033	32%	1,330	15%
1950-1979	2,750	18%	2,316	26%
Before 1950	6,381	41%	4,336	49%
Total	15,497	100%	8,837	100%

Table 34 – Year Unit Built

Data Source: 2007-2011 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	9,131	59%	6,652	75%
Housing Units build before 1980 with children present	7,869	51%	2,435	28%

Table 35 – Risk of Lead-Based Paint

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

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 36 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

There exists continued need for rehabilitation for owner-occupied housing units, especially in the traditional urban core of the city, which emerged during the Industrial Revolution. Over 40% of the City's housing stock was constructed before 1950, with much between 1882 and 1920, when the shoe mills of Haverhill experienced their heyday. With close to half (44%) of all of the City's housing units constructed prior to 1950, it is not unexpected that the demand for the rehabilitation of housing units in Haverhill is considerable.

With a planned output of 175 rehabilitated units over the next 5 years, the CDD intends to nearly eliminate the number of owner-occupied homes with 2 or more housing conditions, such as non-code

compliant plumbing and/or electrical systems, and insufficient kitchen and/or bathroom facilities. Currently there are 73 such units identified, and such owner-occupied units will be the major priority for the City's housing rehabilitation efforts over the next half decade. Not every one of these units will be identified, of course, but the City's inspectional services office will refer many of these unfit units. A vast majority of the 5174 units of owner-occupied housing listed with a housing condition suffer from excessive cost burden, so those properties with 2 conditions almost undoubtedly would qualify for rehab assistance from the CDD (HRCCP).

Haverhill possesses a diverse array of housing, and this diversity extends to its stock of rental housing. Some rental units are located in large, professionally-managed developments, such as Forest Acres or Judson House. Others rental units are operated by out-of-town landlords who own a multitude of properties, some in better state than others in terms of management and condition. Some units, however, are owned by local landlords who in reality are not wealthy, large property owners. Many of these smaller-scale landlords were greatly affected by the Great Recession and the housing collapse. Some of these properties are two- or three-family dwellings with the owner onsite. Some of these are in distress or disrepair.

There may be a renewed need for a rental rehabilitation program over the next Five years. Historically, the CDD has operated such programs in the past, but over the last decade, funding priorities, policies and cutbacks led to their phase out.

One of the challenges of the City's CDBG program is that it does not really reach some of the city's most infamous, distressed and code-violating properties, as they are owned by non-resident landlords. Nearly all of the CDD's program offerings (such as HRCCP) are reserved exclusively for owner-occupants. Other than aggressive Code Enforcement activities, including ticketing, fines and civil actions in Housing Court, the City has little to offer the residents of these distressed properties. These confrontations with landlords do not always produce a rapid improvement in the quality of life for tenants.

It is anticipated that a Rental Rehabilitation program will be resurrected in the next Five Years, to improve the quality of life of those residents living with the worst housing burdens as identified above. Such a loan program would likely be tailored so as to be restricted to multi-family properties owned by city resident(s) below a certain determined income thresholds with significant code violations within certain areas of the city, with affected units preserved as affordable housing. Certainly, the numbers concerning housing units with significant issues attest to the potential need for such a program.

However, no Rental Rehab program will occur during the First Year (PY2015) of this Consolidated Plan. As the local housing market continues to improve, the need for any such program will need to be reevaluated.

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

Based on 2007-2011 American Community Survey (ACS) data, 15,783 housing units in Haverhill were built prior to 1980, which increases the likelihood that lead-based paint is present. Approximately two-thirds (10,304) of these units built before 1980 are occupied by families with children, which is comparable to the total number (10,255) of the low-to-moderate income households occupying housing units in Haverhill citywide (2007-2011 CHAS). While it cannot be assumed that all low-to-moderate income households occupy housing units built before 1980, all pre-1978 residential units are presumed to contain lead-based paint and should involve the use of lead-safe work practices.

As the table above reveals, three-quarters of all *rental* units in the city-- 6652 in all-- were built before 1980, as opposed to only 59% of owner-occupied units. The majority of these rental units, at least 4000 in number, are assumed to have lead-based paint present. Many rental units are occupied by low-to-moderate income households and families, so it is safe to assume that this problem numbers in the thousands of units.

Discussion

The CDD participates in the Haverhill Landlords' Guild, which is an active group of (primarily) locally-based landlords who share information, best practices and advocate for landlords' concerns. The group meets monthly and provides guest speakers, frequently including City staff, on a variety of relevant topics. The Landlords' Guild features many smaller landlords who are struggling financially to upkeep their properties as best as they can. Based upon interaction with this group, there is demand and need for development of a rental rehabilitation program.

According to the most recent CHAS data (2007-2011), more than 50% of the City's renter-occupied units and 33% of the City's owner-occupied units have at least one selected housing condition. While cost burden is anticipated to be the most prevalent selected condition experienced by homeowners and renters citywide, CHAS data identifies approximately 500 total housing units (73 owner-occupied and 422 renter-occupied) as having multiple selected conditions.

Given Haverhill's aging housing stock, the need for owner and rental housing rehabilitation is particularly significant in inner city neighborhoods. Code Enforcement inspectors keep the CDD well informed of the housing-related code violations that they encounter and refer homeowners to the CDD for rehabilitation assistance. Haverhill's oldest multifamily units are comprised of two- and three-family dwellings mainly concentrated within the city's inner-city neighborhoods. It is not uncommon for the need for housing rehabilitation to arise among low-income owner-occupied multifamily homeowners in these areas that find themselves overrun by the cost to maintain their property in a safe, decent and sanitary condition.

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

Introduction

The City and Haverhill Housing Authority have a renewed cooperative relationship that is designed towards addressing unmet housing needs and improving the quality of life for residents of public housing in Haverhill.

The Haverhill Housing Authority provides project-based and tenant-based housing resources to households in Haverhill. The HHA does not have Federal public housing but directly manages 9 scattered site developments of State public housing.

The HHA is required to submit a 5 Year Plan and an Annual PHA Plan to HUD each year, after a public process.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of unit vouchers available				349			0	0	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

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

The Haverhill Housing Authority owns, operates and maintains 440 units of housing. Some of the major HHA locations include the following:

Kennedy Circle-- 80 apartments for low-to-moderate elderly residents in the Riverside neighborhood of the city;

Julian Steele-- 92 apartments for elderly residents at the upper end of Washington Street;

Washington Square-- 72 apartments for elderly residents in Downtown Haverhill, with the HHA headquarters on the ground floor;

Bradford Terrace-- 52 apartments for elderly residents by South Webster Street in the Bradford section of the city;

Summer/Mount Vernon Street Apartments-- 36 family units in the Highlands neighborhood, largely refurbished through Neighborhood Stabilization Program (NSP) funds. These units were originally built after World War II for Veterans;

Brook Street Apartments-- There are 22 units (including 10 large family units) along Brook Street, another 32 units on abutting Brookdale Lane, and 24 adjacent units along Hilldale Avenue. There are another 6 multi-bedroom units in this complex along Albert Avenue;

Tremont Street-- There are 8 large family housing units in the Mount Washington neighborhood;

South Warren Street-- There are 10 large family (3 bedrooms and up) units in this Bradford neighborhood;

In addition, the HHA acquired 113 Project-Based Vouchers under HUD's Rental Assistance Demonstration Program. Mission Towers, a local elderly housing complex, was converted to Project-Based Vouchers in March, 2014. Since then, the HHA has managed the waitlist and works closely with Mission Towers to house very-low income elders. Applications for Mission Towers are available to the public at their office, as well as at the HHA. The Mission Tower units have been lauded for their excellent condition and upkeep by independent housing agencies and City code officials.

Public Housing Condition

Public Housing Development	Average Inspection Score
Haverhill Housing Authority-- all State-funded units	N/A

Table 38 - Public Housing Condition

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

The restoration and revitalization needs of the HHA's public housing units include upgrades to heating systems, roofs and other routine maintenance and replacement activities, given the life cycle of certain systems. Most of the HHA's housing units are a half-century old or older. The HHA is in the midst of a Three-Year Capital Plan, which is cycled anew every three years.

The HHA has already begun a long-term renovation and upkeep program, which is already undertaking multiple modernization activities. The HHA has completed many projects to preserve its 440 state-aided public housing units with spending levels of about one million dollars per year. Projects including roof, window and boiler replacements have been completed. In the upcoming 5 years, HHA will be: replacing an elevator for its accessible units; continue window replacement for energy efficiency and resident comfort; install .8 gallon per flush toilets at family units to conserve water; continue roof replacement and exterior painting to preserve housing stock; upgrade paving installations to address wear and accessibility issues; and address accessibility issues at shared built spaces including community rooms, which are also used as official city polling places. Since all of the HHA's properties are entirely State-funded, they do not receive a HUD inspection score. However, the Massachusetts Department of Housing and Community Development performed a physical housing inventory inspection in late 2014.

The HHA's restoration and revitalization priorities are in order as follows:

- Roofs
- Heating systems replacement
- Windows
- Siding
- Other needs

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

Strategies for improving the living environment for low-to-moderate income families residing in public housing include:

Family Self-Sufficiency- The HHA is expanding its FSS program, to help its Section 8 participants reach higher levels of financial independence through the allowance of residents' extra income to be deposited into savings accounts with local banks;

Section 3- The City needs to update its Section 3 Plan to provide greater employment (including self-employment), commercial and economic opportunities to public housing residents. The City's plan is mostly outdated and inactive; the City looks forward to re-developing one with the new HHA Administration. Currently there exist no Section 3 business concerns in the City, and that needs to change.

Lease enforcement- Some of the more common complaints that HHA residents have about their quality of life revolve around the amount of lease enforcement and the HHA's management of problematic tenants and conditions. The HHA has increased its enforcement of lease conditions both internally and through eviction actions in Housing Court. Given the quantity of households that need such housing, and the number of existing tenants impacted by lease violations or other nuisance activity, there is a renewed sense on the Board of a lack of tolerance for inappropriate or illegal activity. One of the centerpieces of such lease enforcement is animal control. There are a large number of residents with dogs, cats and other pets, which may prove to be troublesome to other residents.

Public safety education series- There is an expanded education program for public housing residents on safety and awareness tips, self-protection and other techniques that enhance the residents' sense of safety and belonging.

Brown bag program expansion- Recently, the CDD worked with the Haverhill Public Schools to expand a grant-funded program by Elder Services of the Merrimack Valley that provides a paper bag of bagged non-perishable groceries to low-income seniors to help them subsist through the month. A second location at the Silver Hill School in the CDBG Target Area was added to accommodate seniors in the western side of the city, particularly HHA residents at the Julian Steele complex. For elderly residents on fixed incomes who must choose between food, fuel or rent, this program expansion is a welcome addition.

Coordinated public transit- Greater efforts have been made to accommodate public housing residents who need public transportation to get to shopping, medical appointments, business and other duties. Discussions have been initiated between the City (through the Community Development Department) and the Merrimack Valley Regional Transit Authority (MVRTA) to examine new bus routes that benefit public housing residents and deliver them to where they want and need to go.

Transportation to Council on Aging events- Part of this strategy includes ongoing transportation to the Haverhill Citizens Center, where many Council on Aging activities occur. There is a need to connect

public housing residents with recreational, social and community activities, and the transportation network for this activity is a critical element.

One of the most common issues mentioned by public housing residents are concerns about trash and recycling. The HHA is responsible for its own refuse and recycling, but the CDD is seeking to examine where the City can easily and seamlessly expand recycling (and corresponding trash reduction) for selected HHA properties. Unfortunately, the City's most recently-negotiated municipal waste contract did not allow for expansion to certain HHA properties, but the concept has not been permanently ruled out.

Discussion:

The Haverhill Housing Authority (HHA) has approved the expansion of Section 8 Project-based housing vouchers at a new development to renovate and return ten (10) units of housing at the YWCA Building on Winter Street. The CDD will be working with the HHA to lobby the State to add these vouchers to the City's allotment, as opposed to simply shifting 10 vouchers away internally over to the YWCA project.

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

Introduction

In spite of an improving economy, there has been an alarming rise in homelessness in the city over the past few years. With the cost of housing outpacing household income and family revenues, with a rise in substance abuse, job loss, health care costs, untreated mental illness, domestic violence and other contributing factors, the community is witnessing a more visible and open element of homeless than previously experienced.

Mitch's Place is the largest operating emergency homeless shelter in the city. Mitch's Place is the primary point of entry for homeless individuals into an integrated network of services under one roof. Mitch's Place provides overnight shelter, nutritious meals and needed support services nightly to 30 homeless men and women year-round. The capacity has frequently expanded to 45 individuals during the winter months and other declared weather emergencies due to storms, extremely heat or cold. Mitch's Place has been regularly supported through Public Services funds from the City's Community Development Block Grant.

There remains a critical need for emergency shelter beds in the Haverhill area.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	0	0	0	0	0
Households with Only Adults	30	20	0	0	0
Chronically Homeless Households	0	0	0	0	0
Veterans	22	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source Comments:

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

Daycare is a pressing need for many homeless families, many of whom have young children. Daycare is also a critical issue in terms of complementing employment. There are individuals who cannot accept or keep a job or continue their employment due to the lack of available child care. The retail, manufacturing and health care sectors are some of the leading areas of job growth for those with little skills-- while these jobs are increasingly available, they often require newly hired employees without seniority to work off-shifts, split shifts, or second and/or third shifts. This dynamic makes it nearly impossible for low-income or homeless parents to take advantage of these emerging employment opportunities.

