



City of Lowell Massachusetts

Consolidated Plan
For
ESG, CDBG, HOME, HOPWA Programs

FOR THE FIVE-YEAR PERIOD
July 1, 2015 – June 30, 2020

FINAL REPORT

Office of the City Manager
Department of Planning and Development
JFK Civic Center, 50 Arcand Drive
Lowell, MA 01852
978-674-4252

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Executive Summary

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

1. Introduction

This Consolidated Plan provides a basis and strategy for the use of federal funds granted to the City of Lowell by the U.S. Department of Housing and Urban Development (HUD) under the Community Development Block Grant (CDBG), Home Investment Partnership (HOME), Emergency Shelter Grant (ESG), and Housing Opportunities for Persons with AIDS (HOPWA) programs. This Consolidated Plan covers the period beginning July 1, 2015 through June 30, 2020, including five program years. Programs and activities described in this plan are intended to primarily benefit low-income and moderate-income residents of the City of Lowell, neighborhoods with high concentrations of low-income and moderate-income residents, and the city as a whole. HOPWA funds will be distributed to eligible activities throughout Middlesex and Essex County through the partnership with the Lynn Housing Authority & Neighborhood Development. The City also uses this plan to coordinate with other federal and state grant programs and local initiatives. This plan is the product of public outreach, public hearings, and consultation with agencies, groups, and organizations involved in the development of affordable housing, creation of job opportunities for low-income and moderate-income residents, and/or provision of services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, and homeless persons. A complete draft of this plan has been made available for public review and comment for a 30-day period. The availability of both the draft plan and the final plan is advertised in the local newspaper and the complete documents are available for review on the City's website (www.lowellma.gov) and in print form at the Department of Planning and Development, the Pollard Memorial Library, and the Office of the City Clerk

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

Overview

This Consolidated Plan outlines a set of five-year objectives and strategies that the City will pursue through the application of its Community Development Block Grant, HOME Investment Partnerships program, Emergency Shelter Grant (ESG), and Housing Opportunities for Persons with AIDS (HOPWA), as well as through participation with local providers in the network that coordinates the community's system of program and service delivery efforts. Based on research, data analysis, consultation and citizen participation, this Plan identifies general priority needs on which the City will focus its resources over the next five years:

1. Decent Affordable Housing
2. Suitable Living Environment
3. Economic Opportunities

HUD has identified a series of outcomes to be achieved through the application of the resources it provides. The primary outcomes that will be achieved as the City provides funding for and/or carries out activities each year during the period of this Consolidated Plan will include improving the availability, accessibility and affordability of housing; creating or enhancing suitable living environments, and creating economic opportunities. Detailed descriptions of the foregoing priority needs, Consolidated Plan goals, and anticipated outcomes are described in this document.

3. Evaluation of past performance

The goals and projects identified in this Consolidated Plan represent a continuation and an evolution of the goals that have been included in the City's Consolidated Plans since Lowell became a CDBG entitlement community. Addressing the community's need for affordable housing, especially for households with very low and extremely low incomes, has been a priority Consolidated Plan goal since program inception. Providing assistance to agencies that assist people who are homeless has also been a goal of prior Consolidated Plans. In order to continue the City's participation in the strong community network that has been formed to carry out the goals and actions of this Consolidated Plan identifies addressing homelessness as a priority need, and providing support as a key goal. Finally, Lowell's past Consolidated Plans have also given priority to addressing the needs of low income and special needs populations, primarily through the delivery of housing assistance loans and support for social services. As the availability of public and private resources to help those with low incomes and special needs has declined, leaving a growing gap in programs and services to meet community needs. Given this trend, this Consolidated Plan will seek to continue providing resources to help address these needs.

4. Summary of citizen participation process and consultation process

The citizen participation program is instrumental in obtaining input from the community and organizations in designing programs that will best meet the needs of the low- and moderate-income populations. A 30 day notice of a public hearing held at the Senior Center was advertised in Khmer, Spanish, English and Portuguese and disseminated at the Pollard Library, Clerks Office and DPD Office; in addition to an English post in the Legal Notice section of the Lowell Sun.

As required by HUD rules and regulations, the City of Lowell complies with regulation 24 CFR 91.105, Citizen Participation Plan for local governments. Further discussion about the Citizen Participation process including efforts to broaden participation, for the creation of the Consolidated Plan, along with public comments and the City's responses is included in the Citizen Participation and Consultation sections of this Plan.

5. Summary of public comments

The Consolidated Plan Draft was available for review and public comment between May 1 and May 31, 2015. See comments below.

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

All comments were accepted.

7. Summary

The Consolidated Plan outlines an array of strategies and tools the City of Lowell will utilize during the five-year period beginning July 1, 2015 and ending June 30, 2020 to address identified community needs as described in this document.

2015-2016 Annual Action Plan

The following activities have been selected to receive support using Consolidated Plan program funds during the 2015-2016 program year.

Organization-Activity	2015-2016
CDBG NON - PUBLIC SERVICE CAP ACTIVITIES	
Acre Family Child Care, Inc - Family Child Care Business Development	\$40,000.00
BPV Lowell LLC - Navigation Brewery	\$38,000.00
Boys & Girls Club of Greater Lowell, Air Handlers for Gym	\$50,000.00
City of Lowell, Council on Aging - Senior Center Lease	\$345,000.00
City of Lowell, DPD - Acre Urban Renewal / Spot Blight Cleanup	\$25,000.00
City of Lowell, DPD - Economic Development Assistance Fund	\$30,000.00
City of Lowell, DPD - Emergency Housing Repair	\$30,000.00
City of Lowell, DPD -HCD Infrastructure / Construction Management	\$200,000.00
City of Lowell, DPD - Sanitary Code Enforcement	\$42,500.00
City of Lowell, DPD - Section 108 Dept. Service	\$190,000.00
City of Lowell, DPD - Sign and Façade Program	\$50,000.00
City of Lowell, Parks and Recreation - Callery Park Tennis Courts	\$25,000.00
City of Lowell, Parks and Recreation - Community Cleanup/sidewalks	\$27,000.00
City of Lowell, Parks and Recreation - North Common Playground	\$35,000.00
City of Lowell, Parks and Recreation - Shedd Park Tennis Courts	\$50,000.00
City of Lowell, Office of the City Manager - Neighborhood Business Corridor Improvement Initiative	\$275,000.00
Community Teamwork, Inc. - Merrimack Valley Small Business Assistance Center	\$20,000.00
Habitat for Humanity of Greater Lowell -Transforming Neighborhoods & Lives	\$25,000.00
Lowell Parks & Conservation Trust, Inc. - Urban Forestry	\$32,000.00

Lowell Wish Project - A home of our own	\$50,000.00
Trinity Financial - Innovation Hub at 110 Canal Place	\$23,000.00
Whistler House Museum of Art - Restoration Project - Phase 3	\$16,000.00
CDBG Public Service Cap Activities	
Angkor Dance Troupe - Creative Workforce Program	\$8,000.00
Asian Task Force Against Domestic Violence - Lowell Asian Initiative	\$7,500.00
Boys & Girls Club of Greater Lowell, Inc. - Music Clubhouse	\$9,000.00
Cambodian Mutual Assistance Association - Cambodian Business Resource Center	\$5,000.00
City of Lowell, Council on Aging - Senior Programs	\$10,000.00
City of Lowell, DPD - Neighborhood Project Grants	\$7,500.00
Community Family Inc. - Alzheimer's Outreach Fund	\$5,000.00
Community Teamwork, Inc - New Entry's World PEAS Food Hub	\$9,000.00
Community Teamwork, Inc - Big Brothers/Big Sisters Mentoring	\$8,000.00
Community Teamwork, Inc - Emergency Hotel Placement	\$5,000.00
Community Teamwork, Inc - Fuel Assistance Program	\$8,000.00
COOL - The COOL Place	\$8,000.00
Entrepreneurship for All - Cambodian Business Startup Capital	\$5,000.00
Girls Inc. of Greater Lowell - Outreach	\$5,000.00
Girls Inc. of Greater Lowell - Youth Enrichment Programs	\$8,000.00
Greater Lowell Family YMCA - Summer Camperships	\$5,000.00
Greater Lowell Workforce Investment Board - Subsidized Work Program for Youth	\$10,000.00
Greater Lowell Workforce Investment Board - Lowell Summer Jobs Program	\$5,000.00
House of Hope - The Hope Chest	\$8,000.00
LifeLinks, Inc - Urban Youth Collaborative	\$5,000.00
Lowell Association for the Blind - Advocacy and Services	\$9,000.00
Lowell Community Health Center - Teen BLOCK Reaches Out	\$5,500.00
Lowell House, Inc - Serving the Dually Diagnosed	\$7,000.00

Lowell West End Gym - Youth Boxing Program	\$6,000.00
Lowell Wish Project - Beds 4 Kids	\$10,000.00
Mental Health Association of Greater Lowell - Bilingual Advocates	\$7,000.00
Merrimack Valley Catholic Charities - Lowell Food Pantry Collaborative	\$30,000.00
Merrimack Valley Food Bank - Food Distribution Program	\$10,000.00
Merrimack Valley Food Bank - Mobile Pantry	\$10,000.00
Merrimack Valley Housing Partnership/Cambodian Mutual Assistance Association - First Time Homebuyer Training	\$8,000.00
Middlesex Community College - Out of School Youth Development	\$7,000.00
Recreational Adult Resource Association - RARA Programs and Services	\$8,500.00
St. Paul's Kitchen - Staffing	\$8,000.00
United Teen Equity Center - Workforce Development	\$5,000.00
Whistler House Museum of Art - Youth Summer Art Program	\$5,000.00
YWCA of Lowell - Youth Enrichment Training Institute	\$6,000.00
YWCA of Lowell/Mill City Grows - Community Garden Program Manager	\$8,000.00
YWCA of Lowell/Mill City Grows - Community Garden Expansion	\$5,000.00
ESG Activities	
Alternative House - Domestic Violence Shelter	\$16,000.00
House of Hope - Housing Resource Center	\$10,000.00
House of Hope - Shelter Operations	\$10,000.00
International Institute of Lowell - Homeless Prevention	\$40,600.20
Lowell Housing Authority, Homeless Prevention Program	\$70,000.00
Lowell Transitional Living Center, Winter Emergency Bed Project	\$16,000.00
HOME Activities	
City of Lowell, DPD - First Time Homebuyer Program Down payment Assistance	\$200,000.00
City of Lowell, DPD - HOME Housing Rehab	\$400,000.00
Merrimack Valley Housing Partnership - First Time Homebuyer Down payment Assistance	\$55,000.00

HOPWA Activities	
AIDS Action Committee of MA, Inc - Rental Assistance Program	\$60,995.00
AIDS Action Committee of MA, Inc - Emergency Housing & St. Paul's Residence	\$55,092.00
AIDS Action Committee of MA, Inc - Middlesex HOCH Program	\$90,000.00
Institute for Health and Recovery - Project HEAL	\$50,270.00
Justice Resource Institute - Assisted Living Program	\$224,303.00
Lowell House, Inc - Housing Information Services	\$63,130.00
Lowell House, Inc - Supportive Services	\$55,800.00
South Middlesex Opportunity Council - HOPWA Program	\$58,722.00
Victory Programs, Inc - Ruah House	\$43,869.00
Lowell Housing Authority – HOPWA Rental Assistance	\$100,000.00
Lynn Housing Authority & Neighborhood Development – Administering agency for Essex County	\$363,492.00

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
CDBG Administrator	LOWELL	City of Lowell Dept. of Planning & Development
HOPWA Administrator	LOWELL	City of Lowell Dept. of Planning & Development
HOME Administrator	LOWELL	City of Lowell Dept. of Planning & Development
ESG Administrator	LOWELL	City of Lowell Dept. of Planning & Development
HOPWA-C Administrator	LOWELL	City of Lowell Dept. of Planning & Development

Table 1 – Responsible Agencies

Narrative

AGENCIES ADMINISTERING PROGRAMS AND ACTIVITIES:

As the entitlement grantee for the CDBG, HOME, ESG, and HOPWA programs, the City of Lowell Department of Planning and Development (DPD) is the lead agency for the development of this Consolidated Plan and Action Plan. The DPD will also act as one of several public and private agencies that will administer programs and activities under the plan. The DPD oversees planning, economic development, community development, housing, lead paint abatement, Historic Board, and urban renewal programs. To meet the administrative responsibility for grants management, and address community needs and sentiment, DPD staff also reviews program data quarterly throughout the program year to ensure that activities are effectively meeting community needs. Other agencies and organizations that will aid in the administration of activities under this plan are listed in the consultation section of this Action Plan.