Jobs- With the City's job market returning to pre-Recessionary levels (5.9% in December, 2014), there has been some return in job growth. However, many of these jobs are on the lower end of the wage scale; many are found in retail, services and health care. At the same time, there is a need from some growing employers in the area for more highly-skilled employees, including in the manufacturing sector. Manufacturing has slowly increased over the past few years in the city, despite the legends of its demise. Making the match between better-paying jobs and those seeking employment can be difficult due to a lack of workforce training and preparedness. Also, much of the job growth can be traced to the business parks or areas along the highway, which usually require private transportation. The ValleyWorks Career Center reopened a location in Haverhill, but it is at Northern Essex Community College in the northeast corner of the city. There is a need to connect the homeless with the publicly-funded workforce development system.

Transportation- There is a serious need to better connect public transportation with health, employment and education facilities for homeless persons. This is a constant refrain among the city's providers of services to homeless individuals. The CDD will be hosting a forum in the upcoming year with homeless service providers and regional public transit officials to see if better linkages can be made to get homeless people where they need to be (i.e. medical facilities, career centers, training facilities, counseling).

There are a plethora of health care facilities in the city that serve the homeless, those with mental illness and the general public, including:

Holy Family Hospital at Merrimack Valley, which provided emergency room, inpatient and outpatient services out of its Riverside facility;

Pentucket Medical Center- located downtown, this center features an array of primary care physicians, specialists and medical diagnostic labs;

Health and Education Services-

Lahey Health (Riverside)

Team Coordinating Agency/NFI- this is a drug, alcohol and substance abuse treatment facility near the Lower Acre and Downtown;

Spectrum Health- state line facility that provides methadone and medication assisted drug treatment, counseling and therapy;

Haverhill (DMH) Clubhouse-

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

Mitch's Place- located in the George C. Wadleigh Center at 127 How Street in the Lower Acre, served as the community's main overnight emergency shelter. Mitch's Place serves as the 'last resort' for many who have disabilities, addictions, or mental health issues. It serves 30 individuals per night on average, with the capacity to expand in extreme weather events. Mitch's provides life-saving shelter, nutritious meals, and needed support that literally spares many from tragic deaths due to spending nights outside or engaging in high-risk, self-destructive or illegal activities. The average stay is 3-6 months on average, but guests must register on a daily basis and remove all belongings daily; there are no guaranteed beds.

Homeless Drop-in Center- This facility is located in the basement of the Universalist Unitarian Church on Ashland Street in the Highlands area near the Acre. This safe haven facility, operated by Community Action, Inc., offers the chronically homeless a warm, dry space, access to comprehensive case management, wellness clinics, referrals to HIV testing and counseling, linkage to public benefits, housing and employment search assistance, public transportation to necessary appointments, a daily breakfast and weekly lunch program, boxed lunches, clothing, supportive services and companionship aimed at reducing isolation and despair. The Drop-In Center is open weekdays from 8AM to Noon.

Common Ground Cafe- This lower Acre series of storefronts seeks to outreach to the poor and homeless, providing for the physical, emotional and spiritual needs of the poor and indigent. This facility provides afternoon coffee, snacks, indoor socialization, light meals and case management for homeless individuals. There is also access to donated clothing, furniture and other items.

-Somebody Cares New England- This agency provides similar outreach, case management and services to homeless or destitute individuals in the Mount Washington neighborhood. There is shelter provided for one or two individuals or families on an emergency or as-needed basis.

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

Introduction

The City of Haverhill is home to many individuals who may be housed but require supportive services and special needs. The City hosts many non-profits, agencies and other organizations that work with individuals with special needs, such as: individuals with disabilities, brain injuries or developmental disabilities; mentally ill; substance abusers in treatment; frail elderly; abused adults and children; victims of physical or psychological abuse and battered spouses/partners; illiterate or non-English speakers; unaccompanied or court-involved youth; ex-convicts; veterans with Post Traumatic Stress Disorder (PTSD), chronically homeless, etc.

Assisting in the grand model of deinstitutionalization, the City has supported the location of so-called 'group homes' in discreet neighborhood settings, often supporting the construction of these facilities through HOME funds and other forms of assistance. However, reductions in HOME funds and the growing need for quantity of general affordable housing units makes the City's publicly-funded support of small home-settings dubious moving forward. New solutions will be needed to help the City accommodate these special populations in facilities that address need as well as preserving neighborhoods.

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

Haverhill is well-known for its many elderly housing complexes, such as the Judson House (117 units) Bethany Community Services' properties such as Phoenix Apartments downtown (97 units), Merrivista (150 units), Mission Towers (117 units); these do not include the hundreds of HHA properties for senior citizens as well. Programs such as Bethany's Meals for Frail Elders, Elder Services of the Merrimack Valley's senior advocacy programs and their grocery bag distribution programs for seniors at Silver Hill and Pentucket Lake Schools, Meals on Wheels, public nurse, and the activities and outreach of the City's Council on Aging (run through the Citizens Center) and the Haverhill Police's elder protection unit provide support to these individuals in addition to their housing. Agencies such as Sarah's Place, an elder care day facility on Water Street, and Council on Aging provide transportation to elders from these complexes.

The Haverhill Clubhouse is a state-Department of Mental Health (DMH) funded day treatment and activity center for those with mental illness. This facility provides housing, employment and health care assistance and referrals to individuals in a group format.

Other Haverhill agencies, including OpportunityWorks, ARC of the Merrimack Valley and Career Resources Corporation, provide job-training, soft-skills training and structured activities for those with developmental disabilities. The sheltered workshop model, in which groups of citizens with developmental undertake piecemeal production in an internal facility group environment, is being phased out by federal, state and health experts. These agencies are developing new curriculum to deal with these changes to a more supportive one-on-one external job market placement model. Success in terms of developing greater employment opportunities for these individuals will be a major challenge for the city's Plan goals, as unemployment rates for this population are over 80% locally. These agencies typically provide or arrange transportation for group home residents to these sites. OpportunityWorks opened a major facility near the Northern Essex Community College campus in Haverhill in 2015.

In terms of those battling addictions, Team Coordinating Agency (TCA) has merged with Northeast Family Institute (NFI) to provide treatment, methadone, counseling and court-mandated supports for individuals dealing with substance abuse issues. More facilities and supports will be required to meet the growing opioid epidemic, and constitutes a major community challenge for this ConPlan over the next 5 Years.

Another issue will be linking and coordinating services from these various providers to HHA residents in public housing. Some headway is already being made, but will need to be expanded in terms of advocacy, outreach and service delivery.

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

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

The City routinely works on referrals from rehabilitation facilities such as Whittier Rehabilitation and Oxford Manor regarding individuals who are at risk of returning to substandard housing in need of rehabilitation, or to vacant housing with notable code deficiencies. The City's work is a shared responsibility of Community Development, Code Enforcement from Health and Inspectional Services Departments, and the Vacant Property Manager. The City regularly performs inspections on Department of Mental Health (DMH)-supported residences in the City.

The City also works with the DMH Clubhouse on Locust Street, now operated by Vinfen, and Housing Support, Inc., which provides supporting assistance and housing units for mentally ill clients. More collaboration is needed with Vinfen in the near future, now that their Haverhill merger has been completed.

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

The City features several activities and is home to several agencies that address housing and supportive service needs of persons who are not homeless but have special needs. In fact, the City is a magnet drawing in such persons from other communities due to the strong network of supportive services that are provided by public and private entities here, combined with the affordability of housing here in comparison to other communities. This dynamic poses challenge for the City as well, in areas such as increasing special education and public services demands and costs.

As stated previously, due to the increasing number of 'house-poor' individuals spending more than 40% of their income on housing, there is a growing need to provide support services to an increasingly diverse range of individuals.

In this upcoming Program Year, specific activities to support non-homeless individuals with special needs include:

- CDBG funding (\$5,000) of OpportunityWorks' Project SEARCH, which provides one-on-one job and life skills training to individuals with developmental disabilities or head injuries;
- CDBG support (\$8,000) of Pregnancy Care Center's Mother/Child Food and Clothing Program, which support teen mothers-to-be and impoverished pregnant and parenting single women and households;
- CDBG (\$4,500) and local HOME funding (\$30,000) for the YWCA to complete the renovation of 10 units of housing for women in crisis (abused, etc.).
- Local HOME funding (\$22,000) to upgrade laundry, sewer and electrical capacity in the basement of the Stevens-Bennett Home (for Old Ladies) to assist elderly and frail elderly single women at a group residence;

The City will seek to develop potential activities with NFI (formerly TCA) to address substance abuse assistance, especially concerning opioid abuse. At present, only their after-school Inner City Boxing program is receiving CDBG funds (\$5,000), but other assistance may be forthcoming as programs are developed to address the heroin abuse crisis. Also, the City is seeking to fund activities that provide support to individuals at the DMH Clubhouse, veterans with PTSD at Veterans Northeast Outreach Center, and others.

Among the One-Year Goals these activities link to include: Expansion of Type, Supply and Diversity of Housing; Promotion of Economic Development; and Providing Non-Housing Necessities.

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

The Consortium does not provide HOME funding for supportive services needs for persons who are not homeless but have other special needs, except when it funds TBRA activities which may or may not include services. The CoC in the region, along with many government and non-profit agencies will be addressing supportive services for persons who are not homeless but have other special needs.

The Consortium may assist agencies with housing activities which could benefit people who are not homeless but have other special needs when funding is requested. No funding has been requested, thus far, for the next year.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Federal Government Policies- A 2012 law provision on federal flood insurance imposes sharp rate increases on people who own or are buying land located in 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.

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 9.75% of its housing stock as being certified by the Massachusetts Department of Housing and Community Development as affordable. Over 500 new

units have been created Downtown from old shoe mills, and now another 125-160 are currently in development downtown. Hundreds of additional new units are expected over the next 5 years, and will need to be to offset the potential loss of expiring units.

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 CHODOs), financial resources and incentives; slow-moving bank-owned vacant and/or foreclosed properties; and updated building and fire codes.

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

Introduction

The workforce of Haverhill and the Merrimack Valley has its roots in manufacturing, hearkening back to the era of shoe and textile mills along the mighty Merrimack River. As the factories moved south and to Far East, the region still remained strongly involved in manufacturing albeit with a different bend. AT&T/Lucent Technology’s ‘Western Electric’ Valleyworks plant in North Andover housed more than 7,000 Haverhill residents alone from a peak of over 16,000 employees, not including others involved in corresponding supply chain companies. The workforce in Haverhill developed a tremendous reputation and skillset in advanced technology manufacturing such as printed circuit boards. Despite the decline and fall of Lucent, and all those Haverhill employees laid off, there still exists a strong base of skilled advanced high tech manufacturing within the workforce.

Thanks to downtown redevelopment which has led to the creation of 500 new units of loft-style housing, competitive housing costs, and more small unit (1 bedroom and studio) development, the City has reversed longstanding trends and now has slightly more 25-34 year olds than the state average. However, the education, skill sets and income of this cohort are below state average.

Given the out-migration of the workforce to jobs outside the City, more revenue needs to be generated in the community in order to produce a more robust economy.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	2	0	0	0	0
Arts, Entertainment, Accommodations	295	0	12	0	-12
Construction	102	0	4	0	-4
Education and Health Care Services	338	0	14	0	-14
Finance, Insurance, and Real Estate	169	0	7	0	-7
Information	40	0	2	0	-2

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Manufacturing	314	0	13	0	-13
Other Services	91	0	4	0	-4
Professional, Scientific, Management Services	162	0	7	0	-7
Public Administration	0	0	0	0	0
Retail Trade	734	0	30	0	-30
Transportation and Warehousing	63	0	3	0	-3
Wholesale Trade	141	0	6	0	-6
Total	2,451	0	--	--	--

Table 40 - Business Activity

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

Labor Force

Total Population in the Civilian Labor Force	33,404
Civilian Employed Population 16 years and over	30,402
Unemployment Rate	8.99
Unemployment Rate for Ages 16-24	26.65
Unemployment Rate for Ages 25-65	6.37

Table 41 - Labor Force

Data Source: 2007-2011 ACS

Occupations by Sector	Number of People
Management, business and financial	7,357
Farming, fisheries and forestry occupations	1,276
Service	2,995
Sales and office	7,872
Construction, extraction, maintenance and repair	2,352
Production, transportation and material moving	1,561

Table 42 – Occupations by Sector

Data Source: 2007-2011 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	17,055	59%
30-59 Minutes	8,305	29%
60 or More Minutes	3,378	12%
Total	28,738	100%

Table 43 - Travel Time

Data Source: 2007-2011 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,530	460	1,393
High school graduate (includes equivalency)	6,492	652	1,789
Some college or Associate's degree	8,466	579	1,645

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Bachelor's degree or higher	9,846	504	1,059

Table 44 - Educational Attainment by Employment Status

Data Source: 2007-2011 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	56	154	340	578	886
9th to 12th grade, no diploma	475	861	497	953	800
High school graduate, GED, or alternative	1,554	1,789	2,561	4,583	2,963
Some college, no degree	1,519	2,242	1,463	3,426	973
Associate's degree	241	810	836	1,930	537
Bachelor's degree	617	2,400	2,060	3,439	771
Graduate or professional degree	24	717	1,110	1,683	361

Table 45 - Educational Attainment by Age

Data Source: 2007-2011 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	25,085
High school graduate (includes equivalency)	32,380
Some college or Associate's degree	40,277
Bachelor's degree	57,120
Graduate or professional degree	66,795

Table 46 – Median Earnings in the Past 12 Months

Data Source: 2007-2011 ACS

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

Although Boston is traditionally considered a worldwide leader in health care, growth in Health Care has made it the leading employment sector in much of the Merrimack Valley, including Haverhill. Similarly, education (and health care education) has developed to the point that Northern Essex Community College is the largest employer in Haverhill. The Haverhill Public Schools is also one of the City's largest employers. Merrimack Valley Hospital, Pentucket Medical and many other medical and elder care

facilities comprise the most significant share of the City's employment. The City's social services and non-profit sector is also quite substantial, given the city's proximity and its competitive housing costs.