Consolidated Plan Public Contact Information

City of Lowell, Department of Planning and Development
 JFK Civic Center/50 Arcand Drive
 Lowell, MA 01852

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

1. Introduction

In developing this five-year Consolidated Plan, the Department of Planning and Development (DPD), acting as the lead plan development agency, has consulted with representatives from many agencies, groups, and organizations involved in the development of affordable housing, creation of job opportunities for low-income and moderate-income residents, and/or provision of services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, and homeless persons. DPD also consulted with public and private agencies that provide assisted housing, health services, and social services to determine what resources are available to address the needs of any persons that are chronically homeless. In addition to the surveys, hearings, and other outreach efforts described above, DPD officials have met with representatives, staff, and members of the Lowell Housing Authority, and the Continuum of Care, since the development of the previous Consolidated Plan. These consultations, in conjunction with participation from citizens, provided the direction and scope for this Plan.

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

The City of Lowell's Department of Planning and Development worked with numerous organizations within the community's network to develop this Five-Year Consolidated Plan. Those organizations included public/assisted housing providers, private/governmental health, mental health, and service agencies, each of which affects community members of various backgrounds and circumstances. Each participating organization is expected to remain an active stakeholder for city development in the upcoming years. Along with public hearings, community outreach and surveys dispersed to the public, and DPD officials met with members of the Lowell Housing Authority. The City has a well-developed Continuum of Care organization with a full-time Community Development Specialist assigned as project manager. The City also maintains a Hunger Homeless Commission that is comprised of local and regional food security programs, healthcare institutions, homeless shelters and service providers. Planning officials from abutting towns, DHCD, and NMCOG are consulted when appropriate as well. The City also encourages the collaborative efforts of organizations applying for monetary assistance. Collaboration ushers in the idea of communal principles to enhance coordination of services amongst agencies but also helps consolidate the reporting requirements of block grant programs.

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 Lowell Continuum of Care (CoC) and the City's Department of Planning and Development, jointly, are the Collaborative Applicant for the Continuum of Care. The purpose of the CoC is to aid individuals, families, veterans and unaccompanied youth who are experiencing homelessness, by providing specific services needed to move them forward into long-term, stable housing, and independent living. The CoC's Planning Workgroup's non-profit and institutional members meet weekly to address the needs of persons experiencing homelessness including veterans, chronically homeless individuals, persons in families, seniors and youth. They also address the needs of subpopulations impacted by chronic health, mental illness, substance use disorder, domestic violence; and those who may be at-risk of homelessness. Moreover CoC subcommittees have been created focused specifically on veterans, chronic homelessness and data; and Lowell's Youth Advisory Board on Youth Homelessness is reaching out to youth who may be experiencing homelessness or couch surfing to help end youth homelessness. CoC members include representatives from homeless housing and service providers, domestic abuse and HIV/AIDs programs, healthcare, mental health, criminal justice and educational institutions, state and local government, justice, business, workforce and employment organizations, homeless and formerly homeless stakeholders and other interested residents from the Greater Lowell area.

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

City of Lowell administrators of the City's ESG and CoC programs participated in a series of statewide planning meetings with the Massachusetts's Department of Housing and Community Development in preparation of the Five-Year Consolidated Plan. The Department of Housing and Community Development (DHCD) oversees the states homeless assistance programming. The Lowell CoC, in coordination with the State's Homeless Management Information System (HMIS), has developed an HMIS Data Quality Plan that includes policies, procedures and performance measures for participation in Lowell's State administered HMIS.

Data acquired from the CoC's Annual Homeless Assessment Report, Point-In-Time and Housing Inventory Count was used to update the Housing Gaps Analysis. This information is used to determine the unmet housing needs within the CoC System.

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	ASIAN TASK FORCE AGAINST DOMESTIC VIOLENCE
	Agency/Group/Organization Type	Services-Victims of Domestic Violence
	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?	Consultation with agencies occurs continuously throughout the year. The City of Lowell, DPD staff assists previously funded and unfunded organizations with any technical assistance, and seeks to improve coordination of services while reducing duplicate efforts. This organization was consulted, through the City's annual Request for Proposal for HUD funds as well as three public hearings. The 2nd public hearing the agency was given the opportunity to speak with City Staff, residents, and the Citizens Advisory Committee.
2	Agency/Group/Organization	ACRE FAMILY DAY CARE CENTER
	Agency/Group/Organization Type	Services-Children Services-Employment
	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?	Consultation with agencies occurs continuously throughout the year. The City of Lowell, DPD staff assists previously funded and unfunded organizations with any technical assistance, and seeks to improve coordination of services while reducing duplicate efforts. This organization was consulted, through the City's annual Request for Proposal for HUD funds as well as three public hearings. The 2nd public hearing the agency was given the opportunity to speak with City Staff, residents, and the Citizens Advisory Committee.
3	Agency/Group/Organization	AIDS ACTION COMMITTEE
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with HIV/AIDS Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment HOPWA Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation with agencies occurs continuously throughout the year. The City of Lowell, DPD staff assists previously funded and unfunded organizations with any technical assistance, and seeks to improve coordination of services while reducing duplicate efforts. This organization was consulted, through the City's annual Request for Proposal for HUD funds as well as three public hearings. The 2nd public hearing the agency was given the opportunity to speak with City Staff, residents, and the Citizens Advisory Committee.
4	Agency/Group/Organization	ALTERNATIVE HOUSE
	Agency/Group/Organization Type	Services-Victims of Domestic Violence Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy 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?	Consultation with agencies occurs continuously throughout the year. The City of Lowell, DPD staff assists previously funded and unfunded organizations with any technical assistance, and seeks to improve coordination of services while reducing duplicate efforts. This organization was consulted, through the City's annual Request for Proposal for HUD funds as well as three public hearings. The 2nd public hearing the agency was given the opportunity to speak with City Staff, residents, and the Citizens Advisory Committee.
5	Agency/Group/Organization	ANGKOR DANCE TROUPE, INC.
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Service Provider

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation with agencies occurs continuously throughout the year. The City of Lowell, DPD staff assists previously funded and unfunded organizations with any technical assistance, and seeks to improve coordination of services while reducing duplicate efforts. This organization was consulted, through the City's annual Request for Proposal for HUD funds as well as three public hearings. The 2nd public hearing the agency was given the opportunity to speak with City Staff, residents, and the Citizens Advisory Committee.
6	Agency/Group/Organization	BOYS AND GIRLS CLUB OF GREATER LOWELL, INC.
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	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?	Consultation with agencies occurs continuously throughout the year. The City of Lowell, DPD staff assists previously funded and unfunded organizations with any technical assistance, and seeks to improve coordination of services while reducing duplicate efforts. This organization was consulted, through the City's annual Request for Proposal for HUD funds as well as three public hearings. The 2nd public hearing the agency was given the opportunity to speak with City Staff, residents, and the Citizens Advisory Committee.
7	Agency/Group/Organization	CAMBODIAN MUTUAL ASSISTANCE ASSOCIATION
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Health Service-Fair Housing
	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?	Consultation with agencies occurs continuously throughout the year. The City of Lowell, DPD staff assists previously funded and unfunded organizations with any technical assistance, and seeks to improve coordination of services while reducing duplicate efforts. This organization was consulted, through the City's annual Request for Proposal for HUD funds as well as three public hearings. The 2nd public hearing the agency was given the opportunity to speak with City Staff, residents, and the Citizens Advisory Committee.
8	Agency/Group/Organization	LOWELL COUNCIL ON AGING
	Agency/Group/Organization Type	Services-Elderly Persons
	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?	Consultation with agencies occurs continuously throughout the year. The City of Lowell, DPD staff assists previously funded and unfunded organizations with any technical assistance, and seeks to improve coordination of services while reducing duplicate efforts. This organization was consulted, through the City's annual Request for Proposal for HUD funds as well as three public hearings. The 2nd public hearing the agency was given the opportunity to speak with City Staff, residents, and the Citizens Advisory Committee.

9	Agency/Group/Organization	City of Lowell, Department of Planning & Development
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims Other government - Local Planning organization Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs HOPWA Strategy Economic Development 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 of Lowell, DPD is the prime grantee for U.S. Department of Housing and Urban Development (HUD) funds for the Community Development Block Grant (CDBG), Home Investment Partnership (HOME), Emergency Shelter Grant (ESG), Lead Based Paint Hazard Control Grant, and Housing Opportunities for Persons with AIDS (HOPWA) programs. Programs and activities described in this plan are intended to primarily benefit low-income and moderate income residents of the City of Lowell, neighborhoods with high concentrations of low-income and moderate income residents, and the city as a whole. HOPWA funds will be distributed to eligible activities throughout Middlesex and Essex County.
10	Agency/Group/Organization	LOWELL PARKS AND CONSERVATION TRUST
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Service Provider
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation with agencies occurs continuously throughout the year. The City of Lowell, DPD staff assists previously funded and unfunded organizations with any technical assistance, and seeks to improve coordination of services while reducing duplicate efforts. This organization was consulted, through the City's annual Request for Proposal for HUD funds as well as three public hearings. The 2nd public hearing the agency was given the opportunity to speak with City Staff, residents, and the Citizens Advisory Committee.
11	Agency/Group/Organization	COMMONWEALTH LAND TRUST
	Agency/Group/Organization Type	Housing Services-Persons with HIV/AIDS
	What section of the Plan was addressed by Consultation?	Housing Need Assessment HOPWA Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation with agencies occurs continuously throughout the year. The City of Lowell, DPD staff assists previously funded and unfunded organizations with any technical assistance, and seeks to improve coordination of services while reducing duplicate efforts. This organization was consulted, through LHAND, Lynn, MA.
12	Agency/Group/Organization	COALITION FOR A BETTER ACRE
	Agency/Group/Organization Type	Housing Community Development Corp
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Anti-poverty Strategy Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation with agencies occurs continuously throughout the year. The City of Lowell, DPD staff assists previously funded and unfunded organizations with any technical assistance, and seeks to improve coordination of services while reducing duplicate efforts. This organization was consulted, through the City's annual Request for Proposal for HUD funds as well as three public hearings. The 2nd public hearing the agency was given the opportunity to speak with City Staff, residents, and the Citizens Advisory Committee.
13	Agency/Group/Organization	THE COMMUNITY FAMILY, INC.
	Agency/Group/Organization Type	Services-Elderly Persons
	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?	Consultation with agencies occurs continuously throughout the year. The City of Lowell, DPD staff assists previously funded and unfunded organizations with any technical assistance, and seeks to improve coordination of services while reducing duplicate efforts. This organization was consulted, through the City's annual Request for Proposal for HUD funds as well as three public hearings. The 2nd public hearing the agency was given the opportunity to speak with City Staff, residents, and the Citizens Advisory Committee.

14	Agency/Group/Organization	COMMUNITY TEAMWORK, INC.
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Employment Service-Fair Housing Services - Victims Regional 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 Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs 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?	Consultation with agencies occurs continuously throughout the year. The City of Lowell, DPD staff assists previously funded and unfunded organizations with any technical assistance, and seeks to improve coordination of services while reducing duplicate efforts. This organization was consulted, through the City's annual Request for Proposal for HUD funds as well as three public hearings. The 2nd public hearing the agency was given the opportunity to speak with City Staff, residents, and the Citizens Advisory Committee.
15	Agency/Group/Organization	EMMAUS INC
	Agency/Group/Organization Type	Services-Persons with HIV/AIDS
	What section of the Plan was addressed by Consultation?	HOPWA Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation with agencies occurs continuously throughout the year. The City of Lowell, DPD staff assists previously funded and unfunded organizations with any technical assistance, and seeks to improve coordination of services while reducing duplicate efforts. The City awarded this agency with a HUD grant for FY 2014-2015 and will consult with them on a quarterly basis throughout the year. This organization was consulted through LHAND, Lynn, MA.
16	Agency/Group/Organization	Entrepreneurship for all
	Agency/Group/Organization Type	Services-Employment
	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?	Consultation with agencies occurs continuously throughout the year. The City of Lowell, DPD staff assists previously funded and unfunded organizations with any technical assistance, and seeks to improve coordination of services while reducing duplicate efforts. This organization was consulted, through the City's annual Request for Proposal for HUD funds as well as three public hearings. The 2nd public hearing the agency was given the opportunity to speak with City Staff, residents, and the Citizens Advisory Committee.
17	Agency/Group/Organization	GIRLS, INC. OF GREATER LOWELL
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation with agencies occurs continuously throughout the year. The City of Lowell, DPD staff assists previously funded and unfunded organizations with any technical assistance, and seeks to improve coordination of services while reducing duplicate efforts. This organization was consulted, through the City's annual Request for Proposal for HUD funds as well as three public hearings. The 2nd public hearing the agency was given the opportunity to speak with City Staff, residents, and the Citizens Advisory Committee.

18	Agency/Group/Organization	GREATER LOWELL FAMILY YMCA
	Agency/Group/Organization Type	Services-Children Services-Health
	What section of the Plan was addressed by Consultation?	Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation with agencies occurs continuously throughout the year. The City of Lowell, DPD staff assists previously funded and unfunded organizations with any technical assistance, and seeks to improve coordination of services while reducing duplicate efforts. This organization was consulted, through the City's annual Request for Proposal for HUD funds as well as three public hearings. The 2nd public hearing the agency was given the opportunity to speak with City Staff, residents, and the Citizens Advisory Committee.
19	Agency/Group/Organization	Habitat for Humanity of Greater Lowell
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation with agencies occurs continuously throughout the year. The City of Lowell, DPD staff assists previously funded and unfunded organizations with any technical assistance, and seeks to improve coordination of services while reducing duplicate efforts. This organization was consulted, through the City's annual Request for Proposal for HUD funds as well as three public hearings. The 2nd public hearing the agency was given the opportunity to speak with City Staff, residents, and the Citizens Advisory Committee.
20	Agency/Group/Organization	House of Hope, Inc.
	Agency/Group/Organization Type	Services-homeless

	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 Homelessness Needs - Unaccompanied youth Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation with agencies occurs continuously throughout the year. The City of Lowell, DPD staff assists previously funded and unfunded organizations with any technical assistance, and seeks to improve coordination of services while reducing duplicate efforts. This organization was consulted, through the City's annual Request for Proposal for HUD funds as well as three public hearings. The 2nd public hearing the agency was given the opportunity to speak with City Staff, residents, and the Citizens Advisory Committee.
21	Agency/Group/Organization	INDEPENDENT WAYS
	Agency/Group/Organization Type	Housing Services-Persons with HIV/AIDS
	What section of the Plan was addressed by Consultation?	Housing Need Assessment HOPWA Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation with agencies occurs continuously throughout the year. The City of Lowell, DPD staff assists previously funded and unfunded organizations with any technical assistance, and seeks to improve coordination of services while reducing duplicate efforts. This organization was consulted, through the City's annual Request for Proposal for HUD funds as well as three public hearings. The 2nd public hearing the agency was given the opportunity to speak with City Staff, residents, and the Citizens Advisory Committee.
22	Agency/Group/Organization	Institute for Health and Recovery
	Agency/Group/Organization Type	Housing Services-Persons with HIV/AIDS
	What section of the Plan was addressed by Consultation?	Housing Need Assessment HOPWA Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation with agencies occurs continuously throughout the year. The City of Lowell, DPD staff assists previously funded and unfunded organizations with any technical assistance, and seeks to improve coordination of services while reducing duplicate efforts. This organization was consulted, through the City's annual Request for Proposal for HUD funds as well as three public hearings. The 2nd public hearing the agency was given the opportunity to speak with City Staff, residents, and the Citizens Advisory Committee.
23	Agency/Group/Organization	INTERNATIONAL INSTITUTE OF LOWELL - PROMOTING SELF-SUFFICIENCY
	Agency/Group/Organization Type	Housing Services-homeless Service-Fair Housing Services - Victims
	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?	Consultation with agencies occurs continuously throughout the year. The City of Lowell, DPD staff assists previously funded and unfunded organizations with any technical assistance, and seeks to improve coordination of services while reducing duplicate efforts. This organization was consulted, through the City's annual Request for Proposal for HUD funds as well as three public hearings. The 2nd public hearing the agency was given the opportunity to speak with City Staff, residents, and the Citizens Advisory Committee.
24	Agency/Group/Organization	JUSTICE RESOURCE INSTITUTE
	Agency/Group/Organization Type	Housing Services-Persons with HIV/AIDS
	What section of the Plan was addressed by Consultation?	Housing Need Assessment HOPWA Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation with agencies occurs continuously throughout the year. The City of Lowell, DPD staff assists previously funded and unfunded organizations with any technical assistance, and seeks to improve coordination of services while reducing duplicate efforts. This organization was consulted, through the City's annual Request for Proposal for HUD funds as well as three public hearings. The 2nd public hearing the agency was given the opportunity to speak with City Staff, residents, and the Citizens Advisory Committee.
25	Agency/Group/Organization	KIDS IN DISABILITY SPORTS, INC.
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation with agencies occurs continuously throughout the year. The City of Lowell, DPD staff assists previously funded and unfunded organizations with any technical assistance, and seeks to improve coordination of services while reducing duplicate efforts. This organization was consulted, through the City's annual Request for Proposal for HUD funds as well as three public hearings. The 2nd public hearing the agency was given the opportunity to speak with City Staff, residents, and the Citizens Advisory Committee.
26	Agency/Group/Organization	LHAND
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with HIV/AIDS Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment HOPWA Strategy Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	LHAND is the agency tasked with distribution of HOPWA funds in Essex County. LHAND is consulted together with Essex County's HOPWA Advisory Committee.

27	Agency/Group/Organization	LIFELINKS, INC.
	Agency/Group/Organization Type	Services-Persons with Disabilities
	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?	Consultation with agencies occurs continuously throughout the year. The City of Lowell, DPD staff assists previously funded and unfunded organizations with any technical assistance, and seeks to improve coordination of services while reducing duplicate efforts. This organization was consulted, through the City's annual Request for Proposal for HUD funds as well as three public hearings. The 2nd public hearing the agency was given the opportunity to speak with City Staff, residents, and the Citizens Advisory Committee.
28	Agency/Group/Organization	LOWELL ASSOCIATION FOR THE BLIND
	Agency/Group/Organization Type	Services-Persons with Disabilities
	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?	Consultation with agencies occurs continuously throughout the year. The City of Lowell, DPD staff assists previously funded and unfunded organizations with any technical assistance, and seeks to improve coordination of services while reducing duplicate efforts. This organization was consulted, through the City's annual Request for Proposal for HUD funds as well as three public hearings. The 2nd public hearing the agency was given the opportunity to speak with City Staff, residents, and the Citizens Advisory Committee.
29	Agency/Group/Organization	LOWELL COMMUNITY HEALTH CENTER
	Agency/Group/Organization Type	Services-Health
	What section of the Plan was addressed by Consultation?	Community Development

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation with agencies occurs continuously throughout the year. The City of Lowell, DPD staff assists previously funded and unfunded organizations with any technical assistance, and seeks to improve coordination of services while reducing duplicate efforts. This organization was consulted, through the City's annual Request for Proposal for HUD funds as well as three public hearings. The 2nd public hearing the agency was given the opportunity to speak with City Staff, residents, and the Citizens Advisory Committee.
30	Agency/Group/Organization	LOWELL HOUSE, INC.
	Agency/Group/Organization Type	Housing Services-Persons with HIV/AIDS
	What section of the Plan was addressed by Consultation?	Housing Need Assessment HOPWA Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation with agencies occurs continuously throughout the year. The City of Lowell, DPD staff assists previously funded and unfunded organizations with any technical assistance, and seeks to improve coordination of services while reducing duplicate efforts. This organization was consulted, through the City's annual Request for Proposal for HUD funds as well as three public hearings. The 2nd public hearing the agency was given the opportunity to speak with City Staff, residents, and the Citizens Advisory Committee.
31	Agency/Group/Organization	LOWELL PARKS AND CONSERVATION TRUST, INC.
	Agency/Group/Organization Type	Local Land Trust Foundation
	What section of the Plan was addressed by Consultation?	Community Development