Retail is shown as the leading sector in the data above, but that is only in combination with professional and business services, which may be under-represented in the counts above.

Manufacturing is actually on the rise in the community, especially in food production, specialty goods and high-end high tech/medical devices. While mass production manufacturing has gone (likely forever), specialty and advanced manufacturing continues to show promise. Unfortunately, public misperceptions about manufacturing in general have dissolved traditional pipelines in this sector. Food production is booming in the City, and other high-end manufacturing of clothing, machine parts, automobile and defense-related equipment, chemical applications and other items continue strong. Construction activity is starting to pick up again after the Recession.

Nevertheless, the City demonstrates a low jobs per resident ratio, with more than half of the workforce traveling a considerable distance to work every day. There exist about 21,000 jobs in a city of 62,000 people, so many residents are forced to seek employment outside of the city. This is an inverse from strong cities that import more workers than they export.

Describe the workforce and infrastructure needs of the business community:

As Haverhill's economy diversified, so too did the skills of the workforce. The City's workforce became somewhat more 'white collar' as business services, health care, education and social services became major economic sectors and drivers for the community. Some manufacturing has returned or remained, but this is no longer the largest employment sector-- health care is larger here. However, food manufacturing has grown steadily due to the City's location, highway access, water and wastewater assets, workforce, and affordable and developable real estate. Other manufacturing sectors have actually grown in the face of dire predictions and old preconceptions, including Southwick Clothing and Magellan Aerospace and automobile production support industries. As always, defense related enterprises still play a very large and relevant role in the business climate here.

One the great challenges for the local workforce is to create employment pipelines in manufacturing. Many residents still see the field of manufacturing as dingy, dirty, low-skilled, unsafe and low-paying, as their parents or grandparents knew it to be. The need for skilled tradespeople is profound, yet the local vocational technical high schools including Whittier Voke do not come close to meeting the demand for machinists and manufacturing technicians.

The general upgrade in skills needed for employment has greatly affects the lot of today's immigrant community. The Adult Basic Education (ABE) and English for Speakers of Other Languages (ESOL) needs

of the community are increasing and the demand is overwhelming the supply of quality bilingual volunteers and instructors.

For too many immigrant residents, there is a choice to be made between sustaining employment, taking ABE or ESOL classes, and child care or family commitments. Without mastering the English language, these individuals are often doomed to lives of poverty. This Plan seeks to expand programming as well as resident access to ESOL/ABE programs being offered in the community by organizations such as Community Action, Northern Essex Community College and the Haverhill Public Library. Transportation and child care are just some of the barriers affecting access to ABE/ESOL programs. Many residents never fully complete their GED/Hi-Set.

Employers state, however, that the major issue affecting the workforce, even more than a better educated workforce—especially concerning the ranks or the unemployed or underemployed underclass—is one of soft skills and employability: showing up for work everyday, on time, without a bad attitude; ability to take and follow directions; getting along with coworkers, pass a drug test, etc.

It is anticipated that development of these soft skills in clients by various City sub-recipients will comprise a greater share of activities and emphasis.

The City is committed to providing the appropriate infrastructure for the business community. The City has five interstate highway exits, available land, business and industrial parks, its own water and wastewater infrastructure. However, many businesses need available buildings, proper zoning, truck access and parking, and access to cheap, reliable energy.

As industrial parks have transformed into business parks supporting retail, education, health care, recreation and business service enterprises, there are future infrastructure needs to address (i.e. sidewalks). The City stands ready to support these needs, from sewer expansion to new roads, etc., as it has before. The City, with its pro-growth zoning, hopes to attract emerging sectors such as biotech and robotics over the next few years.

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

The location of a University of Massachusetts-Lowell (UML) satellite campus as part of the Downtown Harbor Place development represents a ‘game-changer’ for Haverhill in terms of access to post-secondary education and workforce development. The City is actively participating in efforts to link UML programs to emerging technologies and business sectors in the City.

To assist in these linkages, the City has been able to secure grant-funded assistance from the Massachusetts Technology Collaborative Innovation Institute, which is assessing Haverhill’s economy, its

business growth strengths, weaknesses, opportunities and threats. This work, in close collaboration with the City and the CDD, will develop a strategic road map to help Haverhill prime itself for attracting and developing the future businesses of the 21st century. The presence of a major research university in the City is a once-in-a-lifetime opportunity.

Complimentary to this work is the City's involvement with the Merrimack Valley Sandbox, the Burgess Business Center and the development of microenterprises and successful sole proprietorships. These efforts hope to advance the best entrepreneurial ideas into development and production right here in Haverhill. This Plan envisions support for these efforts when job opportunities for low-to-moderate individuals can be realized. If these entrepreneurial ideas can be advanced, the high tech manufacturing workforce is already strong here, as previously noted.

Another major change is the emergence of the creative economy in Haverhill, recognized by the awarding of a John & Abigail Adams Arts Grant and the state designation of the Riverfront Cultural District in the west end of downtown (in the CDBG Target Area). Many artists already live in Haverhill due to its affordable real estate, apartments and lofts. The City is moving to provide opportunities for these individuals to have live-work space, establish businesses, galleries, studios and storefronts in the downtown, driving economic development and tourism opportunities. The City is supporting the Creative Haverhill 501©3 organization, which serves as a marketing clearinghouse for the creative economy in Haverhill, providing support for low-to-moderate income artists and creative entrepreneurs.

In 2015, Haverhill was proud to have its Merrimack Street Corridor selected as one of MassDevelopment's Transformative Development Districts (TDD). This former Urban Renewal area alongside a neglected asset (the Merrimack River) has been largely disinvested and underutilized over the past four decades. The development of Harbor Place is truly transformative, but direction is needed to spread that economic development momentum throughout the rest of the Merrimack Street corridor. The TDD program subsequently awarded Haverhill the services of a full-time Development Fellow fully funded by MassDevelopment for the next three years, providing much needed assistance to the City's constrained Economic Development and Planning Department. This highly-skilled individual will help negotiate property deals, recommend zoning changes and outreach to businesses to improve the retail, business and residential opportunities of this corridor to better complement the new UMass campus. This Fellow is already delivering a major impact and the City and the CDD look forward to continuing to working closely with him throughout his tenure.

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

There is a need for additional skills training for many Haverhill residents, especially in terms of literacy and mathematics. Not only are there a growing number of residents who do not speak English as a primary language, but there are also many functionally illiterate who cannot follow written directions, safety instructions or prepare reports on a computer. Many employers involved with the Workforce Investment Board cite the poor basic mathematics skills of local jobseekers.

One notable and potentially problematic dynamic is the emergence of a ‘second-shift economy’ in Haverhill. Emerging from the Recession, jobs are returning to the City, as reflected in diminishing unemployment figures. However, many of the new jobs are in second shift timeframes—in retail, manufacturing, health care, restaurants, etc. Not only are many of these jobs not high-paying, but many individuals cannot work these jobs due to limitations with child care, transportation, medical, education/training commitments or other issues. These aforementioned systems are not designed for evenings or late night timeframes (i.e. evening day care and bus transit) and are inadequate for these purposes. The City will have to work with a myriad of agencies (such as the Merrimack Valley Regional Transit Authority and Community Action) to deal with the growing demands of a second shift economy.

Another concern is the growing ‘gray economy’—the world of temp agencies, subcontractors and underground employers. These agencies do not fit the traditional definitions of employers, and are harder for public entities to reach and engage.

Another concern is the diminished pipeline of skilled tradespeople and manufacturers being produced by the regional vocational system. While the Massachusetts Constitution guarantees access to a free public (K-12) education, there is no right to a vocational education. As a result, the esteemed Whittier Regional Vocational Technical High School in Haverhill cannot guarantee placement to all of the applicants from Haverhill, as it serves several other communities. Many talented Whittier graduates are moving onto college, and fewer students are entering the workforce out of vocational school to support local machine shops, manufacturing facilities and openings for plumbers, electricians and other trades. This dynamic is having a profound impact on the local blue-collar economy from a workforce perspective. The remaining candidates tend to have both soft and hard skill training issues.

Meanwhile, agencies working with individuals with developmental disabilities are being directed to shutter so-called ‘sheltered workshops’ that produce piecemeal items manufactured in a supported group environment. In its place, these agencies are attempting to place these same individuals into the mainstream workforce with significant job coaching and supports. Whether these measures can place more individuals with disabilities, including individuals and veterans with PTSD and brain injuries, into better employment outcomes represents an intriguing outcome over the next few years. The City is supporting such a model with OpportunityWorks in PY 2015.

This Plan seeks to provide better connections wherever possible and feasible between local employers and the workforce.

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

The Merrimack Valley Workforce Investment Board (MVWIB) is the private-sector led board charged with governance of the region's federal workforce training funds under WIOA, representing employers. The MVWB funds the ValleyWorks Career Centers in Lawrence and Haverhill (now open on

the Haverhill campus of Northern Essex Community College). The MVWIB funds training vouchers to support the health care and elder care sectors, business services sector, high tech, construction, manufacturing and engineering. The MVWIB also has special grants from the Environmental Protection Agency to develop trainees in the brownfields arena of environmental remediation fields. The MVWIB sponsors special training for employers such as Raytheon.

The MVWIB focuses its Youth-designated funding on keeping youth in school, and towards careers in Science, Technology, Engineering and Math (STEM). Special outreach is provided to veterans and individuals with disabilities, both subsets have disproportionately high unemployment rates. Supporting the region's manufacturers comprises a major priority for the MVWIB.

A special focus is being made on developing, promoting and funding more training in sectors traditionally attractive to men (i.e. truck driving, machining and manufacturing). The Recession hit men harder than women, and the bulk of training options seem to be geared more for traditional women's fields (i.e. Certified Nurses Aide training or cosmetology). The MVWIB seeks to reverse this trend, especially among minority males in Lawrence and Haverhill.

The MVWIB, given its limited funds, has made tough decisions to deprioritize WIOA Title I Adult funding for those without a high school diploma or Hi-Set/GED, as well as individuals in ABE/ESOL courses. The immediate focus is on providing these individuals with special needs soft-skills training through the Career Center.

Dislocated workers comprise the other funding category, and the focus is on connecting these laid-off workers with the newer, growing and emerging employment sectors.

A growing focus of the MVWIB is on the undocumented 'gray economy' of underground temp agencies and part-time employers who do not fit the traditional model. Connecting this workforce, often immigrant or low-moderate income, with more suitable careers is a great challenge and need.

The City works closely with MVWIB, which is headed by the Mayor of the City of Lawrence. The CDD Division Director currently represents the City on the MVWIB, and is on the MVWIB's Planning subcommittee. MVWIB efforts are closely tied to this Consolidated Plan.

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

Yes

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

The CEDS reflects the efforts of the City's Community Development Department (especially its NRSA district, First-Time HomeBuyer programs and Housing Rehabilitation efforts), MassDevelopment's Transformative Development District Initiative (TDI) and other public programs in its focus on concentrated economic development in micro-targeted areas. The City actively participates in the development and implementation of the CEDS, which is organized by the Merrimack Valley Planning Commission. The goals of the CEDS align closely with the goals of this Consolidated Plan:

CEDS Goal I: Develop and Promote a Strong, Diversified, and Sustained Regional Economy

CEDS Goal II: Identify and Support the Region's Priority Development Areas and Priority Preservation Areas

CEDS Goal III: Strengthen the Connection Between Relevant Workforce Development and Emerging Industry Needs

Among other issues, the regional CEDS focuses on: regionalization; expanding the breadth and reach of tourism in the region (such as Creative Haverhill is doing); concentrating regional economic development in targeted Priority Growth Districts (such as Downtown Haverhill); using Smart Growth techniques (such as the City's 40R district); encouraging innovation and cluster development; engaging existing firms and attracting emerging businesses; promoting international exporting from the region; expanding entrepreneurship (such as what the City plans to do with Creative Haverhill and Merrimack Valley Small Business Center); expediting local permitting; encouraging traditional neighborhood development; rehabilitating housing stock (such as the HRCCP program); increasing housing production, including clustered housing; encouraging homeownership among immigrants (as the City's FTHB programs attempt to do); promoting energy efficiency (such as through the HRCCP); changing public perceptions of industries such as manufacturing; supporting a more comprehensive and cohesive Adult Basic Education and ESOL system; developing more cohesive multi-modal transportation networks; increasing child care opportunities; accessing the underground workforce; redeveloping brownfields; and strengthening training connections to health care and other sectors.

Nearly all of these ideas have already been broached in the City's Consolidated Plan, which corresponds very well with the CEDS. All of these areas of focus are areas in which the City's ConPlan would like to address over the next 5 years.

Discussion

Unfortunately, publicly funded Individuals Training Account (ITA) vouchers funded through the Workforce Innovations and Opportunities Act (WIOA) are in short supply. The nature and design of the workforce system rewards One-Stop Career Centers with funding for positive employment outcomes. This dynamic ensures that ValleyWorks Career Center is providing vouchers only to those most likely to succeed (completing training and obtaining permanent employment). This dynamic and

practice eliminate the likelihood of members of Haverhill's underclass or those with special needs from obtaining these sorts of life-changing training opportunities.