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation with agencies occurs continuously throughout the year. The City of Lowell, DPD staff assists previously funded and unfunded organizations with any technical assistance, and seeks to improve coordination of services while reducing duplicate efforts. This organization was consulted, through the City's annual Request for Proposal for HUD funds as well as three public hearings. The 2nd public hearing the agency was given the opportunity to speak with City Staff, residents, and the Citizens Advisory Committee.
32	Agency/Group/Organization	LOWELL TELECOMMUNICATIONS CORP
	Agency/Group/Organization Type	Local Municipal Cable Channel
	What section of the Plan was addressed by Consultation?	Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation with agencies occurs continuously throughout the year. The City of Lowell, DPD staff assists previously funded and unfunded organizations with any technical assistance, and seeks to improve coordination of services while reducing duplicate efforts. This organization was consulted, through the City's annual Request for Proposal for HUD funds as well as three public hearings. The 2nd public hearing the agency was given the opportunity to speak with City Staff, residents, and the Citizens Advisory Committee.
33	Agency/Group/Organization	LOWELL TRANSITIONAL LIVING CENTER
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans 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?	Consultation with agencies occurs continuously throughout the year. The City of Lowell, DPD staff assists previously funded and unfunded organizations with any technical assistance, and seeks to improve coordination of services while reducing duplicate efforts. This organization was consulted, through the City's annual Request for Proposal for HUD funds as well as three public hearings. The 2nd public hearing the agency was given the opportunity to speak with City Staff, residents, and the Citizens Advisory Committee.
34	Agency/Group/Organization	LOWELL WEST END GYM, INC.
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation with agencies occurs continuously throughout the year. The City of Lowell, DPD staff assists previously funded and unfunded organizations with any technical assistance, and seeks to improve coordination of services while reducing duplicate efforts. This organization was consulted, through the City's annual Request for Proposal for HUD funds as well as three public hearings. The 2nd public hearing the agency was given the opportunity to speak with City Staff, residents, and the Citizens Advisory Committee.
35	Agency/Group/Organization	LOWELL WISH PROJECT, INC.
	Agency/Group/Organization Type	Services - Housing
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Families with children Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation with agencies occurs continuously throughout the year. The City of Lowell, DPD staff assists previously funded and unfunded organizations with any technical assistance, and seeks to improve coordination of services while reducing duplicate efforts. This organization was consulted, through the City's annual Request for Proposal for HUD funds as well as three public hearings. The 2nd public hearing the agency was given the opportunity to speak with City Staff, residents, and the Citizens Advisory Committee.
36	Agency/Group/Organization	MASS ALLIANCE OF PORTUGUESE SPEAKERS
	Agency/Group/Organization Type	Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation with agencies occurs continuously throughout the year. The City of Lowell, DPD staff assists previously funded and unfunded organizations with any technical assistance, and seeks to improve coordination of services while reducing duplicate efforts. This organization was consulted, through the City's annual Request for Proposal for HUD funds as well as three public hearings. The 2nd public hearing the agency was given the opportunity to speak with City Staff, residents, and the Citizens Advisory Committee.
37	Agency/Group/Organization	MENTAL HEALTH ASSOCIATION OF GREATER LOWELL, INC.
	Agency/Group/Organization Type	Services-Persons with Disabilities
	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?	Consultation with agencies occurs continuously throughout the year. The City of Lowell, DPD staff assists previously funded and unfunded organizations with any technical assistance, and seeks to improve coordination of services while reducing duplicate efforts. This organization was consulted, through the City's annual Request for Proposal for HUD funds as well as three public hearings. The 2nd public hearing the agency was given the opportunity to speak with City Staff, residents, and the Citizens Advisory Committee.
38	Agency/Group/Organization	MERRIMACK VALLEY CATHOLIC CHARITIES
	Agency/Group/Organization Type	Services-homeless Faith Based Organization
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation with agencies occurs continuously throughout the year. The City of Lowell, DPD staff assists previously funded and unfunded organizations with any technical assistance, and seeks to improve coordination of services while reducing duplicate efforts. This organization was consulted, through the City's annual Request for Proposal for HUD funds as well as three public hearings. The 2nd public hearing the agency was given the opportunity to speak with City Staff, residents, and the Citizens Advisory Committee.
39	Agency/Group/Organization	MERRIMACK VALLEY FOOD BANK
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation with agencies occurs continuously throughout the year. The City of Lowell, DPD staff assists previously funded and unfunded organizations with any technical assistance, and seeks to improve coordination of services while reducing duplicate efforts. This organization was consulted, through the City's annual Request for Proposal for HUD funds as well as three public hearings. The 2nd public hearing the agency was given the opportunity to speak with City Staff, residents, and the Citizens Advisory Committee.
40	Agency/Group/Organization	MERRIMACK VALLEY HOUSING PARTNERSHIP
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation with agencies occurs continuously throughout the year. The City of Lowell, DPD staff assists previously funded and unfunded organizations with any technical assistance, and seeks to improve coordination of services while reducing duplicate efforts. This organization was consulted, through the City's annual Request for Proposal for HUD funds as well as three public hearings. The 2nd public hearing the agency was given the opportunity to speak with City Staff, residents, and the Citizens Advisory Committee.
41	Agency/Group/Organization	MIDDLESEX COMMUNITY COLLEGE
	Agency/Group/Organization Type	Other government - State
	What section of the Plan was addressed by Consultation?	Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation with agencies occurs continuously throughout the year. The City of Lowell, DPD staff assists previously funded and unfunded organizations with any technical assistance, and seeks to improve coordination of services while reducing duplicate efforts. This organization was consulted, through the City's annual Request for Proposal for HUD funds as well as three public hearings. The 2nd public hearing the agency was given the opportunity to speak with City Staff, residents, and the Citizens Advisory Committee.

42	Agency/Group/Organization	SOUTH MIDDLESEX OPPORTUNITY COUNCIL
	Agency/Group/Organization Type	Housing Services-Persons with HIV/AIDS
	What section of the Plan was addressed by Consultation?	Housing Need Assessment HOPWA Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation with agencies occurs continuously throughout the year. The City of Lowell, DPD staff assists previously funded and unfunded organizations with any technical assistance, and seeks to improve coordination of services while reducing duplicate efforts. This organization was consulted, through the City's annual Request for Proposal for HUD funds as well as three public hearings. The 2nd public hearing the agency was given the opportunity to speak with City Staff, residents, and the Citizens Advisory Committee.
43	Agency/Group/Organization	Recreational Adult Resource Association (RARA)
	Agency/Group/Organization Type	Services-Persons with Disabilities
	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?	Consultation with agencies occurs continuously throughout the year. The City of Lowell, DPD staff assists previously funded and unfunded organizations with any technical assistance, and seeks to improve coordination of services while reducing duplicate efforts. This organization was consulted, through the City's annual Request for Proposal for HUD funds as well as three public hearings. The 2nd public hearing the agency was given the opportunity to speak with City Staff, residents, and the Citizens Advisory Committee.
44	Agency/Group/Organization	St. Paul's Soup Kitchen
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Anti-poverty Strategy Community Development

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation with agencies occurs continuously throughout the year. The City of Lowell, DPD staff assists previously funded and unfunded organizations with any technical assistance, and seeks to improve coordination of services while reducing duplicate efforts. This organization was consulted, through the City's annual Request for Proposal for HUD funds as well as three public hearings. The 2nd public hearing the agency was given the opportunity to speak with City Staff, residents, and the Citizens Advisory Committee.
45	Agency/Group/Organization	United Teen Equality Center
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation with agencies occurs continuously throughout the year. The City of Lowell, DPD staff assists previously funded and unfunded organizations with any technical assistance, and seeks to improve coordination of services while reducing duplicate efforts. This organization was consulted, through the City's annual Request for Proposal for HUD funds as well as three public hearings. The 2nd public hearing the agency was given the opportunity to speak with City Staff, residents, and the Citizens Advisory Committee.
46	Agency/Group/Organization	VICTORY PROGRAM, INC.
	Agency/Group/Organization Type	Housing Services-Persons with HIV/AIDS
	What section of the Plan was addressed by Consultation?	Housing Need Assessment HOPWA Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation with agencies occurs continuously throughout the year. The City of Lowell, DPD staff assists previously funded and unfunded organizations with any technical assistance, and seeks to improve coordination of services while reducing duplicate efforts. This organization was consulted, through the City's annual Request for Proposal for HUD funds as well as three public hearings. The 2nd public hearing the agency was given the opportunity to speak with City Staff, residents, and the Citizens Advisory Committee.
47	Agency/Group/Organization	Whistler House Museum of Art
	Agency/Group/Organization Type	Cultural Institution
	What section of the Plan was addressed by Consultation?	Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation with agencies occurs continuously throughout the year. The City of Lowell, DPD staff assists previously funded and unfunded organizations with any technical assistance, and seeks to improve coordination of services while reducing duplicate efforts. This organization was consulted, through the City's annual Request for Proposal for HUD funds as well as three public hearings. The 2nd public hearing the agency was given the opportunity to speak with City Staff, residents, and the Citizens Advisory Committee.
48	Agency/Group/Organization	YWCA OF LOWELL
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation with agencies occurs continuously throughout the year. The City of Lowell, DPD staff assists previously funded and unfunded organizations with any technical assistance, and seeks to improve coordination of services while reducing duplicate efforts. This organization was consulted, through the City's annual Request for Proposal for HUD funds as well as three public hearings. The 2nd public hearing the agency was given the opportunity to speak with City Staff, residents, and the Citizens Advisory Committee.

49	Agency/Group/Organization	Mill City Grows
	Agency/Group/Organization Type	Services-Health Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Economic Development Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation with agencies occurs continuously throughout the year. The City of Lowell, DPD staff assists previously funded and unfunded organizations with any technical assistance, and seeks to improve coordination of services while reducing duplicate efforts. This organization was consulted, through the City's annual Request for Proposal for HUD funds as well as three public hearings. The 2nd public hearing the agency was given the opportunity to speak with City Staff, residents, and the Citizens Advisory Committee.

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

All agencies and groups were proactively invited to participate in the decision making process and are encouraged to provide feedback to draft Annual Action Plan. Additionally, within the Department of Planning and Development; the following groups are consulted: Community Development, Housing, Economic Development, Planning and Project Management, Code Enforcement, and Project Review.

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 Lowell, DPD	Public and assisted housing providers, private and governmental health, mental health, and service agencies are participants in the network described in this document. They are also the organizations with which the City worked to develop the Annual Action Plan, and they are expected to continue active participation in the upcoming years.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
LHA Annual Plan	Lowell Housing Authority	The City of Lowell and the Lowell Housing Authority consult with one another during the preparation of each agency's Annual Plan to ensure goals and actions are consistent with one another. Both the City of Lowell and the LHA strive to improve the quality of housing stock of Lowell's households and ensure services are available to meet the needs of low- and moderate-income residents.

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))

The City of Lowell Consolidated Plan is a citywide plan with the exception of HOPWA funding that provides services to Middlesex and Essex County. Significant efforts were made during the development of Consolidated Plan in order to obtain the cooperation and coordination of units of general local government. Units of general local government were provided multiple opportunities to participate in the creation and implementation of the Consolidated Plan. Consultations are recurrently made with service providers, sub recipients, and their clients involved in the delivery of eligible program activities to eligible populations as well as numerous neighborhood groups and small business owners. These consultations necessarily involved the active participation of members of minority groups, low and moderate-income individuals, persons with limited English skills, and individuals with disabilities. Additionally, the City utilizes the monitoring of programs as an opportunity to gather feedback and information to improve services and to identify and implement consolidated plan goals.

Narrative (optional):

The Consolidated Plan development included targeted outreach to service providers, sub recipients, and their clients involved in the delivery of eligible program activities to eligible populations as well as neighborhood groups and small business owners. These consultations involved the outreach to members of minority groups, low and moderate-income individuals, persons with limited English skills, and individuals with disabilities.

Consultation was also aided heavily by citizen participation. Local feedback is instrumental in obtaining input from the community and organizations in designing programs that will best meet the needs of the low and moderate income populations. As required by the Department of Housing and Urban

Development (HUD) Rules and Regulations, the City of Lowell complies with regulation 24 CFR 91.105, Citizen Participation Plan for local governments. Further discussion about the Citizen Participation Process including efforts to broaden participation, for the creation of the 2015-2020 Consolidated and 2015-2016 Action Plan, along with public comments and the City’s responses is included in the Citizen Participation sections of this Plan.

PR-15 Citizen Participation

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

The citizen participation program is instrumental in obtaining input from the community and organizations in designing programs that will best meet the needs of the low- and moderate-income populations. As required by HUD rules and regulations, the City of Lowell complies with regulation 24 CFR 91.105, Citizen Participation Plan for local governments. Further discussion about the Citizen Participation process including efforts to broaden participation, for the creation of the 2015-2016 Action Plan, along with public comments and the City's responses is included in the Citizen Participation and Consultation sections of this Plan.

Citizen participation is a vital component of the Annual Action Plan Development Process. The citizen participation program is instrumental in obtaining input from the community and organizations in designing programs that will best meet the needs of the low and moderate income population. This step of the process consists of a series of public hearings at which citizens provide input that will be used to help the City select projects and activities for FY 2015-2016 and establish the five-year goals in the Consolidated Plan. Their input, along with the assistance of the Citizen Advisory Committee, helps to ensure that Lowell's Federal funds are appropriately allocated. Throughout the process, the Housing and Community Development staff of the City's Department of Planning and Development provide technical assistance to applicants and the Citizen Advisory Committee members.

All public hearings were held at the Lowell Senior Center, 276 Broadway Street in Lowell. This location is in the heart of one of Lowell's lowest-income neighborhoods, is a fully accessible facility, and includes ample available free parking. This public participation has included multiple public hearings, and consultation with many agencies, groups, and organizations involved in the development of affordable housing, creation of job opportunities for low-income and moderate-income residents, and/or provision of services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, and homeless persons. A complete draft of this plan has been made available for public review and comment for a 60- day period. The availability of both the draft plan and the final plan is advertised in the local newspaper and the complete documents are available for review on the City's website (www.lowellma.gov) and in print form at the Department of Planning and Development, the Pollard Memorial Library, and the Office of the City Clerk.

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 Hearing	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish, Khmer, Portuguese</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>PUBLIC HEARING #1: Thursday, Nov. 20, 2014 at 6:00 PM Lowell Senior Center. Provided technical assistance on submission of RFP, reviewed FY 13-14 CAPER, and obtain input on housing and community development needs.</p>	None	All comments are accepted	

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)
2	Public Hearing	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish, Khmer, Portuguese</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>PUBLIC HEARING #2: Thursday, Jan. 22, 2015 at 6:00 PM Lowell Senior Center Opportunity for all CDBG Public Service applicants to present their proposals to the Citizen Advisory Committee as part of the annual project selection process.</p>	<p>Comments consisted of the competitiveness of funding availability, priorities of the use of federal funds in the City of Lowell, and advice on forming partnerships within agencies that provide similar services.</p>	<p>All comments are accepted</p>	

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)
3	Public Hearing	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish, Khmer, Portuguese</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>PUBLIC HEARING #3: Thursday, May 7th, 2015 at 6:00 PM Lowell Senior Center</p> <p>Citizens are invited to provide input on the Draft Annual Action and Con. Plan.</p>	<p>Comments consisted of grant agreement schedules, deadlines, and when costs can start being incurred.</p>	<p>All comments are accepted</p>	

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)
4	Public Hearing	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish, Khmer, Portuguese</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>PUBLIC HEARING #4, aka Con Plan Hearing, Feb 13th: at 6:00 PM Lowell DPD, Citizens are invited to provide input on the Consolidated Plan.</p>	<p>Lowell bike group representatives provided info on the need for more bike infrastructure .</p>	<p>All comments are accepted</p>	

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)
5	Newspaper Ad	Non-targeted/broad community	Public Notice ads were posted in The Lowell Sun Newspaper informing residents and potential applicants about the availability of federal funds available, the RFP for those funds, as well as associated public hearings.	Technical assistance in preparing the RFP was encouraged and accommodated to all parties interested.	All comments are accepted	
6	Internet Outreach	Non-targeted/broad community	All notices, RFPs, and plans are available on the City of Lowell website.	N/A	All comments are accepted	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Consolidated Plan Needs Assessment is milieu of needs for housing, homeless and non-homeless special needs, as well as non-housing community development assistance throughout the City of Lowell. Data and tables provided throughout this section are in most cases pre-populated by HUD as a data output from the HUD Integrated Disbursement and Information System (IDIS). The data consists of 2010 Census, the 2006-2010 American Community Survey data, Comprehensive Housing Affordability Strategy (CHAS) 2000 - 2010 data, online survey results, and comments received during the public input session, as well as the consultation process to identify the following affordable housing, community development and homeless needs for the next five years.

In a review of these estimates, the City of Lowell has determined that some of the most common housing problems disproportionately affected rental households: a tight rental market for low income persons; cost burden associated with housing; and general housing problems for low income populations.

Additionally, the Lowell Housing Authority has completed its PHA 5-Year and Annual Plan, dated June 11, 2014. Sec 9.1 "Strategy for Addressing Housing Needs" provides a brief description of the PHA's strategy for addressing the housing needs of families in the jurisdiction and on the waiting list in the upcoming year. LHA's Plan addresses physical facilities and management operations. More information can be found in the Public Housing Section of this Plan.

The Housing Needs Assessment portion of this document evaluates the City's current needs for housing assistance for the following income groups based on area median income (AMI). As of 2014, the City of Lowell's AMI is \$90,700:

- Very Low Income (0-30 percent AMI)
- Low Income (30-50 percent AMI)
- Moderate Income (50-80 percent AMI)

Area median income is based on the 2014 HUD Income Limits Documentation System which became effective on July 1, 2014. The HUD 2014 income limits for the City of Lowell are outlined in the following table:

Household Size	#1 (0% - 30%)	#2 (31% - 50%)	#3 (51% - 80%)	#4 (81% and above)
1	\$0-\$19,050	\$19,052-\$31,750	\$31,751-\$44,750	\$44,751+
2	\$0-\$21,800	\$21,801-\$36,300	\$36,301-\$51,550	\$51,551+
3	\$0-\$24,500	\$24,501-\$40,850	\$40,851-\$57,550	\$57,551+
4	\$0-\$27,200	\$27,201-\$45,350	\$45,351-\$63,900	\$63,901+
5	\$0-\$29,400	\$29,401-\$49,000	\$49,001-\$69,050	\$69,051+
6	\$0-\$31,600	\$31,601-\$52,650	\$52,651-\$74,150	\$74,151+
7	\$0-\$33,750	\$33,751-\$56,250	\$56,251-\$79,250	\$79,251+
8	\$0-\$35,950	\$35,951-\$59,900	\$59,901-\$84,350	\$84,351+

Income Limits

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

Summary of Housing Needs

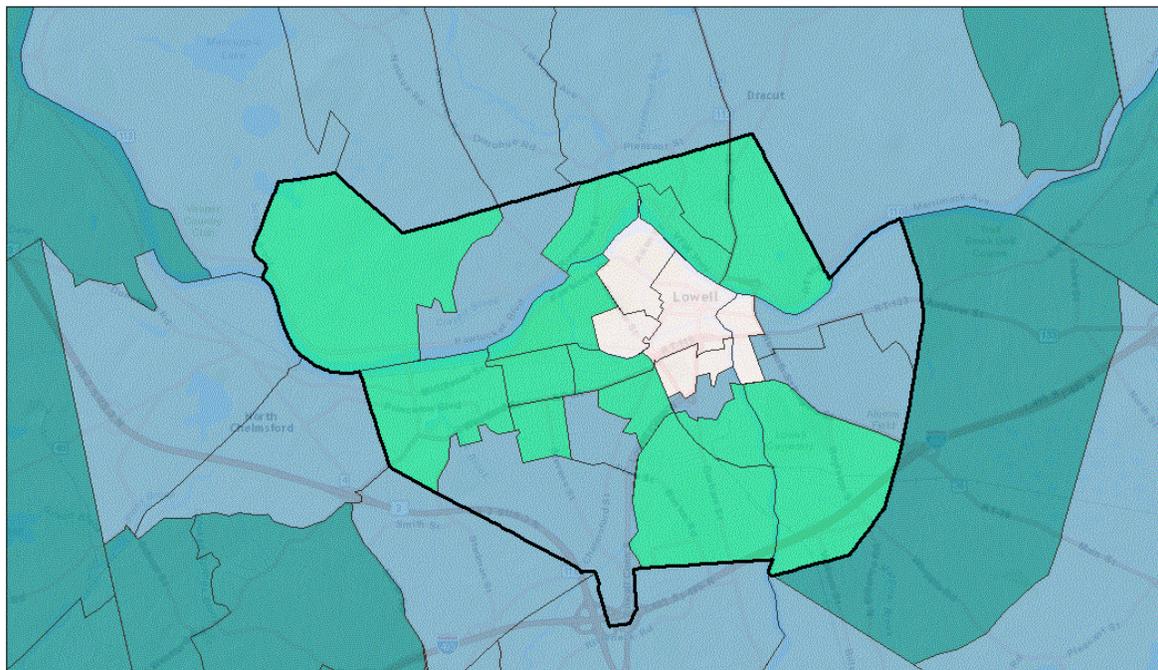
The City of Lowell's primary housing needs are housing affordability. Specifically, cost burden is most evident in renter-occupied units, among low income households. Disproportionally, these households are small related and elderly households.

Demographics	Base Year: 2000	Most Recent Year: 2010	% Change
Population	105,167	105,089	-0%
Households	37,992	38,978	3%
Median Income	\$39,192.00	\$50,192.00	28%

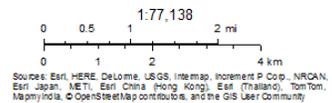
Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2006-2010 ACS (Most Recent Year)

Median Household Income - City of Lowell, MA



January 29, 2015



Median Household Income - City of Lowell, MA

Number of Households Table

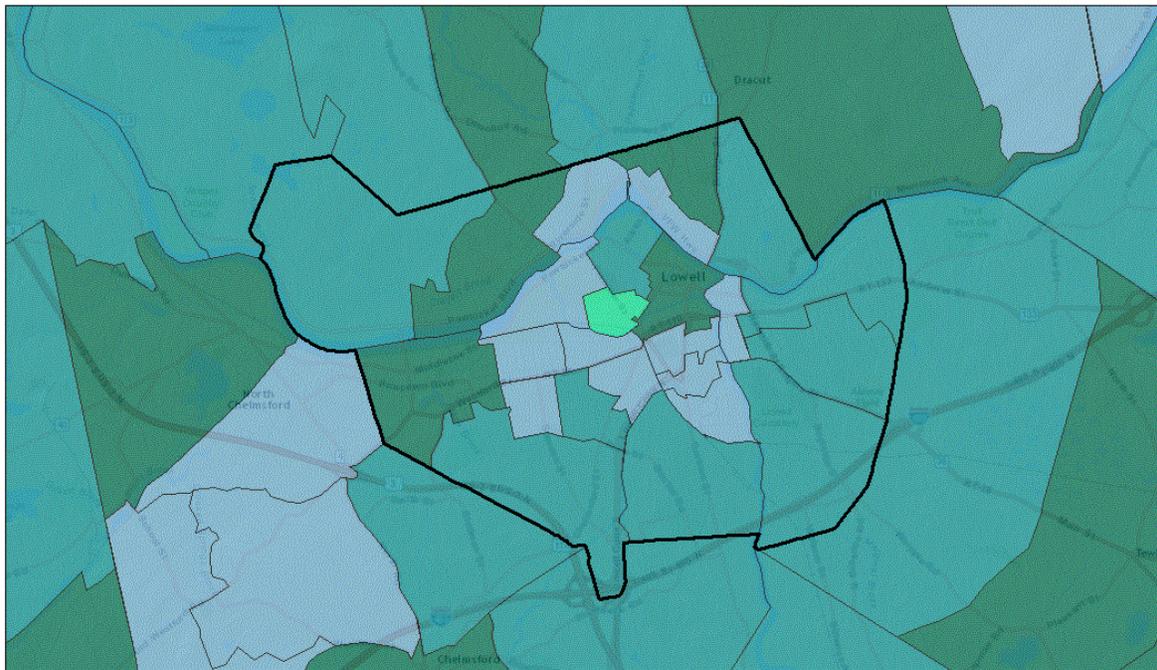
	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	9,180	4,835	5,855	4,450	14,660
Small Family Households *	3,315	1,910	2,405	2,050	7,195
Large Family Households *	595	455	755	505	1,615
Household contains at least one person 62-74 years of age	1,205	970	835	615	1,990
Household contains at least one person age 75 or older	1,555	805	485	295	775
Households with one or more children 6 years old or younger *	1,895	1,020	1,330	1,020	2,070

* the highest income category for these family types is >80% HAMFI

Table 6 - Total Households Table

Data Source: 2006-2010 CHAS

Total Households - City of Lowell, MA



January 29, 2015

Override 1 TotalHouseholds
B11005EST1
■ 341-892 Households
■ 892-1511 Households
■ 1511-2282 Households
■ >2282 Households

1:78,818
 0 0.5 1 2 mi
 0 1 2 4 km
Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P. Corp., NRCAN, Esri, Japan, METI, Esri, China (Hong Kong), Esri (Thailand), TomTom, Mapbox, © OpenStreetMap contributors, and the GIS User Community