One disturbing trend is that while educational attainment levels throughout the Target Area have risen since the start of the century (2000), as measured in terms of high school diploma or equivalency attainment, as well as the percentage of residence with a Bachelor's degree, overall income levels have been correspondingly flat or even fallen in these same areas over this same timeframe. More education has not led to greater incomes in these neighborhoods, as adjusted for inflation. This is a perplexing problem that is not unique to the city. This dynamic points to the need to foster better employment and training pipelines in better-paying emerging industries over the next period.

MA-50 Needs and Market Analysis Discussion

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

There are several populations which are more affected by multiple housing problems than others, particularly: renters; owners with extremely low-incomes; the elderly population; and individuals with disabilities.

The City of Haverhill contains 5,535 residents determined to have Extremely Low-Income. Of these residents, 2,970 or 54% experience one or more housing problems. Furthermore, the City of Haverhill has 6,175 of its residents with defined Low-Incomes. Of these Low Income residents, 1,930 or 31% have one or more housing problems. Low and Extremely-Low income disabled households with housing problems risk being forced into temporary relocation or homelessness due to their housing problems. Elderly residents face housing problems regardless of tenure status and income level.

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

The City has determined that there are two neighborhoods which are more affected by multiple housing problems and a correspondingly high crime rate. Those two neighborhoods are the Mount Washington neighborhood and the Lower Acre area. The City will be seeking to establish a Neighborhood Revitalization Strategy Area (NRSA) districts as amendments to this Plan for each of these particular areas.

As described in this Plan, the City of Haverhill has developed a pilot program to target these two neighborhoods and to improve the housing situation in each. This pilot program will focus targeted and coordinated specific First-Time Homebuyer and Housing Rehabilitation funds to these neighborhoods. The City will also support infill development in these areas so as to update and add to the housing stock in these neighborhoods. The CDD anticipates an increasing share of minority home ownership, particularly in these target neighborhoods over the next Five years, especially among the city's Hispanic/Latino community. This population is developing more of its own churches, social programs, bodegas, businesses and institutions in these neighborhoods.

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

The two neighborhoods that the pilot program will focus on consist of mostly renters with little homeownership. The majority of the structures located in these neighborhoods are multi-family units containing 6 or less units. The units appear to be fully occupied by residents of either Extremely Low-Income or Low Income. It is estimated that these residents are experiencing one or more of the severe housing problems defined in this plan.

These neighborhoods comprise some of the largest populations of first-generation and/or immigrant residents. The Mount Washington and Lower Acre neighborhoods consist of neighborhoods that are nearly 50% Hispanic/Latino.

Many of the multi-family dwellings in these areas have been spilt into additional housing units (4 or more) by non-owner occupant landlords. The lack of owner-occupancy in these neighborhoods is striking, less than 30%, much different from other areas of the City and even the rest of the CDBG Target Area. Indeed, owner-occupancy seems to be the predominant socioeconomic factor in Haverhill. Many areas of the City have more than 75% owner-occupancy. However, these quite distinguishable areas with markedly low owner occupancy have the highest crime rates, the greatest degree of housing problems and comprise the majority of the entire City's code enforcement issues.

There is also a notable amount of tenancy churn in some of the largest multifamily properties, with a great deal of turnover and instability.

A great deal of the housing dwellings in the Mount Washington and Acre neighborhoods are a century or more old, with lead-based paint issues prevalent. However, a common characteristic is that these areas are experiencing soaring housing costs across the board in a rebounding housing market.

Are there any community assets in these areas/neighborhoods?

Despite the challenges of the Lower Acre and Mount Washington neighborhoods, there are many community assets that can serve as anchoring platforms for revitalization in these areas.

Employers- There are several institutions that provide employment for local residents. Some of them are in the City's large food manufacturing cluster, such as Joseph's Pasta (in the Acre) and Fantini Bakery (atop Mount Washington). There are other businesses in light manufacturing, health care, retail and professional services that can accommodate employment for large numbers or relatively unskilled labor.

Non-Profit Institutions/Churches- In the Lower Acre, there are churches such as St. James' Parish, Trinity Episcopal Church, Portland Street Church, Salvation Army, Iglesia de Dios Pentecostal, Brookridge Community Church, First Baptist Church and others that serve as community assets. There are several non-profits located in the Lower Acre, including the YMCA, YWCA, Emmaus, Inc., Girls, Inc., Open Hearts Ministry, Boys and Girls Club, Common Ground Ministries, St. Vincent dePaul, Joyful Ladle, Team Coordinating Agency, Pregnancy Care Center, Salvation Army, Homeless Drop-In Center and others. In the Mount Washington neighborhood, there are not quite as many non-profit institutions, but there are active church groups such as Somebody Cares New England, the Rehoboth Lighthouse Church, All Saints Parish, the 2nd Spanish Church, Veterans Northeast Outreach Center, the Inner City Boxing Club are non-profit organizations that serve the Mount Washington area.

Long-Time Residents- Despite properties with massive amounts of turnover and transient rental populations, there are also several properties in both neighborhoods that have been homes for long-time and stable owner-occupants.

Businesses- There are small businesses, such as barber shops, stores, variety stores, restaurants, bodegas, Laundromats and other businesses that serve as commercial centers for the local residents of these neighborhoods. These households often serve as the 'glue' that hold neighborhoods together and insist on a higher standard of living.

Existing Infrastructure- These areas are commonly served by city water, sewer, and natural gas. There is a decent roadway network in place. Many of these neighborhoods have Wi-Fi or broadband connection.

Parks/Playgrounds- There are a number of parks and playgrounds in these low-to-moderate income areas to which the City has devoted increased care and resources. Many of these are inner-city neighborhood facilities such as Swasey Field, Portland Street Park, GAR Park and Cashman Field that are assets to low-moderate income residents. The City has worked to add new playgrounds, new trees, benches, bathrooms and other amenities to these public assets.

Neighborhood Schools- The City still has some of its original neighborhood-centered schools in effect, especially for those in the younger grades. The Tilton, Walnut Square, Moody, Consentino and other schools represent assets that not only provide educational opportunities, but also serve as amenities that enhance the cohesiveness and identity of their particular neighborhoods. Keeping these older institutions in use represents a great challenge for this fiscally-constrained city.

Are there other strategic opportunities in any of these areas?

Available workforce- There are many skilled, available workers who have experience in advanced manufacturing (over 4,000 Haverhill residents were displaced when Lucent's Merrimack Valley Works collapsed and disappeared in the early 2000s). Specialty manufacturing is on the rise in the city, and there needs to be better pipelines developed through the schools, in particular Whittier Regional Vocational High School, to support employers such as the food manufacturers, Southwick Clothing, Magellan Aerospace, health care providers and others.

The community also is served by its local Community College and other training entities dedicated to workforce investment, which represent a strategic opportunity to connect students to employment, immigrants to ESOL and career ladders for low-mod individuals.

The newer immigrant community, returning veterans and non-college bound youth all represent an available workforce for employers. Increasing opportunities for these subgroups is a critical element to the success of the City and this Plan.

Competitive Housing Prices- While the City's housing prices are increasing faster than the ability of many low-income individuals to keep pace with, the City's housing market and housing stock provides competitive bargains when compared to the Greater Boston market or even Southern New Hampshire. The City's relative affordability presents a strategic opportunity for the future. Keeping this competitive cost advantage represents a major goal for the City and this Plan.

Existing Infrastructure- Much of the City and CDBG Target Area possess a great deal of existing physical infrastructure already, such as city water and sewer connections, natural gas lines, electric, five interstate highway exits on I-495, two commuter rail stations, an Amtrak DownEaster stop, along with broadband and Wi-Fi. Many other abutting communities, especially in neighboring New Hampshire, need to develop this sort of infrastructure. Haverhill already has much of this infrastructure in place, although the City needs to upgrade and update much of this infrastructure.

Merrimack River- The River represents perhaps the best untapped potential for the economic growth and social health and vitality of the City. A much cleaner River now presents new strategic opportunities for economic development and reuse. Some of the best redevelopment parcels are found along the Merrimack River. The Bradford Rail-Trail rings the southern side of the Merrimack opposite Downtown Haverhill; a new and expanded Boardwalk will be constructed behind Merrimack Street as part of the transformative Harbor Place Project. There are opportunities for docks, rowing, tour boats and commercial navigation. The Merrimack runs through Haverhill more than any other community from the White Mountains to the sea. Getting access to it from many parts of the City has been a longstanding challenge. Increasing access onto and into the Merrimack River remains a key economic development priority and guiding principle of this Plan.

Farms and Community Gardens- Haverhill is blessed with lots of land and many strong family farms, which present strategic opportunities for connecting farm-to-tables in the City, and generating different types of economic development. The inner city also hosts a number of community gardens that can also help provide fresh, healthy food choices for inner-city residents. Connecting this network of farms and community gardens with the City's numerous food establishments represents a tremendous strategic opportunity.

Artists- A number of so-called 'starving' artists live in the city due to its affordability and proximity to Boston. Furthering and developing opportunities for this latent group of homegrown talent is a strategic opportunity that Creative Haverhill and other entities are working to fulfill.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The City of Haverhill's (2015-2019) Strategic Plan seeks to move the City's housing and urban development needs and agenda forward during a period of great transition.

The Strategic Plan seeks to target its focus and the vast share of its resources not just onto the federally-determined Low-Moderate Income areas of the City (CDBG Target Area), but also further refined into a Neighborhood Revitalization Strategy Area (NRSA) in the Lower Acre section of the City, pending approval.

The Plan adjusts to the new realities of dynamic market conditions while assessing how to stretch and leverage existing resources, many of which are extremely constrained.

The Plan bases nearly all of its activities upon achievement of the following goals: Providing Shelter and Services for a growing homeless population; expanding housing of all types, for all socioeconomic classes; maintaining the housing stock in the city, especially the century old stock built during the city's industrial boom around 1900; increasing homeownership in inner city neighborhoods; promoting economic and workforce development; and providing basic necessities for the housed-poor, those whose housing costs consume an undue percentage of their resources, leaving little for other needs. All of these Strategic Plan goals could be considered in the catch-all category of Neighborhood Stabilization.

The Plan addresses changes in the relationship between the City and the Haverhill Housing Authority. It also describes renewed efforts to combat lead-based paint hazards, which affect so many of the activities the Plan supports.

The Plan outlines an Anti-Poverty Strategy based upon Opportunity. The need to provide opportunity to the residents of Haverhill is the overarching precept of this plan. Opportunity can take many forms: housing; literacy; education; social supports; freedom from crime and economic stagnation; employment; new or leveraged resources, etc. Promotion of opportunity, making individuals aware of opportunity in their midst, is a challenging endeavor and drives the City's efforts in this Plan.

The Plan also depicts the monitoring, oversight and management efforts to ensure that the City and its subrecipients, partners and agents conduct the public business in adherence with this Plan in the most efficient and effective manner.

This Plan guides the community development efforts of the City through the end of the decade, attempting to position the City for future greatness in this Century.

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

Geographic Area

Table 47 - Geographic Priority Areas

1	Area Name:	CDBG TARGET AREA
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

General Allocation Priorities

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

The goal is to disburse funds evenly around the CDBG Target Area, especially in the Mount Washington Area. Many service providers and critical projects have been ongoing in the Acre as well as Downtown. It is important that the Mount Washington Area also receives a fair share of funding and projects. The non-profit and religious community is less established in Mount Washington as opposed to the Acre, and that creates its own share of issues.

** - This Plan will be subject to amendment for the purposes of including a Neighborhood Revitalization Strategy Area - **

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

Priority Needs

Table 48 – Priority Needs Summary

1	Priority Need Name	Maintain, Preserve and Improve Housing Stock
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Individuals Families with Children veterans Elderly Persons with Physical Disabilities
	Geographic Areas Affected	CDBG TARGET AREA
	Associated Goals	Expand Type, Supply and Diversity of Housing Maintain and Preserve Housing Stock Increase Owner-Occupancy in distressed areas Stabilize Neighborhoods
	Description	<p>This goal addresses the need to upkeep the city's inner city housing stock, a majority of which is 75-120 years old.</p> <p>There is a need to address code deficiencies, upgrade energy efficiencies and to improve the look and feel of inner city neighborhoods. Where practicable, many of these older dwellings need to be de-leaded or have their lead-based paint hazards reduced at a minimum. Special attention needs to be paid to overall quality of multi-family dwellings in the Acre and Mount Washington neighborhoods.</p> <p>Code deficiencies in the areas of plumbing, electrical, heating and other systems need to be addressed, especially since a great deal of unpermitted and potential unlicensed repair activities occurred in the last Recession. Many roofs and external porches are in a great deal of distress throughout the City as well. In other cases, aging homeowners require accessible ramps, doorways and other elements.</p>

	Basis for Relative Priority	<p>This has been an ongoing need as the city's housing stock ages and especially since the housing collapse of the past decade. This priority never seems to fade as properties weather New England storms and winters each year.</p> <p>With many low-to-moderate income families living in illegal units or in overcrowded conditions, there is a need to ensure that safe and decent housing conditions are met to avoid public safety and public health crises. This 'doubling-up' phenomenon surged during the Recession and strained many dwelling units that now require rehabilitation of plumbing, sewerage, electrical and other systems.</p> <p>The aging of the City's housing stock is an ongoing and legitimate concern that traditionally has been one of the community's top priorities.</p>
2	Priority Need Name	Expand Type, Diversity and Supply of Housing
	Priority Level	High
	Population	<p>Extremely Low</p> <p>Low</p> <p>Moderate</p> <p>Middle</p> <p>Large Families</p> <p>Families with Children</p> <p>Elderly</p> <p>Rural</p> <p>Chronic Homelessness</p> <p>Individuals</p> <p>Families with Children</p> <p>Mentally Ill</p> <p>Chronic Substance Abuse</p> <p>veterans</p> <p>Persons with HIV/AIDS</p> <p>Victims of Domestic Violence</p> <p>Unaccompanied Youth</p> <p>Elderly</p> <p>Frail Elderly</p> <p>Persons with Mental Disabilities</p> <p>Persons with Physical Disabilities</p> <p>Persons with Developmental Disabilities</p> <p>Persons with Alcohol or Other Addictions</p> <p>Persons with HIV/AIDS and their Families</p> <p>Victims of Domestic Violence</p>

	Geographic Areas Affected	CDBG TARGET AREA
	Associated Goals	Provide Shelter and Services for Homeless Expand Type, Supply and Diversity of Housing Maintain and Preserve Housing Stock
	Description	As a growing City, the City seeks to increase its housing supply for all income levels, from market rate units to units for very-low income households. Providing more housing supply will help the City grow responsibly, safely and serve as a check on escalating home costs. The City needs to stay above the 10% threshold for affordable housing, which may require around 1,000 additional affordable housing units over the next 5 years ad the City grows. The need to diversify the housing stock is in response to demand from several groups in the community who are seeking more practical housing options.
	Basis for Relative Priority	The City needs additional housing units to accommodate planned growth. The City want to maintain its level of affordable housing so as to control its destiny in terms of smart growth. The City also seeks to attract middle and upper class residents with disposable income to help support the economy of this Gateway City while providing decent housing and services for the homeless, very-low and low-income individuals and households in the City.
3	Priority Need Name	Provide Basic Shelter and Services for Homeless
	Priority Level	High

Population	<p>Extremely Low Large Families Families with Children Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Persons with Mental Disabilities Persons with Physical Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence</p>
Geographic Areas Affected	<p>CDBG TARGET AREA</p>
Associated Goals	<p>Provide Shelter and Services for Homeless Expand Type, Supply and Diversity of Housing Maintain and Preserve Housing Stock Provide Non-Housing Necessities</p>
Description	<p>There is a need to increase shelter options across the City, both in terms of quantity and location. There is an ongoing need to continue an increasingly-effective coordination of service referrals across agencies for homeless individuals, throughout the City and the region.</p> <p>The City needs to provide substance abuse and mental health treatment, as well as other support options to raise individuals out of the despair of chronic homelessness and hopelessness.</p> <p>More large family units are needed to house homeless families. In addition, greater resources are needed to get individuals out of temporary shelter and into permanent housing situations. There is a particular need for additional resources for women (and children) in crisis due to domestic violence or other situations.</p> <p>Better identification and service referrals and connections are needed between unaccompanied youth in the City and school system. More resources need to be provided to combatting substance abuse, in particular heroin and opiate addiction, particularly among young people.</p>

	Basis for Relative Priority	A spike in homelessness despite a growing economy calls for additional resource allocation and focus to be given on the subpopulations of homeless in Haverhill who may be falling through the cracks. Homelessness has seemingly become a more 'visible' problem in the City, and the need for shelter beds and services has not tapered, as the ranks of the homeless get increasingly larger, more diverse, and complicated.
4	Priority Need Name	Increase Owner Occupancy in Target Area
	Priority Level	High
	Population	Low Moderate Middle Large Families Families with Children Individuals Families with Children veterans
	Geographic Areas Affected	CDBG TARGET AREA
	Associated Goals	Expand Type, Supply and Diversity of Housing Maintain and Preserve Housing Stock Increase Owner-Occupancy in distressed areas Stabilize Neighborhoods
	Description	Owner-occupancy may be the single biggest factor in determining quality of life in Haverhill. Whereas most neighborhoods possess >80% owner-occupancy, the poorest neighborhoods in the Lower Acre and Mount Washington neighborhoods have less than 30% owner-occupancy. These areas also feature the highest crime rates, highest quantity of housing problems and public health/code issues. Incentivizing owner-occupancy in these targeted neighborhoods represents one of the most effective, yet inexpensive, ways in which to increase the quality of life in these distressed neighborhoods.

	Basis for Relative Priority	Increasing owner-occupancy has become a true mission for the City's Administration. Increasing owner-occupancy in the inner-city helps the fiscally-challenged City deal with a perceived shortage of police officers per capita, discourages drug dealing and gang activity, and promotes responsible maintenance of housing stock. Other impacts include de-leading of the City's housing stock, preservation of architectural features and neighborhood stability. This activity also increases opportunity and access to the American Dream. The City plans to greatly increase funding and access to its First-Time Homebuyer programs going forward.
5	Priority Need Name	Enhance Public Safety and Public Health
	Priority Level	Low
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	

	Associated Goals	Maintain and Preserve Housing Stock Provide Non-Housing Necessities Stabilize Neighborhoods
	Description	There exists a need to stem narcotics and gangs, opiate addiction and other illicit activity. Public health epidemics and domestic violence are a growing concern in overcrowded housing situations and transient populations. Community policing is needed to provide a sense of safety and security among all residents while providing investors with confidence in doing business in the City. Community policing helps to build a better bond between the police and government officials and neighborhood residents, especially minorities, as events around the nation have demonstrated the societal impacts in breakdowns of these bonds.
	Basis for Relative Priority	Although this is a Community Development focus, it is assigned a low priority as this remains the principal concern of other departments, most notably the Police and Health/Inspectional Services Department. Nevertheless, this remains such a key issue for the City in general that the Community Development Department also shares in this responsibility to a lesser degree.
6	Priority Need Name	Provide for Non-Housing-Related Basic Needs
	Priority Level	High

Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
Geographic Areas Affected	CDBG TARGET AREA
Associated Goals	Provide Non-Housing Necessities
Description	This priority includes addressing the various needs of those expending too much money on housing, and therefore unable to meet other basic necessities such as food (including nutrition), shelter, heat, health care, clothing, furnishings, utilities, day care, socialization, medicine and transportation.

	Basis for Relative Priority	The high cost of housing relative to income has squeezed the ability of thousands of Haverhill residents to have a decent quality of life. Support services provided by a plethora of non-profits, church groups, businesses, agencies and subrecipient providers help address the other necessities of life outside of housing and shelter, such as food, heat, medicine, clothing, furnishings, medical check-ups, etc.
7	Priority Need Name	Encourage Economic + Workforce Development
	Priority Level	High
	Population	Low Moderate Middle Large Families Families with Children Public Housing Residents Individuals Families with Children veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Persons with Physical Disabilities Persons with Developmental Disabilities
	Geographic Areas Affected	
	Associated Goals	Provide Shelter and Services for Homeless Promote Economic Development
	Description	This goal seeks to support, nurture and strengthen economic development initiatives and projects, including support of microenterprises and small businesses seeking to grow, especially in Target Area neighborhoods. The intent is to increase employment opportunities and wage growth for residents. Another factor is to support literacy efforts, accessible day care and after-school programming that is career-focused. There is a need to develop a more skilled-workforce to meet the needs of local employers.

	Basis for Relative Priority	The City is determined to spread economic activity from the Downtown 'Renaissance' into the outlying Target Area, including the Lower Acre (Winter Street), Hilldale Avenue, Lafayette Square and Mount Washington neighborhoods. The City seeks to maximize employment and opportunities for new businesses to establish themselves in the City and grow, all the while creating new trained pipelines of skilled workers for existing businesses.
8	Priority Need Name	Promote Neighborhood Stabilization
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Rural Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	CDBG TARGET AREA

Associated Goals	Expand Type, Supply and Diversity of Housing Maintain and Preserve Housing Stock Increase Owner-Occupancy in distressed areas Promote Economic Development Stabilize Neighborhoods
Description	This priority involves preventing and addressing housing foreclosures. Although 15th in population as a Massachusetts municipality, Haverhill was 7th in the Commonwealth in terms of housing foreclosures. This need includes the trouble of identifying vacant properties, moving distressed properties back onto the local tax rolls, and keeping individuals rooted and invested in their neighborhoods. This need also provides for creating and preserving quality neighborhood parks.
Basis for Relative Priority	Identifying and rectifying problematic, distressed, vacant and abandoned properties is one of the most difficult tasks in local government, as it tests the limits of governmental reach. These properties breakdown the quality of life for abutters in so many ways, especially in inner city neighborhoods, in terms of property values, economic development (especially real estate transactions), crime (especially drug dealing), illicit activities, homelessness, public health concerns, fire danger, environmental issues, etc. Neighborhood Stabilization also involves First-Time Homebuyer Activities as well as public safety and health issues.

Narrative (Optional)

The City has a number of community needs, but based on political feedback, survey responses, public demand and observation, it is believed that these needs are the community development priorities for the upcoming 5-Year period.

The common thread of these needs is providing opportunity for all, in the midst of an improving economy that is clearly leaving some behind.

Many of these priority needs are similar to those found in previous Plans: to fight the effects of blight and an aging housing stock; to reinvest in Target Area neighborhoods; to spread job growth to all subsets of the population; to combat homelessness and its causes and effects.

As housing data reveals, the cost of housing is squeezing residents out of other resources. This is a growing phenomenon that was not as prevalent in previous Plans. Likewise the focus on increasing owner-occupancy is another new trend.

This upcoming 5-Year Consolidated Plan period will be ultimately judged by how well the City performed in terms of meeting these needs with the resources it had available and was able to obtain.

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

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
<p>Tenant Based Rental Assistance (TBRA)</p>	<p>Tenant Based Rental Assistance (TBRA) has been used in the past by the City, particularly with HOME funds. However, due to cutbacks in the HOME program, TBRA has not been used as much by the City as a direct source of support. City-funded TBRA is not expected to be used extensively in the future.</p> <p>That stated, there is a tremendous need for rental assistance, given the overwhelming numbers of individuals who are residing in housing units that they cannot afford, due to unemployment or underemployment, rising rental rates, flat wage growth and other general increases in the cost of living. The number of individuals who are behind on their rents is too large to count. Waiting lists for Section 8 subsidies are counted in years as opposed to months or weeks. The few programs that provide spot rental assistance, such as the St. Vincent dePaul programs in the City, are always fully subscribed.</p> <p>The improving economy means that while employment and wages will increase, so will rents, invariably. Those at the very bottom of the income ladder (the unemployable, those with disabilities or on fixed incomes) will be most affected by the lack of availability of TBRA.</p> <p>Previous formerly-established City-funded TBRA programs were based around employment and training programs, such as the former Certified Nurses' Aides (CNA) training program of Community Action, Inc. This model has not been abandoned for policy reasons as much as general funding constraints and competing policy priorities. Given the large number of CNAs trained in the region, the next such employment based TBRA program would likely be in a different field, operated in conjunction with public workforce dollars from Workforce Innovations and Opportunities Act (WIOA).</p>

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
TBRA for Non-Homeless Special Needs	<p>Haverhill is the home for several notable populations of special needs populations. Some of these populations receive rental assistance through Section 8 or other subsidies. However, given the need for additional rental units, greater diversity in the housing stock, including the development of more market rate units, there is reduced priority for using City or other public funds for TBRA for Non-Homeless Special Needs populations.</p> <p>Many seniors already receive a discounted rent or rental assistance through such programs. Some TRBA exists for individuals in certain work programs, and the CDD will work with the local Merrimack Valley Workforce Investment Board to identify employment-based rental assistance programs.</p> <p>More focus is placed instead on providing work opportunities for individuals with disabilities and other special populations. Providing at least partial income for these individuals rather than rental subsidies may be more effective for their development.</p>