Total Households - City of Lowell, MA

Housing Needs Summary Tables

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

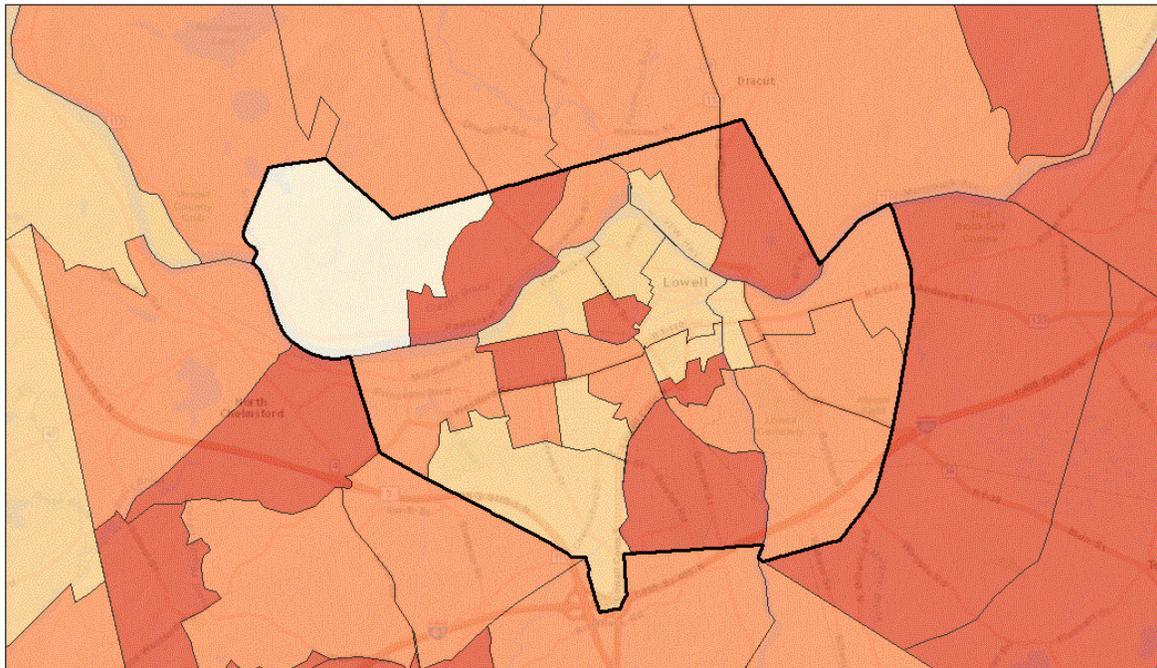
	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	245	65	45	60	415	10	0	0	15	25
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	85	120	105	60	370	0	0	25	10	35
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	305	70	150	50	575	40	80	120	4	244
Housing cost burden greater than 50% of income (and none of the above problems)	3,565	535	95	0	4,195	920	625	835	240	2,620
Housing cost burden greater than 30% of income (and none of the above problems)	1,280	1,355	1,305	160	4,100	450	385	730	940	2,505

	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)	255	0	0	0	255	155	0	0	0	155

Table 7 – Housing Problems Table

Data 2006-2010 CHAS
Source:

Percent of Households with Severe Cost Burden - City of Lowell, MA



January 29, 2015

Override 1 LIHHWithCostBurden
T8_LE50_CB50_PCT
 <15.29%
 15.29-38.02%
 38.02-57.95%
 57.95-82.09%

1:77,138
 0 0.5 1 2 mi
 0 1 2 4 km
 Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

Percent of Households with Severe Cost Burden - City of Lowell, MA

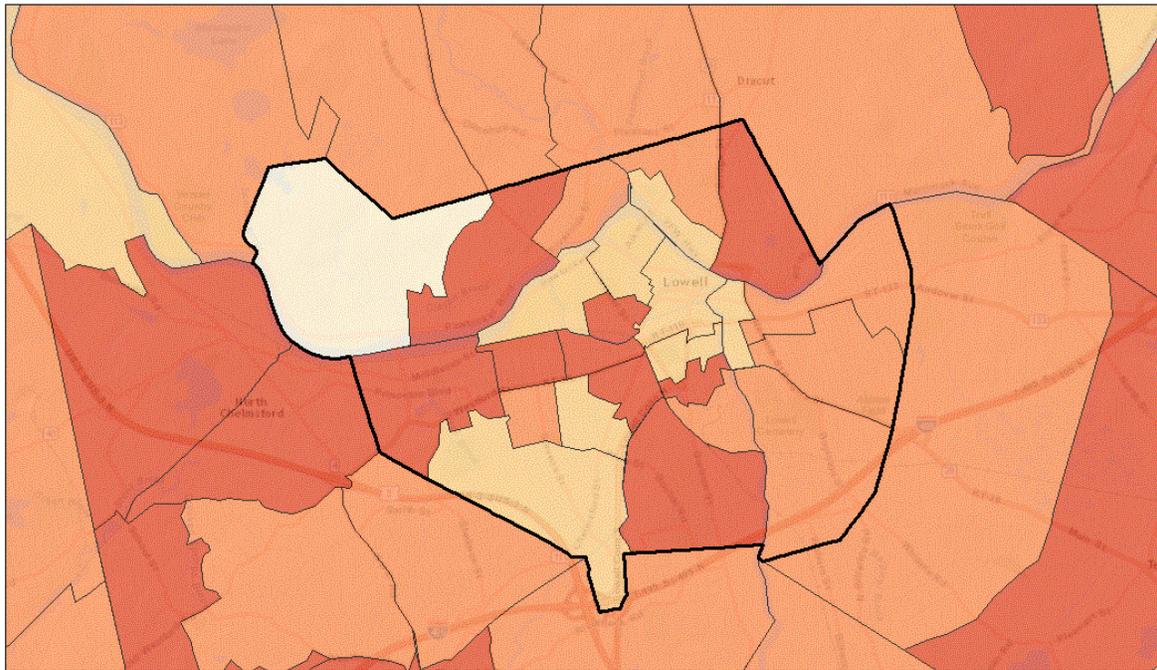
2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	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	4,195	790	395	170	5,550	975	705	980	270	2,930
Having none of four housing problems	3,045	2,305	2,785	1,710	9,845	560	1,030	1,700	2,295	5,585
Household has negative income, but none of the other housing problems	255	0	0	0	255	155	0	0	0	155

Table 8 – Housing Problems 2

Data 2006-2010 CHAS
Source:

Percent of Households with Any of 4 Severe Housing Problems - City of Lowell, MA



January 29, 2015

Override 1 LIHWWithHousingProblems
T2_LE50_HP2_PCT
 17.14-41.05%
 41.05-60.74%
 <17.14%
 60.74-83.64%

0 0.5 1 2 mi
 0 1 2 4 km
 1:77,138
 Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri, Japan, METI, Esri, China, Hong Kong, Esri, Thailand, TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

Percent of Households with Any of 4 Severe Housing Problems - City of Lowell, MA

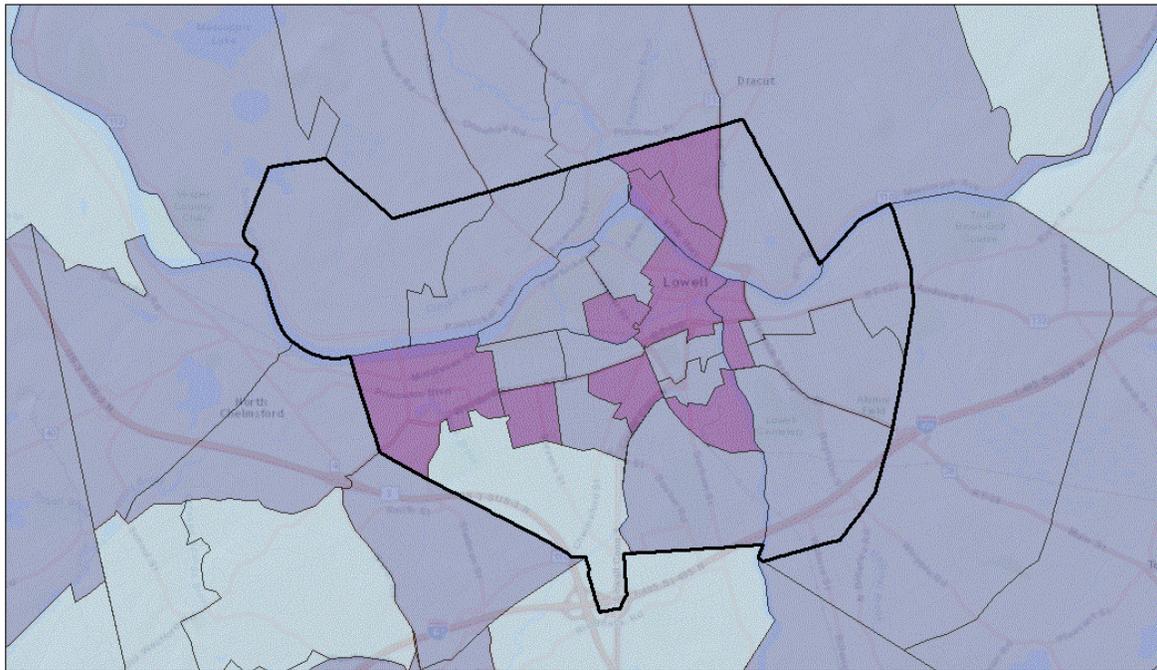
3. Cost Burden > 30%

	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	2,505	1,015	700	4,220	205	305	855	1,365
Large Related	345	155	80	580	80	154	285	519
Elderly	965	295	185	1,445	780	500	170	1,450
Other	1,590	555	465	2,610	360	115	375	850
Total need by income	5,405	2,020	1,430	8,855	1,425	1,074	1,685	4,184

Table 9 – Cost Burden > 30%

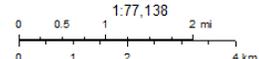
Data Source: 2006-2010 CHAS

Affordability - Housing Cost Burden - City of Lowell, MA



January 29, 2015

Override 1 **HousingCostBurden**
B25106_CB_PCT
 11.6-29.15% Paying>30%
 29.15-44.93% Paying>30%
 44.93-72.98% Paying>30%



Source: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri, Japan, METI, Esri, China (Hong Kong), Esri (Thailand), TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

Affordability - Housing Cost Burden - City of Lowell, MA

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	1,805	285	0	2,090	155	235	395	785
Large Related	325	0	0	325	80	150	160	390
Elderly	550	90	20	660	445	190	80	715
Other	1,320	160	95	1,575	280	115	275	670
Total need by income	4,000	535	115	4,650	960	690	910	2,560

Table 10 – Cost Burden > 50%

Data Source: 2006-2010 CHAS

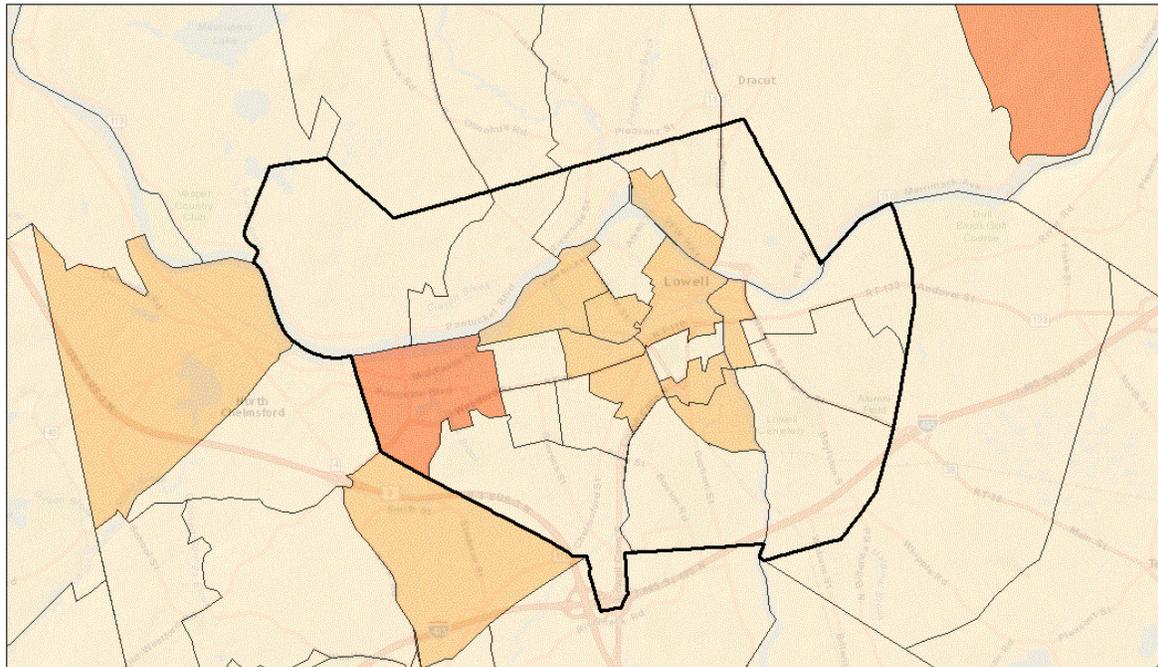
5. Crowding (More than one person per room)