<p>New Unit Production</p>	<p>As of the writing of the last Consolidated Plan five (5) years ago, the country was entering an economic period that was expected to be worse than the Great Depression for certain income groups. The City of Haverhill experienced this economic downturn during the years of 2008 until 2013. Now the City is experiencing an economy that is moving upward and thus creating the ability for developers to begin to construct new housing. As of the last plan, the city had not seen any growth in the construction of new housing, particularly housing that is affordable to its residents. That has changed in the last several years. The City has seen an increase in its housing production including the development of approximately 360 new units in its downtown of which 94 are affordable housing units.</p> <p>Even with the upturn in market conditions and the increase of housing production, the City is still experiencing a need for additional housing. In the last 10 years, according to the US Census, the population of Haverhill has increased by 2,980 people (57,572 in 2000 and 60,552 in 2010). If an average household size of 1.8 persons is assumed, then based on the population increase in the last 10 years, the City of Haverhill needs an additional 1,655 housing units to meet the demand. In that same time frame according to the US Census, the housing units have only increased by 1,200 units (22,976 in 2000 and 24,176 in 2010). Because there have been fewer housing units constructed in the last 10 years that what is needed to meet the demand, it can be assumed that additional housing units are needed in the City of Haverhill. Furthermore, it is estimated that the 360 newly constructed units downtown are 96% occupied thus showing the demand for additional affordable rental units in the City. Finally, it is expected that in the next 5 years (2015-2020), approximately 592 affordable housing units will expire. These units include those lost through the expiration of 40B permitted projects and the expiration of Section 8 contracts. With the expectation of a loss of affordable units in the City and the City's need for additional affordable housing, the City has several incentives for developers and property owners to create additional affordable units.</p> <p>In 2006, the City of Haverhill created and approved a Downtown Smart Growth Overlay District (40R District). This district encourages smart growth and fosters a range of housing opportunities along with a mixed-use component. It creates a tool to increase the production of housing affordable to persons of extremely-low, low, and moderate incomes. Furthermore, this district allows for developers to create new affordable housing units at a greater density than previously permitted, while providing the City with additional funding for each unit developed. The City can utilize this funding to assist in the development of future affordable units.</p>
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<p>Rehabilitation</p>	<p>In addition, the City is currently developing a new inclusionary zoning ordinance. The new zoning would require developers to create new affordable housing units with each residential housing development over ten units or provide the City with funds in lieu of developing housing. The City will utilize these funds to develop new housing throughout the City and to maintain its existing housing stock.</p> <hr/> <p>As discussed above, the City has seen an upturn in the market conditions in the area since the writing of the last Consolidated Plan. With that upturn, the City expects an increase in the rehabilitation of existing affordable housing units. It is expected that owners will now have the funding available to rehabilitate their units to create better living conditions for residents.</p> <p>In addition to the private investment expected, the City of Haverhill is committed to the creation of a new pilot program which will focus funding in two severely distressed neighborhoods in the City. The City has determined that there are two neighborhoods that are more affected by multiple housing problems and a high crime rate-- the common link equates to a lack of owner-occupancy. As it is described in this Plan, the City of Haverhill has developed a pilot program to target these two neighborhoods and improve the housing situation in each. The pilot program will focus specific housing rehabilitation funds and First Time HomeBuyer funds provided to these neighborhoods.</p> <p>As in years past, the City is committed to providing assistance to the rehabilitation of affordable housing units and this funding program will continue in the future.</p>
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<p>Acquisition, including preservation</p>	<p>As stated in the two previous sections, the housing market is currently improving and it is expected to continue to improve for the life of this Plan. With that, the City of Haverhill currently has 369 tenant-based vouchers provided in the City, administered by the Haverhill Housing Authority. Furthermore, the City of Haverhill currently has 2,528 affordable housing units listed on the Commonwealth of Massachusetts' Subsidized Housing Inventory (SHI). As of the date of the last Plan, there were only 2,086 units listed on the Massachusetts' Subsidized Housing Inventory. Through the City's efforts, there were 442 affordable housing units constructed in the last 5 years. Unfortunately, it is expected that in the next 5 years (2015-2020), approximately 592 affordable housing units will expire. These units include those lost through the expiration of 40B permitted projects and the expiration of Section 8 contracts. With the expectation of a loss of affordable units in the City and the City's need for additional affordable housing, the City has several incentives for developers and property owners to create additional affordable units. For example, the City will begin the process of updating its Inclusionary Zoning Ordinance to provide for additional affordable housing in the City in the future. Furthermore, the City will continue its efforts by incentivizing developers to create additional affordable housing in Haverhill through the City's 40R District. Because of the continuing improvement to the housing market conditions, the City expects that these efforts will be effective in preserving the existing affordable housing supply and creating additional housing to meet the needs of its residents.</p>
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Table 49 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 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 sectorial 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 50 - Anticipated Resources

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

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.

SP-40 Institutional Delivery Structure – 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Haverhill Housing Authority	Government	Homelessness Public Housing Rental	
EMMAUS	Non-profit organizations	Homelessness Non-homeless special needs public services	
COMMUNITY ACTION INC.	Non-profit organizations	Economic Development Homelessness Non-homeless special needs Rental public services	Jurisdiction
SALVATION ARMY	Non-profit organizations	Homelessness Non-homeless special needs public services	
REBUILDING TOGETHER	Non-profit organizations	Ownership neighborhood improvements public services	
Haverhill YMCA	Non-profit organizations	Homelessness public services	
Society of St. Vincent de Paul - St. James Conference	Community/Faith-based organization	Homelessness Non-homeless special needs public services	Jurisdiction
St. James Parish	Non-profit organizations	Homelessness Non-homeless special needs public services	

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
NFI MA	Non-profit organizations	Homelessness Non-homeless special needs public services	
HAVERHILL POLICE DEPARTMENT	Government	Non-homeless special needs neighborhood improvements public services	Jurisdiction
YWCA of Greater Lawrence	Non-profit organizations	Homelessness Non-homeless special needs public services	Jurisdiction
CTI- Merrimack Valley Small Business Center	Non-profit organizations	Economic Development	
OPEN HEARTS MINISTRIES INC	Non-profit organizations	Homelessness Non-homeless special needs public services	
PREGNANCY CARE CENTER	Non-profit organizations	Homelessness Non-homeless special needs public services	
Haverhill Department of Public Works	Government	neighborhood improvements public facilities	
Merrimack Street Owner LLC.	Owner	Economic Development Rental neighborhood improvements public facilities	
MassDevelopment	Departments and agencies	Economic Development Planning	
North Shore Continuum of Care	Continuum of care	Homelessness Planning Rental public services	

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Rehoboth Lighthouse Full Gospel Church Inc.	Community/Faith-based organization	Non-homeless special needs public services	
Opportunity Works	Non-profit organizations	public services	
Common Ground Cafe	Non-profit organizations	Homelessness Non-homeless special needs public services	
Greater Haverhill Chamber of Commerce	Regional organization	Economic Development Planning	
Creative Haverhill	Non-profit organizations	Economic Development neighborhood improvements public services	
Health and Inspections Department	Government	Non-homeless special needs Ownership Rental neighborhood improvements public facilities	
Merrimack Valley Planning Commission	Departments and agencies	Economic Development Planning neighborhood improvements public services	
McClure Planning LLC.	Private Industry	Planning	

Table 51 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The City has strong links with many fine organizations that provide quality services to needy residents in the community. A number of these organizations are represented above, directly involved in the delivery of services funded by the City with CDBG, HOME and other funds.

One of the great strengths of the City's institutional delivery system has been the focus on renewing and developing solid relationships with these organizations. Another strength has been the renewed

cooperation between and amongst City agencies and departments, and improving their understanding of the power and limitations of CDBG as a tool. These improved relationships manifest themselves in an improved service referral system, whereby residents are connected more seamlessly to the services they require, whether it be housing, counseling, job training, transportation, food/nutrition, literacy, heat or other basic necessities.

As a matter of necessity, design and funding, an ever-increasing number of entities are responsible for delivering the products and services that execute the City's Plan.

One of the gaps in the institutional delivery system relates to geography-- most of the City's service providers are located in the Downtown or Lower Acre neighborhoods. There are few entities and institutions located in the Mount Washington neighborhood, which has become geographically and somewhat culturally isolated.

There are gaps in the delivery system in terms of outreach to certain subgroups, especially those who do not speak English, those involved with the Court system or coming out of prison, migrants, and homeless youth.

A major gap in terms of CDBG is that the City's funds often do not reach the very worst housing conditions, which can be found in non-owner-occupied tenements of more than 3 units. Aside from sporadic Code Enforcement efforts, there is seemingly insufficient ability to deal with housing issues to improve the quality of life in these dwellings. Most of the CDD's efforts focus on owner-occupants and housing of 1-3 units.

Most striking is the gap in the institutional delivery system as it relates to those dealing with addiction, especially opioids and heroin. The number of overdoses and deaths reveal the need for a comprehensive, cross-sectorial, multi-faceted approach to dealing with this public health crisis and epidemic. The City will need all departments doing what they can to address these issues through CDBG and other resources.

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	
Legal Assistance	X	X	
Mortgage Assistance	X		
Rental Assistance			
Utilities Assistance	X	X	

Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics			
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	X
HIV/AIDS			
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X		
Other			

Table 52 - Homeless Prevention Services Summary

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

There is a conscious collective effort by the City-- with and among agencies that serve the homeless-- towards referring homeless individuals to various services, including health care, mental health, substance abuse and employment services.

In the case of the community's largest homeless shelter provider-- Emmaus-- necessities have compelled them to develop many of these services in-house, including medical check-ups, housing counseling, services for individuals with AIDS (funded with the community's HOPWA funds), and the education and training services offered by their own Bethel Business Center. While public employment services, such as those offered through the One-Stop Career Center, ValleyWorks, are available to the homeless, it has been found not to be likely to provide homeless individuals with publicly-funded training vouchers due to performance concerns.

It is well-known that a substantial percentage of homeless individuals cope and contend with some form of mental illness. Emmaus, Community Action and other homeless-serving agencies deal with these issues on a daily basis. While referrals are routinely made to the Massachusetts Department of Mental Health (DMH), more connections are needed to DMH-funded agencies, especially now that Vinfen has merged with and assumed responsibility for the Haverhill DMH Clubhouse on Locust Street, just to name one facility. There are many, however, with mental illness who are not connected appropriately with the DMH-system.

The City hopes to better coordinate public transit services offered through the Merrimack Valley Regional Transit Authority (MVRTA) to connect homeless individuals more seamlessly to health care and medical facilities (including Holy Family Merrimack Valley Hospital), ValleyWorks, the Social Security office, Community Action, the Department of Transitional Assistance (DTA), the District and Housing Courts, and Northern Essex Community College.

The community is fortunate to be the headquarters of the Veterans Northeast Outreach Center (VNOC), which provides a range of 'wrap-around' services to veterans, including homeless veterans and their families. VNOC provides connections to VA-provided health care, mental health (including head injuries and Post-Traumatic Stress Disorder), VA-funded substance abuse treatment and counseling, and employment services (including job training in fields such as green energy, construction, and transportation). Most importantly, VNOC provides a continuum of housing care for veterans.

Greater outreach is being made to homeless and unaccompanied youth, but more needs to be done. The Haverhill School Department's Truancy Officer is also the McKinney-Vento representative and connections are being made with her and agencies that serve the homeless to better identify unaccompanied, 'couch-surfing' or homeless youth. This cohort comprises the most invisible of the homeless population locally, and referring these youth and out-of-school youth to the Career Center, a dentist, or substance abuse clinics such as Pathways or others offered through Team Coordinating Agency (now NFI) is very challenging but rewarding as it can make a huge life-changing difference.

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

The strengths of the service delivery system are generally related to resources and collaboration. For example, the Haverhill Hunger Roundtable is made up of several entities (some CDBG subrecipients, some not) who are organized to provide hot, nutritious meals to the community, organized in such a way as to provide such meals every day of the week. Previously, there were gaps and overlaps as each separate group did their own thing. From this group arose the Haverhill Interfaith Coalition, which shares resources, best practices and other resources in which to help the homeless and those with special needs. As a result, Haverhill is one of the few communities around that provides a meal to the hungry every day of the week.

Likewise, there is a good consortium of food pantries that likewise spread their schedules and resources evenly and efficiently.

For homeless individuals in shelters, there is a continuum of care that has evolved as well. Emmaus' Mitch's Place is the predominant overnight shelter in the City, but it closes and re-opens every day. When it closes in the morning, Community Action's Homeless Drop-In center opens for breakfast, support, socialization or counseling. When the Drop-In Center Closes, the Common Ground Cafe opens

for coffee and lunch, socialization and support. Then it closes as Mitch's Place re-opens at 6PM for dinner and overnight check-in. All of these entities are within walkable distances in the Lower Acre.

Given the plethora of senior housing facilities, there is a good network of agencies that provide services to the elderly and shut-ins, although by no means is there full coverage. Meals on Wheels, Meals for Frail Elders, Sarah's Place, the Council on Aging nurse, Elder Services of the Merrimack Valley and their recently-expanded Senior Brown Bag grocery program are just a few of the examples of services provided to help seniors with health care needs, nutrition, socialization and advocacy.

The City boasts a number of youth-serving agencies as well, such as Girls' Inc., Haverhill sports leagues, the Boys and Girls Club, YMCA, YWCA, Haverhill Boxing Club, Inner City Boxing Club, Rehoboth Church after school program and other programs. However, with the exception of the Rehoboth program, nearly all of these programs occur away from the Mount Washington neighborhood.

There are also strengths in the capacity of the system to support individuals with developmental disabilities, with a strong special education program in the schools that attracts families seeking these sorts of support for their children. There are also a number of new or refurbished supportive group homes for this population, run by entities such as American Training, Fidelity House, L'Arche Irenicon and Career Resources Corporation. Agencies such as these and the ARC of Merrimack Valley and OpportunityWorks, which opened a major new workshop facility near the Northern Essex Community College campus, offer a wide number of employment, training, advocacy, support and health services for individuals with disabilities.

There are gaps in the service delivery system in terms of institutional coverage in the somewhat isolated Mount Washington area. This neighborhood has no homeless shelter, few institutions and growing language barriers. It is a key part of this Plan to expand services to this area in particular, especially those for the homeless.

Most glaring is the inadequacy of the institutional system around the issue of drug and opioid abuse, which also relates to homelessness. Team Coordinating Agency, a division of NFI Massachusetts, operates a number of rehabilitation facilities and services, yet demand outpaces supply.

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

The City has a strategy to overcome gaps in institutional structure in several key areas.

In terms of homelessness, the City is seeking to establish a Neighborhood Revitalization Strategy Area (NRSA) designation that would allow for greater funding of the Mitch's Place overnight shelter, by exempting this activity from the 20% public services cap, as this shelter is operated by Emmaus, a Community Based Development Organization (CBDO) in that area. In addition, the City is actively seeking to locate some shelter beds in the Mount Washington neighborhood, starting with the

Somebody Cares ministry's basement at 358 Washington Street and analyzing possible investment to other locations within walking distance as well.

Furthermore, continued focus will need to be placed on helping homeowners avoid foreclosures, which also drives homelessness. The City will continue to work with Lawrence CommunityWorks and Community Action in order to help households avoid foreclosure.

The City is working with the Haverhill Opioid Prevention and Education (HOPE) organization-- a coalition of residents, affected families, non-profits, treatment providers such as TCA/NFI, education, law enforcement, courts, hospitals, public health, and other personnel-- to determine and address gaps in identifying, treating and serving those with addiction to drugs, including Oxy and heroin. The death toll from the wave of opioid abuse, the crime, homelessness and family disintegration present some of the most profound problems facing the City, and the gaps in the system present challenges for all institutions providing services in the City. In addition to providing local law enforcement with Narcan and prescription drug disposal options, the City is pursuing grants and other steps to treat, incarcerate and counsel those affected by heroin use and prescription drug abuse, as well as increasing education to middle and high schoolers about this critical topic.