	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	390	155	145	110	800	40	15	145	4	204
Multiple, unrelated family households	0	45	90	0	135	4	65	0	10	79
Other, non-family households	0	10	15	0	25	0	0	0	0	0
Total need by income	390	210	250	110	960	44	80	145	14	283

Table 11 – Crowding Information – 1/2

Data 2006-2010 CHAS
Source:

Percent of Households with Overcrowding - City of Lowell, MA



January 29, 2015

Override 1 LIHHWthOvercrowding
T10_LE50_OC_PCT
 4.68-15.49%
 15.49-32.43%
 <4.68%

1:77,138
 0 0.5 1 2 mi
 0 1 2 4 km
 Sources: Esri, HERE, DeLorme, USGS, Intermap, i-cubator, P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, Mapbox, © OpenStreetMap contributors, and the GIS User Community

Percent of Households with Overcrowding - City of Lowell, MA

	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

Alternate Data Source Name:

NA-10 Housing Needs Assessment: Children

Data Source

Comments: 2009-2013 American Community Survey

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

2009- 2012 five year American Community Survey data figures show that 30.2% of City of Lowell households are single person households. The same data shows that 24.6% of owner households are single person households and that 34.9% of renter households are single person households. A majority of the individuals living alone are 35-64 years old. Additionally, renter occupied units are more likely than owner occupied units to be cost burdened, and have at least one housing problem.

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.

3,677 males and 4,463 females, totaling 8,140 (approximately 8% of the population) have an ambulatory difficulty. 1,099 males and 1,506 females (approximately 2.6% of the population) identify as having a ‘self-care’ difficulty. Additionally, 13.2% of the population of Lowell has identified as having at least one disability consisting of difficulty with: hearing vision difficulty, cognitive, ambulatory, self-care, or independent living.

Alternative house, which services Lowell and provides shelter, support, options, counseling and legal advocacy for all battered women (and their children), estimates serving 9 adults and 13-20 children a month.

Lowell Transitional Living Center, which provides shelter services in Lowell reports that for clients using their services, 63% are disabled (Physical, Developmental & Mental Health), 11% are victims of Domestic Violence, and 7% Sexual Assault.

What are the most common housing problems?

The most common housing problem for the City of Lowell’s population is housing affordability. Of all the potential housing issues, the ones most evidently listed are Cost Burden affecting Elderly and small

related households disproportionately. 6,815 of households report a cost burden of over 50% and 6,605 of households report a cost burden of over 30%

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

Of that subset of the population mentioned above; in relation to housing tenure, renters are overwhelming affected in comparison to their owner counterpart, particularly in the lower income groups. 6,815 households (both renter and owner) report a housing cost burden greater than 50% of their income. Of that group, 4,195 are renters and 2,620 are owner occupied. 6,605 households (both renter and owner) report a housing cost burden greater than 30% of their income. Of that group, 4,100 are renters and 2,505 are owner occupied.

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

This information may be evidenced by the characteristics and needs of individuals and families with children who are currently entering the homeless assistance system or appearing for the first time on the streets. In addition, specify particular housing characteristics that have been linked with instability and an increased risk of homelessness. Include an estimate of the number and type of formerly homeless families and individuals that are receiving rapid re-housing assistance and are nearing the termination of that assistance. Persons with the risk of entering or reentering shelters characteristically have a combination of factors which create the risk, such as lack of a financial resources, rent in excess of 30% of their income, and high child care, medical, family unacceptance or transportation costs. In addition to these factors additional issues may include family conflicts, domestic violence, over occupancy limits, recent crisis, housing with code or safety violations, disabilities, criminal histories, history of mental health or drug dependency, issues coordinating public subsidies or community services and prior experience with homelessness.

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:

643 individuals were identified in the last 2013 Point in Time (PIT) Count. 624 Beds were also identified in the last count. The Point in time count is a count of sheltered and unsheltered homeless persons on a single night in January. HUD requires that Continuums of Care conduct an annual count of homeless persons who are sheltered in emergency shelter, transitional housing, and Safe Havens on a single night.

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

There are many variables that lead to increased risk of homelessness. Long term systemic risks include housing affordability and stagnant wage growth which is evident in the high cost burden of housing and the disproportionately effect on units that report lower area median income in Lowell. However, other variables that inevitably can lead to instability are mental illness, substance abuse, unstable job history, prior evictions, criminal background, poor money managing, and domestic violence. Receiving an eviction notice is a primary reason a household seeks prevention services.

Discussion

Housing affordability and lackluster wage growth is clearly an impediment to decent, safe, and sanitary that provides a stable living environment. The primary variable is attaining this median household income is which is associated with the fewest instances of housing problems. Owner occupied housing units report an average median household income of \$73,099, while renter occupied housing units report an average median household income of \$33,062.

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

For this section, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in category as a whole. For example, if 50 percent of all low income households within in a City have a housing problem and 60 percent of low income Asian households report having a housing problem, then a disproportionately greater need exists at that income level for the Asian population in said City.

Additionally, the housing problems defined by HUD in this section include:

- Substandard housing lacking complete plumbing
- Substandard housing lacking kitchen facilities
- Overcrowded households with 1.01 to 1.5 people per room
- Households with housing cost burden greater than 30 percent of income

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	6,930	2,120	355
White	4,140	1,085	275
Black / African American	205	95	10
Asian	564	205	20
American Indian, Alaska Native	60	0	0
Pacific Islander	20	0	0
Hispanic	1,665	735	50

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2006-2010 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	3,185	1,620	0
White	2,125	1,050	0
Black / African American	125	85	0
Asian	350	180	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	535	305	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2006-2010 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	2,740	2,930	0
White	1,680	1,955	0
Black / African American	205	250	0
Asian	435	305	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	30	0
Hispanic	280	270	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2006-2010 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	1,385	2,825	0
White	870	2,085	0
Black / African American	90	110	0
Asian	250	360	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	125	160	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2006-2010 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 of Lowell's population according to the 2013 ACS 5-Year Survey is 107,466, with 62,416 persons (58%) who are White, 7,324 persons (6.8%) persons who are Black or African American, 303 persons (0.1%) who are American Indian and Alaska Native, 21,326 persons (19.8 %) who are Asian, 138 persons (0.1%) who are Native Hawaiian and Other Pacific Islander, 12,296 persons (11.4%) who are some other race, and 3,663 persons (3.4%) who are two or more races.

Statistically significant variations were identified in 0-30% area median income cohort regarding housing problems. 76.57% of the jurisdiction as a whole reported having one or more housing problems. A deviation of 10 basis points would signify a disproportional need. The American Indian and Pacific Islander populations reported 100% of units having one or more housing problems.

No statistically significant variations were identified in 30-50% area median income cohort regarding housing problems. 66.28% of the jurisdiction as a whole reported having one or more housing problems.

Statistically significant variations were identified in 50-80% area median income cohort regarding housing problems. 48.32% of the jurisdiction as a whole reported having one or more housing problems. A deviation of 10 basis points would signify a disproportional need. The Asian population reported 58.78% of units having one or more housing problems.

Statistically significant variations were identified in 80-100% area median income cohort regarding housing problems. 32.90% of the jurisdiction as a whole reported having one or more housing problems.

A deviation of 10 basis points would signify a disproportional need. The African American population reported 45%, and the Hispanic population reported 43.85%, of units having one or more housing problems.

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

As in the last section, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in category as a whole.

Additionally, the housing problems defined by HUD in this section include:

- Lacks complete kitchen facilities
- Lacks complete plumbing facilities
- More than 1.5 persons per room
- Cost burden over 50%

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	5,320	3,730	355
White	3,230	1,995	275
Black / African American	205	95	10
Asian	469	300	20
American Indian, Alaska Native	50	15	0
Pacific Islander	20	0	0
Hispanic	1,159	1,240	50

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2006-2010 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	1,470	3,335	0
White	1,015	2,155	0
Black / African American	35	180	0
Asian	215	315	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	200	640	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2006-2010 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	1,070	4,605	0
White	615	3,020	0
Black / African American	70	380	0
Asian	235	505	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	30	0
Hispanic	110	440	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2006-2010 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	395	3,805	0
White	190	2,765	0
Black / African American	70	130	0
Asian	125	480	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	10	275	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2006-2010 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

Many statistically significant variations were identified in 0-30% area median income cohort regarding housing problems. 58.78% of the jurisdiction as a whole reported having one or more housing problems. A deviation of 10 basis points would signify a disproportional need. The African American populations reported 68.83%, the Native American population reported 100% and the Hispanic population reported 48.31%, of units having one or more housing problems. A statistically significant variation was identified in 30-50% area median income cohort regarding housing problems. 30.59% of the jurisdiction as a whole reported having one or more housing problems. A deviation of 10 basis points would signify a disproportional need. The African American population reported 16.28% of units having one or more housing problems, which is disproportionately better than the average.

Statistically significant variations were identified in 50-80% area median income cohort regarding housing problems. 18.85% of the jurisdiction as a whole reported having one or more housing problems. A deviation of 10 basis points would signify a disproportional need. The Asian population reported 31.76% of units having one or more housing problems.

Statistically significant variations were identified in 80-100% area median income cohort regarding housing problems. 9.40% of the jurisdiction as a whole reported having one or more housing problems. A deviation of 10 basis points would signify a disproportional need. The African American population reported 35%, and the Asian population reported 20.66%, of units having one or more housing problems.

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:

As in the last section, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in category as a whole.

Additionally, in this section HUD defines Housing Cost Burden as Housing Cost to Income Ratio.

- No Cost Burden – Housing Cost to Income Ratio is less than 30%
- Cost Burden – Housing Cost to Income Ratio is from 30.1% to 50%
- Severe Cost Burden – Housing Cost to Income Ratio is greater than 50.1%

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	22,170	7,835	7,170	475
White	15,175	5,110	4,620	275
Black / African American	1,400	325	305	10
Asian	2,850	850	645	140
American Indian, Alaska Native	10	15	50	0
Pacific Islander	50	0	20	0
Hispanic	2,195	1,240	1,290	50

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2006-2010 CHAS

	not burdened		30-50%		over 50%	
Whole Jurisdiction	22170	59.6%	7835	21.1%	7170	19.3%
White	15175	60.9%	5110	20.5%	4620	18.6%
African American	1400	69.0%	325	16.0%	305	15.0%
Asian	2850	65.6%	850	19.6%	645	14.8%
American Indian	10	13.3%	15	20.0%	50	66.7%
Pacific Indian	50	71.4%	0	0.0%	20	28.6%
Hispanic	2195	46.5%	1240	26.2%	1290	27.3%

Housing Cost Burden

Discussion:

No statistically significant variation was identified among ethnic groups in 30-50% cost burden cohort regarding housing problems. 21.1% of the jurisdiction as a whole reported having a cost burden. A deviation of 10 basis points would signify a disproportional need.

Statistically significant variations were identified in the Severe Cost Burdened cohort regarding housing problems. 19.3% of the jurisdiction as a whole reported having a Severe Cost Burden. A deviation of 10 basis points would signify a disproportional need. The American Indian population reported 66.7% Severe Cost Burden. This corresponds to the American Indian population being the one ethnic class that is the least likely to NOT be cost burdened. 59.6% of the City as a whole is not cost burdened, but only 13.3% of the American Indian population is not cost burdened.

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?