The opioid crisis shone a light on other areas of shortage in our institutional delivery structure, most notably in the area of public health. This is an area where the City needs to be better prepared in case of epidemics or public health crises.

Likewise, the institutional structure to deal with housing problems, especially in terms of investor-owned, non-owner-occupied property, is somewhat deficient. The City's Health and Inspectional Services Department receives badly-needed funding from CDBG to augment its efforts, but there is little in terms of non-profit assistance or advocacy for these issues. Dedicating additional funding and developing creative partnerships are part of the strategy in this case.

The City's efforts to address Vacant/Abandoned housing offers a blueprint and inspiration on how to handle issues such as these. Until a few years ago, there was no dedicated institutional structure to address these sorts of properties. Thanks to a grant from the Attorney General's office, mayoral strategies and prioritization, as well as the establishment of a Vacant Property registry, there are resources and capacity to tackle a problem that before represented a major institutional gap. Similar dedication will be needed to address other unsatisfied priority needs in the community.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Provide Shelter and Services for Homeless	2015	2020	Homeless public services	CDBG TARGET AREA	Expand Type, Diversity and Supply of Housing Provide Basic Shelter and Services for Homeless Encourage Economic + Workforce Development	CDBG: \$190,000 Continuum of Care: \$900,000 HOME- local share: \$250,000 VASH: \$2,000,000	Homeless Person Overnight Shelter: 200 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 20 Beds Housing for Homeless added: 55 Household Housing Unit

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	CDBG TARGET AREA	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 Promote Neighborhood Stabilization	CDBG: \$250,000 Continuum of Care: \$900,000 HOME- local share: \$625,000 MassWorks: \$5,000,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 250 Households Assisted Rental units constructed: 150 Household Housing Unit Rental units rehabilitated: 75 Household Housing Unit Homeowner Housing Added: 90 Household Housing Unit Homeowner Housing Rehabilitated: 175 Household Housing Unit Housing for People with HIV/AIDS added: 2 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
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 Provide Basic Shelter and Services for Homeless Increase Owner Occupancy in Target Area Enhance Public Safety and Public Health Promote Neighborhood Stabilization	CDBG: \$1,850,000 HOME- local share: \$50,000	Homeowner Housing Rehabilitated: 175 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: \$550,000 HOME- local share: \$25,000	Direct Financial Assistance to Homebuyers: 60 Households Assisted
5	Promote Economic Development	2015	2020	Non-Housing Community Development	CDBG TARGET AREA	Encourage Economic + Workforce Development Promote Neighborhood Stabilization	MassWorks: \$9,700,000 Massachusetts Cultural Council: \$100,000	Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted Facade treatment/business building rehabilitation: 5 Business Jobs created/retained: 100 Jobs Businesses assisted: 35 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	CDBG TARGET AREA	Provide Basic Shelter and Services for Homeless Enhance Public Safety and Public Health Provide for Non-Housing-Related Basic Needs	CDBG: \$700,000	Public service activities other than Low/Moderate Income Housing Benefit: 7500 Persons Assisted
7	Stabilize Neighborhoods	2015	2020	Affordable Housing Non-Homeless Special Needs Non-Housing Community Development	CDBG TARGET AREA	Maintain, Preserve and Improve Housing Stock Increase Owner Occupancy in Target Area Enhance Public Safety and Public Health Promote Neighborhood Stabilization	CDBG: \$525,000	Public service activities for Low/Moderate Income Housing Benefit: 60 Households Assisted Direct Financial Assistance to Homebuyers: 60 Households Assisted Buildings Demolished: 3 Buildings Housing Code Enforcement/Foreclosed Property Care: 100 Household Housing Unit

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Provide Shelter and Services for Homeless
	Goal Description	<p>This goal is designed to address a visible increase in the number of homeless individuals and families in Haverhill. The increase in the ranks of the homeless has outpaced the number of available shelters, shelter units or beds. There is a need for a better geographic spread of shelters into other parts of the City (such as the Mount Washington neighborhood). The need for greater shelter capacity is also challenged by the diverse needs of the various homeless groups, such as youth, single parents, elderly, mentally ill, veterans, etc.</p> <p>Aside from beds, there is also a profound need for support services for the homeless, such as food/nutrition, clothing, medicine/health care, case management, counseling, transportation, companionship and drug and/or alcohol treatment. These are necessities that are not consistently available to the homeless in the community.</p> <p>VASH vouchers will help provide shelter and housing for homeless veterans from around the region.</p>
2	Goal Name	Expand Type, Supply and Diversity of Housing
	Goal Description	<p>This goal includes promoting, funding and constructing new housing for a diverse range of households and income ranges in the city. As a Gateway City, Haverhill has struggled to build market rate housing and attract new residents with disposable income to support the City's tax base, businesses, restaurants and shops. At the same, there exists new demands to construct more affordable housing, especially for those below 30% Area Median Income, as well as new workforce housing, plus housing for special subpopulations, including the those with disabilities, out of school youth, immigrants, students and others. Developing a range of housing that reflects the diversity of the City will help promote economic development that benefits all residents, while enhancing the overall quality of life.</p> <p>MassWorks funds are supporting the Harbor Place development, which includes both new market rate and affordable housing; this represents a good example of the diverse types of housing that need to be added.</p>

3	Goal Name	Maintain and Preserve Housing Stock
	Goal Description	This goal seeks to maintain and preserve the housing stock, especially in inner-city Haverhill, so as to reduce housing code deficiencies and violations, in order to provide safe, decent housing for all residents. A key component of this goal is housing rehabilitation, along with code enforcement and de-leading activities. Housing rehabilitation activities will be a primary expenditure for the City's Community Development Department moving forward, given that so much of the city's housing stock was built to support the Industrial Revolution from the 1880s-1920s, especially in the CDBG Target Area.
4	Goal Name	Increase Owner-Occupancy in distressed areas
	Goal Description	Given that owner-occupancy rates largely predicate the quality of life of Haverhill neighborhoods in terms of crime, property values, civic infrastructure, housing quality and other standards, there is a need to incentivize home ownership in certain distressed neighborhoods in the City, as opposed to other parts of the community. The goal is to place First-Time Homebuyers into these neighborhoods to make long-term human and capital investments. The City's CDBG-funded First-Time Homebuyer support will be limited exclusively to low-owner occupancy neighborhoods, in order to promote stable neighborhoods. Coordinating housing rehabilitation with FTHB efforts will promote the conversion of distressed properties into stable, decent homes.
5	Goal Name	Promote Economic Development
	Goal Description	This goal seeks to expand economic opportunity across the populace, both in terms of new business growth and development as well as workforce development opportunities. The City seeks to provide support to microenterprises to help them grow, prosper and add employees, in particular minority and women-business owned entities. In addition, the City seeks to provide support to existing businesses through facade improvement, loans and other tools. Furthermore, the City seeks to use CDBG where practical to augment the Workforce Innovations and Opportunity Act (WIOA) through support of workforce development and literacy efforts to immigrants, disabled individuals, veterans, unaccompanied youth and other chronically under-employed, hard-to-serve populations.

6	Goal Name	Provide Non-Housing Necessities
	Goal Description	<p>The goal is to use federal funds such as CDBG to assist local non-profits, service provider agencies and subrecipients in providing basic necessities beyond housing and shelter, such as food/nutrition, heat, utilities, clothing, furnishings and medical care/medicine. These are pressing needs, not just for the homeless but also those who do have housing, but are unable to afford much else, as an unsustainable amount of their income is directed towards housing costs.</p> <p>Too many households are forced to choose between rent or mortgage and putting food on the table. This goal seeks to provide resources to assist such households.</p>
7	Goal Name	Stabilize Neighborhoods
	Goal Description	<p>The goal is to stabilize neighborhoods from the effects of abandoned or neglected vacant properties, to provide homeowners with foreclosure assistance, infuse First-Time Homebuyers into distressed areas and to renovate urban neighborhood parks and playgrounds in the City.</p> <p>Identifying distressed vacant and/or abandoned properties (oftentimes foreclosed properties) is a key step towards stabilizing the public safety and health threats posed by such neglected dwellings. The City needs to maintain its focus on revitalizing distressed vacant properties through aggressive and consistent Code Enforcement, swift legal actions in Housing Court and designation of Property Receivers to maintain properties and eliminate code violations through Court orders. Such actions will also hasten the return of these properties onto the tax rolls.</p> <p>In order to avoid the housing calamities associated with the last Recession, there is a continued need to provide new homebuyer education as well as foreclosure prevention counseling to many homeowners. The City seeks to place First-Time Homebuyers into distressed neighborhoods with low owner-occupancy rates in order to create a sense of belonging, investment and success in these areas.</p> <p>Also, the City needs to upkeep its investment in smaller inner-city neighborhood parks, which have often been sacrificed during lean budget times at the expense of larger facilities of the outskirts of the City, such as Haverhill Stadium/Riverside Park, Winnekenni Castle grounds and elsewhere. Having adequate neighborhood facilities--such as Cashman Field, Portland Street Park, Union Park, GAR Park, Swasey Field, 12th Avenue Park, Wysocki Park and elsewhere-- helps to stabilize neighborhoods as well.</p>

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

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

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

Not applicable-- The HHA is not required to increase the number of accessible units by a Section 504 Voluntary Compliance agreement. There is market demand, however, for retrofitted units and ADA accessible units that would meet a Section 504 determination.

Activities to Increase Resident Involvements

There have been efforts, led by the Mayor's appointees to the HHA Board, to increase the role of the Tenant Council and the Resident Advisory Board, which serve as the mouthpiece for the HHA residents. Greater effort is being made under the new HHA management to solicit comments, questions, suggestions and concerns about the daily management and involvement of HHA properties. 3 new members were added to the Resident Advisory Board in the past year, with a greater emphasis on diversity of ages, races, ethnicities, and physical location of these resident board members.

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

No

Plan to remove the 'troubled' designation

Not Applicable-- the Haverhill Housing Authority is not designated as troubled. In fact, it is deemed 'high-performing.'

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

Barriers to Affordable Housing

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.

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 9.75% of its housing stock as being certified by the Massachusetts Department of Housing and Community Development as affordable. Over 500 new

units have been created Downtown from old shoe mills, and now another 125-160 are currently in development downtown. Hundreds of additional new units are expected over the next 5 years, and will need to be to offset the potential loss of expiring units.

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 CHODOs), financial resources and incentives; slow-moving bank-owned vacant and/or foreclosed properties; and updated building and fire codes.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

There are plans already underway to change the City's Inclusionary Zoning Policies to a system where developers could make a payment in lieu of development of affordable unit(s). This would provide funds to the City to develop affordable housing where it is more feasible for economic, geographic, political or other reasons.

The City strives to create more affordable housing, and is in renewed discussions with the Haverhill Housing Authority for ways in which to increase either their stock or their allotment of Section 8 vouchers. Furthermore, the City is an active and aggressive member of the North Shore HOME Consortium and Continuum of Care. This has led to the procurement and disproportionate award of federal funds to develop additional affordable housing.

The City's new riverfront zoning promotes mixed-use residential development more by right than special permit.

Meanwhile, the CDD strives to de-lead as many properties as possible, as well as connect rental owners to Get the Lead Out and other state de-leading programs. The CDD works with landlords to promote fair housing, another barrier to affordable housing.

A possible strategy will be to reinvigorate the Haverhill Housing Partnership (HHP), which can link with church groups, neighborhood associations and the HHA to promote and protect the development of affordable housing that will help Haverhill's low-to -moderate income residents find decent, affordable permanent housing. The HHP grew dormant, but the need for this group actually increases as Haverhill's housing market improves, threatening to squeeze out the development of affordable housing units.

SP-60 Homelessness Strategy – 91.215(d)

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

As an overall strategy to addressing the needs of those who are currently homeless, all of the community members of the North Shore Continuum of Care have a continuing goal to provide a viable network that implements a new “Coordinated Entry” component into our North Shore Homeless Management Information System [HMIS] database. This will prioritize access to any available unit across 30+ communities to provide housing to any applicant with the greatest need. As is evidenced in the 2014 'Point In Time Count,' many unsheltered persons are chronically homeless and have other issues, including but not limited to mental illness and substance abuse. Therefore, reaching out and assessing individual needs requires a partnership between shelter, service and health care providers.

Haverhill Police and other first responders engage with unsheltered homeless and link them with emergency shelter (usually through Emmaus), physical and mental health services, and case management for benefits enrollment, housing placement, and other services.

Efforts have been made to increase joint planning and coordination amongst several agencies and entities to conduct the annual Point-in Time Count, including the Police Department, Mayor's Office, Haverhill Public Schools, Haverhill District Court, Community Action, the YMCA, the Boys and Girls' Club, Common Ground and the lead agency, Emmaus. A special focus is placed upon the local McKinney representative in the School Department to conduct outreach to unaccompanied youth, who can be tough to find and identify.

All CBBG subrecipients will be required going forward to maintain contact lists of other subrecipients so that, when homeless or near-homeless individuals are discovered, a cross-referral system will be available.

Street outreach to homeless individuals is offered by several subrecipients with whom the City has established relationships and provides funding, including Emmaus, Open Hearts Ministries, the Homeless Drop-In Center, and Common Ground, to name a few. Food pantries, youth-serving organizations and other agencies also work with homeless and near-homeless (those at high risk of homelessness) commonly in their midst. The City will monitor and work where possible with Common Ground as they increase their street outreach after they complete such a strategy and count in Lawrence.

As downtown riverfront projects emerge, as vacant properties get remedied, and as the Bradford Rail-Trail project continues, some of the traditional homes for vagrants and itinerant homeless are being removed; this is relocating some of these homeless persons out of the shadows and into more public, more visible locales, making outreach even more critical to the community.

Outreach to homeless individuals and households combined with the ability to assess their respective needs constitute critical steps and strategy for the Plan.

Addressing the emergency and transitional housing needs of homeless persons

The entire North Shore region has four main shelters for individuals - which have a combined capacity of 183 beds that serves an estimated number of 425 people a year. Emmaus' Mitch's Place shelter houses at least 32 homeless individuals every night. Beds are not guaranteed and individuals must sign up every single night.

There are a variety of family shelters in the region that have a capacity of about 481 beds, not counting 169+ motel rooms used by the Commonwealth to house approximately 140 homeless families.

While the focus of the CoC over the last decade continues to be to provide permanent supportive housing (PSH), especially for the chronically homeless, there are approximately 87 transitional housing beds available for homeless individuals. The average length of stay in emergency shelter is often 6-9 months and up to 12 months in transitional housing. Emmaus manages 14 transitional to permanent housing units in Haverhill.

While not expanding the capacity of current shelters, there is an ongoing effort to continue to provide emergency shelters and transitional housing for the homeless and continue to support the efforts of agencies to provide services. The availability of beds is substantially below the need for every shelter. Although some shelters have maintained waiting lists, it is currently a first-come, first-served system for individuals. There is a modest winter overflow expansion because of the extreme weather during the coldest months of winter, but even that has to be limited for the safety of all. All homeless families are housed in accordance with Massachusetts law. It has not been unusual to have a family of five living in one motel room for months on end at the Best Western near I-495 in Haverhill.

Substance abuse and mental illness issues are particularly prevalent among those needing emergency shelter and transitional housing. Providing resources to addressing these needs is as critical as the creation of new shelters. The City is seeking grants and partnerships to address substance abuse, mental health therapy and other treatable conditions. Approximately one-third (1/3) of all of Haverhill's homeless individuals suffer some sort of chronic health condition, so aligning housing with medical care, treatment facilities and health programs is essential. The approximate life expectancy of a chronically homeless individual is a mere forty (40!) years of age.

Nevertheless, the City plans to create new unit (s) of shelter capacity in the Mount Washington neighborhood to provide a better geographic spread of resources.

Establishing a NRSA district would enable Emmaus, Inc. to qualify for more CDBG funding outside of the 15% Public Services cap, which would directly provide funding for additional shelter capacity, which would be very beneficial to dealing with an increased number of homeless individuals in the community.

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

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

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

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

Providing outreach, transition and connection for those being discharged from hospitals and health care facilities is a particularly acute issue in Haverhill. Developing effective cross-referral networks that can reach out before someone leaves the hospital or rehab center is necessary and has proven highly effective.

There are a number of facilities and group homes treating those with mental health issues and serving homeless youths. These facilities are inspected by the City as well as by the State. There is increasing public scrutiny of foster care facilities and the State's Department of Children and Families.

For too many households, there is an increasingly dire choice to be made monthly between food, rent and heat. A key is to let various service agencies know what other agencies can do and to make the recipients aware of these resources as well, especially in terms of housing, health care, social services, employment, education and youth needs. This is why the need to provide non-housing necessities is a rising priority-- it is directly related to keeping households out of homelessness. Individuals who receive such support should not wind up homeless, but be referred to appropriate services (i.e. anti-foreclosure programs, financial literacy, counseling, etc.) when necessary. Some of these services are provided outside of the City, such as at Lawrence Community Works, when necessary or in Spanish.

One strategy directly employed by the City that will be sought to be continued is to provide spot emergency assistance to certain fire victims. This small program utilizes non-CDBG administrative funds to assist individuals working more than 20 hours a week (and their families) from having to go to shelters when their apartment burns or is afflicted by other disaster(s) not of their causing. These rent-paying, working families end up in homeless shelters because they do not have savings, and therefore cannot provide a first and last months' rent plus security deposit in order to move into new apartments. In these isolated circumstances, the City is providing one-time funds to cover a first or last months rent to get these families re-housed as quickly as possible into permanent housing.

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

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

The City of Haverhill (CDD) is proactive in its approach to deleading and the protection of young children from the incidences of lead poisoning. Lead Hazard Reduction activities are performed in accordance with the applicable State and/or Federal regulations in conjunction with all Housing Rehabilitation + Code Correction (HRCCP) projects. In an effort to maximize the impact of the City's CDBG allocation, CDD staff have taken a resourceful approach to tackling the issue of lead-based paint in Haverhill.

The City of Haverhill, unlike some of its Merrimack Valley mill city counterparts, does not have a federally-funded Lead Paint Abatement Program. In years past, Haverhill properties were eligible for assistance from the City of Lowell Lead Abatement Program based on its surrounding community status. This program is no longer an option. Therefore, the City will be seeking opportunities to apply for its own lead hazards reduction funding over the next five years.

Currently, Haverhill residents are benefiting from the relationship that the City has established with MassHousing's 'Get the Lead Out' program. As a local agent for the 'Get the Lead Out,' CDD staff work closely with City Code Enforcement officials to facilitate the deleading of properties cited for code violations. In addition, the HRCCP staff also seeks to partner with the 'Get the Lead Out' Program in order to provide potential abatement options for first-time home buyers.

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

Approximately two-thirds of the housing stock in Haverhill was built before 1980. The majority of the pre-1980 housing units are concentrated in the City's older inner-city neighborhoods and CDBG Target Area and are presumed to have lead-based lead present. Consequently, lead-based paint awareness is of the highest priority for the Haverhill CDD. The creation of as many lead-safe housing units as financially feasible is a point of emphasis for the CDD. In particular, the CDD is appreciative of the high costs that low-income multi-family homeowners face in order to properly delead their properties. Whenever feasible, CDD seeks to facilitate full abatement (in lieu of Interim Controls) of rental units in conjunction with HRCCP projects. Each rental unit that can be delead increases the availability of lead-safe affordable housing in Haverhill.

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

Lead Safe awareness and Lead Hazard reduction activities are primary components of the City's Housing Rehabilitation and Code Correction Program (HRCCP) and Down Payment Assistance Program. 'Lead Safe' informational materials are distributed to all participating applicants and contractors. CDD staff and Code Enforcement inspectors work together to apprise property owners cited for lead paint-related violations or other Housing Court-related matters of the abatement funding options potentially available to them.

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

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

One of the main goals of the City of Haverhill is to reduce poverty by providing more opportunity to residents in all neighborhoods, along with the appropriate conditions to succeed.

Reducing the number of poverty-level families will be accomplished by increasing access to education, literacy, workforce development and employment. The City has transitioned into a more diverse, demanding employment base including: retail trade; construction; professional, scientific and technical services; educational services; research and technology; food and specialty manufacturing; health care; and social assistance sectors. This employment base generally requires more education than in past decades. Yet, 21% of Haverhill residents speak a language other than English at home (ACS data). 7.4% of Haverhill residents have less than a high school diploma (state average 4.8%), and only 28.5% have a Bachelors' degree or higher (state average 39.4%). "Certain disadvantages accrue to poverty that are impediments to learning." (Paul Reville, MA Secretary of Education, 2008)

There will be a focus on supporting programs and efforts that connect poverty-level families with access to education, child care, and training. For example, the City will work to make Head Start on Hilldale Avenue a safer place to transport and drop-off toddlers. The City will seek to encourage development of, and help to fund, an after-hours child care so poverty-level single parents can take advantage of available second and third shift job openings. The City will also work more closely with the Merrimack Valley Workforce Investment Board (MVWIB) to connect low-to-moderate income families with pertinent local job training and employment in demand sectors such as manufacturing, health care and retail/hospitality. The City will work with the regional transit authority to provide poverty-level families with better access to employment, health care and services.

There is also a need to provide services that address factors that produce intergenerational poverty. Lack of education is a systemic root of intergenerational poverty. Parents with low levels of education are at risk of being low-income, and they have an impact of the literacy levels of their children. By supporting Adult Basic Education (ABE) and English for Speakers of Other Languages (ESOL), the City can reduce intergenerational poverty.

Neighborhoods need to meet basic public health, infrastructure and safety standards. Low literacy is associated with adverse health outcomes including low health knowledge, increased incidence of chronic illness, and higher teen pregnancy and infant mortality and disability rates. Adding more community policing to ensure safer neighborhoods is another program that will reduce the number of poverty-level families. Investing in neighborhood parks, playgrounds and streets is not just for appeal, but these public investments raise the abutting property values in distressed neighborhoods.

A key policy for the City is to support non-profit-led programs that provide basic needs (such as food, clothing, heat, furnishings, health care, counseling, etc.) so that poverty-level families can not only

subsist by stabilizing their lives through steady housing and education. The City plans to support sub-recipients attentive to these community needs through CDBG funds (as much as allowed) as well as other sources.

The overarching goal is to increase economic opportunity and employment growth for all levels of the socioeconomic ladder. Connecting the low-to-moderate income residents with the growing economy and the jobs of tomorrow will require a community-wide effort and focus to ensure that 'a rising tide lifts all boats,' which has not been proven entirely true up to now.

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

The policies to reduce poverty and the City's affordable housing plans go hand-in-hand.

Providing a sufficient amount of safe, decent affordable housing has direct ramifications for reducing the number of poverty-level families. With so many Haverhill households spending a disproportionate amount of their income on housing, the need to provide supportive services and other necessities is increasingly critical, tying in poverty reduction with housing needs.

Housing problems associated with lead-based paint, asthma-causing pollutants and other code issues can contribute to intergenerational poverty by creating ongoing health problems that affect the ability of poverty-level families to support themselves without public subsidy. Quality of housing affects sense of safety, which in turn affects and stymies one's personal development.

Reductions in the number of poverty-level families can be accomplished by carefully targeting housing, infrastructure and public investments into the neighborhoods and subgroups that need them the most. The City targets its limited CDBG resources into the Target Area, not just for Public Improvements into disinvested inner-city neighborhoods, but also its Housing Rehabilitation, First-Time Homebuyer and Code Enforcement activities. Development of a Neighborhood Revitalization Strategy Area (NRSA) will also congregate resources to the most impoverished neighborhoods.

The connection between inadequate or unstable housing and academic achievement also needs to be acted upon more fully. The City plans to identify, assist and prioritize those families with children in the school system to provide additional supports that allow for the academic success and eventual graduation of these children. These goals cannot be realized with instable housing situations leading to vagrancy of these families.

Providing First-Time Homebuyer opportunities often lifts participants directly out of poverty for a permanent basis. That is why the City's expansion of this program is so important. Likewise, rehab and code enforcement programs are designed to maintain the wealth associated with property ownership and maintain a decent quality of life that provides for personal growth and enhancement.

SP-80 Monitoring – 91.230

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

The CDD allocates funds on a project specific basis and on a geographic basis, with the vast majority of CDBG dedicated to the Target Area.

In terms of both Public Improvements and Façade Improvements for Commercial frontages of properties, Davis-Bacon wage reporting is undertaken as required. Wage sheets and payroll records are required for any public improvement project over \$2,000, and the CDD frequently receives payroll and wage data for projects below that amount. In addition, the CDD works closely with the City's Highway Department to schedule street and sidewalk paving, tree planting, public infrastructure and park improvements. By doing so, the CDD can conduct on-site interviews of subcontractors to ensure compliance with Davis-Bacon regulations. These interviews determine job classification and that wages correctly correspond to the appropriate pay grade for the 'Essex' Country region.

In terms of Code Enforcement, timesheets and assignment sheets are checked to ensure that the activities occur in the Target Area.

In terms of Public Services, the CDD performs sub-recipient monitoring on at least an annual basis, conducting both desk audits and annual on-site visits to ensure that funds are used in accordance with all CDBG program requirements. Prior to any monitoring visit, the monitor reviews all documentation such as application for CDBG funding, written sub-recipient agreement/contract, beneficiary reports, invoices and any previous monitoring letters.

The CDD recently updated its 'Checklist for CDBG Sub-Recipient Monitoring,' which is applied equally to all sub-recipients to ensure adequate document maintenance, national objective eligibility, record keeping, financial management systems, procurement and other compliance policies. Overall risk management of sub-recipients is the goal of this process. During the monitoring visit, sub-recipients' administrative, financial and programmatic operations are thoroughly reviewed.

Formal contracts with program-specific agreement language are sent to all sub-recipients prior to the beginning of each fiscal/program year. These contracts are signed by representatives of the sub-recipient agencies and by City officials as well. A scope of work is appended to the agreement to delineate the proposed number of clients (goal) for each activity. The CDD determines adequacy of performance under the sub-recipient contract agreements and takes appropriate action to address performance problems.

To ensure more timely compliance and efficacy, the CDD has recently adopted a best practice used in other communities in which all sub-recipients are scheduled to complete their CDBG-funded programs by June 1 as opposed to June 30, the formal end of the program year. This provides an impetus to complete programs and to identify programs earlier on that may have outreach, recruitment or efficiency issues to address.

While sub-recipients are no longer required to produce quarterly progress and beneficiary reports, the City expects sub-recipients to provide some of the required HUD data onsite. The City reserves the right to interview or survey program participants to verify specific results.

Financial audits are required from larger sub-recipients, and all sub-recipients are required to provide complete financial records for their organization. Recently, the City took additional steps to ensure that these financials were being analyzed thoroughly, by retaining the City's independent outside auditor to undertake a review of these audits submitted by CDBG-funded sub-recipients. The City reserves the right not to subcontract or be formally affiliated with any entity found to have any fiscal improprieties in any aspects of their organization, even beyond the CDBG-funded program.