Income categories in which racial or ethnic groups have a disproportionately greater need than the needs of that income category as a whole are very evident in the Hispanic, African American and Native American Groups. Percentage alone indicated extreme disproportionality to the whole jurisdiction in the Native American Population while the Hispanic population, while not as significant percentage wise, has higher numbers of cost burden and housing problems compared to the City as whole, which is 10% or more variation from the average. African American, American Indian and Asian households also experience housing problems at a greater percentage than the general population. Additionally, in no circumstances did white households experience disproportional need in any categories, although it is important to note that the White ethnic group make up an overwhelming percentage of the total population and therefore represent most of the average jurisdiction as a whole when percentages are calculated. This data is useful in determining if any particular racial or ethnic group has a need which is disproportionately greater than all the households in a particular income group. As noted earlier, a disproportionately greater need exists when the members of a racial or ethnic group at an income level experience housing problems at a greater rate (10% or more) than the income level as a whole of the population.

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

All relevant needs have been identified through the CHAS data, U.S. Census data, and ACS surveys.

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

A majority of Hispanic, African American, and Asian ethnic groups are located in the census tracts that primarily make up the Acre, and Downtown neighborhoods. These ethnic groups also correspond with lower household income and a higher likelihood of experiencing a cost burden and one or more housing problems.

NA-35 Public Housing – 91.205(b)

Introduction

Low-moderate income residents in Lowell utilize the local housing authorities for access to affordable housing and related services. The purpose of the Lowell Housing Authority (LHA) is to ensure safe, decent, affordable housing and to create opportunities for resident’s self-sufficiency and economic independence. The Lowell Housing Authority team, working in partnership with other housing providers, local Government and our residents will strive to provide the highest level of housing and a variety of Social Service programs that will assist residents and employees in achieving their highest level of self-sufficiency. The LHA maintains and coordinates Section 8 as well as public housing. The need for additional affordable housing units is crucial for Lowell residents, but the lack of developable land and contractors willing to develop affordable housing is a barrier.

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	1,638	1,161	119	922	0	0	104

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

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	15,636	15,888	16,801	15,679	0	0	
Average length of stay	0	0	8	7	2	7	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
Average Household size	0	0	1	2	3	2	0	0
# Homeless at admission	0	0	1	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	653	202	7	184	0	0
# of Disabled Families	0	0	679	480	41	345	0	0
# of Families requesting accessibility features	0	0	1,638	1,161	119	922	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	1,302	989	97	794	0	0	86
Black/African American	0	0	76	52	4	43	0	0	3
Asian	0	0	253	119	18	84	0	0	15

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
American Indian/Alaska Native	0	0	4	1	0	1	0	0	0
Pacific Islander	0	0	3	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

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	602	505	62	399	0	0	38
Not Hispanic	0	0	1,036	656	57	523	0	0	66

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

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

Within the city of Lowell there is a need for handicap accessible housing for elderly/disabled individuals as well as for families. At the present time, the Authority is working to create additional handicap accessible units within our developments. Modifications to bathrooms, kitchens and access doors will be completed to ensure compliance with ADA requirements. The goal is to create thirteen (13) handicap units to meet the needs of applicants on our waiting lists, as well as to provide transfer opportunities to our residents who now require handicap accessible units for themselves or a family member. The target date for completion of unit conversions is January 1, 2017.

Many units are equipped to meet the needs of disabled residents. This includes specialized smoke alarm systems in units occupied by residents with hearing impairments, and grab bars on walls of apartments occupied by residents with mobility issues. The Authority will continue to assess and monitor our developments to ensure that units and common areas remain barrier free and accessible to all residents.

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

Wait list for Public Housing

- Disabled: 1,061
- Elderly: 304
- Family: 2,788
- Single: 413
- Total: 4,566

Waitlist for Section 8

- Disabled: 240
- Elderly: 14
- Family: 679
- Single: 63
- Total: 966

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

The needs of the LHA for housing are comparable to the needs of the low to moderate income households for the population as a whole. The wait list for Section 8 and the Housing Authority units is over 5,500 individuals and families, many who are disabled. Undoubtedly, those on the wait list are currently are comprised of a large portion of those residents of Lowell who are cost burdened.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The following section provides a general assessment of the the City of Lowell's homeless population and its needs.

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	406	459	242	217	120
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	26	203	554	223	338	15
Chronically Homeless Individuals	14	55	45	45	7	547
Chronically Homeless Families	0	2	2	4	1	547
Veterans	1	41	44	6	10	547
Unaccompanied Child	0	23	40	22	10	547
Persons with HIV	0	5	4	2	4	120

Table 26 - Homeless Needs Assessment

Data Source

Comments:

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):

See chart above

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	474	20
Black or African American	71	4
Asian	27	2
American Indian or Alaska Native	1	0
Pacific Islander	2	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	343	20
Not Hispanic	266	6

Data Source
Comments:

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

In 2014 there were approximately 1,903 persons that experienced homelessness. Approximately 35% were persons in families and no families were unsheltered. There are no statistics for families of veterans becoming homeless; however on any given night approximately 7% of Lowell’s homeless population is veterans.

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

Please see the data in the table above.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

In the 2015 Point-In-Time (PIT) estimate for homelessness in Lowell was 635. There were 609 persons living in shelter and 26 unsheltered. Unsheltered counts are negligible estimates due to identifying and counting persons in unsheltered locations in winter. However the PIT report indicated that the homeless population in general had increased 12% over the previous year, and the unsheltered population decreased by 25%. Lowell is designated as a high cost area with low vacancy rates. Access to housing is limited. In addition, landlords have begun to refuse to take housing vouchers as many have experienced extreme cases of property damage not covered by rental security deposits. Even with many of the housing supports, when available, many homeless persons do not have sufficient income to meet and/or sustain housing costs.

Discussion:

The City of Lowell is committed to strong and vital neighborhoods, competent fiscal policies and innovative long-range economic and housing development investments. We are also committed to the safety and care of Lowell's neediest residents. Going forward as a community, our goal is to support and enhance successful homeless housing, shelter and service programs, holding them and us accountable to consumers, funders and to the Lowell community.

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

Introduction:

The sections describes, to the extent practicable, the housing needs of persons who are not homeless but require supportive housing. Lowell is a jurisdiction which receives funding on behalf of an eligible metropolitan statistical area under the HOPWA program, which supports needs for housing and supportive services of low-income persons with HIV/AIDS and their families throughout the eligible metropolitan statistical area of Middlesex and Essex County.

HOPWA

Current HOPWA formula use:	
Cumulative cases of AIDS reported	3,759
Area incidence of AIDS	175
Rate per population	12
Number of new cases prior year (3 years of data)	413
Rate per population (3 years of data)	9
Current HIV surveillance data:	
Number of Persons living with HIV (PLWH)	3,048
Area Prevalence (PLWH per population)	201
Number of new HIV cases reported last year	0

Table 27 – HOPWA Data

Data Source: CDC HIV Surveillance

HIV Housing Need (HOPWA Grantees Only)

Type of HOPWA Assistance	Estimates of Unmet Need
Tenant based rental assistance	608
Short-term Rent, Mortgage, and Utility	5
Facility Based Housing (Permanent, short-term or transitional)	11

Table 28 – HIV Housing Need

Data Source: HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

Describe the characteristics of special needs populations in your community:

There are currently six different groups characterized as non-homeless special needs populations in the Greater Lowell community:

- Elderly/ Frail Elderly
- Persons with Severe Mental Illness

- Persons with Disabilities (Developmental and/or Physical)
- Individuals with Alcohol/Other Drug Addiction
- Individuals with HIV/Aids

Based on the 2009-2013 American Community Survey, there are a total of 106,324 individuals in the City of Lowell living with a disability ; whether it be a hearing, vision, cognitive, ambulatory, self-care, and/or independent living difficulty. Presently, data is unavailable that compartmentalizes the specific number of individuals living with the disabilities listed (I.E. The number of individuals over the age of 65 years old affected by independent living difficult).

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

There are over 2500 affordable housing facilities in Lowell for elderly citizens. The Lowell Housing Authority maintains more than 500 units in public-housing projects for non-elderly special needs populations including persons with mental illness, persons with disabilities, those dealing with alcohol/drug addiction, persons living with HIV/Aids, veterans, and those with uncategorized special needs. Approximately 23 group home units are maintained by the Massachusetts Department of Mental Health as well as an additional 25 private group home facilities for special needs populations.

The priorities for individual Non-Homeless Special Needs categories identified in this plan are derived from the input obtained from numerous outreach efforts, surveys, and consultations used to identify community needs and establish this Consolidated Plan’s priorities. Prioritization also takes into consideration feasibility of projects, impact of the costs of larger projects on other priorities, the anticipated funding levels for the Consolidated Plan programs, and other sources of funding that may be available to address established needs.

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

According the Mass Department of Public Health, as of December 31st, 2012, there were a total of 4695 people (reported cases) with HIV/Aids in the two county (Middlesex and Essex) Lowell HOPWA region. Of the 4695 persons living with HIV/Aids, males made up 67.63% of cases (67.63) while females made up about 32% percent of cases (32.37). People of color made up over 80% of HIV/Aids cases in the region.

Discussion:

The information produced should be used to further inform entities of the current needs of those who may be impacted by or considered disabled, alcohol/drug addicts, elderly/frail elderly, mentally ill, and/or HIV/Aids patients.

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

Describe the jurisdiction’s need for Public Facilities:

Consistent with Lowell’s Master Plan, the city will continue to work towards addressing non-housing community development “public facilities” needs through the support of the city’s physical infrastructure. In order to continue to improve the overall quality of life within neighborhoods, facilities and organizations catering to underserved populations will continue to be a priority. Senior centers, homeless facilities, youth centers, neighborhood facilities, parks and recreational spaces as well as health facilities. The City of Lowell’s core community development needs also includes the cultivation of creative economic means as well as the promotion of Lowell as a Lifetime City.

How were these needs determined?

The necessity for certain public facilities and structures was determined based on several public hearings and a survey created by the City of Lowell’s Department of Planning and Development. Survey questions pertained to public facilities, the needs of underserved populations, housing, economic/community development and public services. The survey was distributed to members of the greater Lowell community and respondents were representative of the various neighborhood groups in the area.

Describe the jurisdiction’s need for Public Improvements:

Lowell plans to improve public entities that directly impact community and neighborhood citizen well-being. Those improvements include street, sidewalk, water/sewage systems, flood/drainage, tree planting, and snow plowing. Creating bike lanes was also considered a necessity according to citizens.

How were these needs determined?

The priorities for individual Non-Homeless Special Needs categories identified in this plan are derived from the input obtained from numerous outreach efforts including surveys and consultations used to identify community needs and establish this Consolidated Plan’s priorities. Consolidated Plan public hearings also were conducted. Citizens who participated in the hearing emphasized the necessity for better bike infrastructure, Development Services, more Planning and Community Development input as well as Parks and Recreation. CDBG non PS apps were also reviewed by an internal committee to allocate funding to appropriate sources based on need, eligibility and impact.

Describe the jurisdiction’s need for Public Services:

To ensure that Lowell can be a “Lifetime City,” particularly for those for whom the affordability of housing is a primary impediment. CDBG and other funds, in addition to supporting the production, rehabilitation, and de-leading of housing as well as public services aimed at youth, the elderly, homeless individuals, persons with disabilities and other underserved classes, to supplement basic housing in creating a stable and desirable community for people of all ages particularly at the low-income and moderate-income levels. Necessary services and programming include homeless/at-risk persons services and support, senior services, youth services, transportation services, disabilities services

How were these needs determined?

CDBG funds for public services are subject to a 15% Cap and have goals consistent with the needs identified in the Consolidated Plan. A 7-9 member citizen advisory committee exists in Lowell, whose purpose to review applications for public service funds and make recommendations to the City Manager. More information about this process can be found later in this plan.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The purpose of the Market Analysis is to provide a clear picture of the environment in which the City of Lowell will administer our programs over the course of the Consolidated Plan. In conjunction with the Needs Assessment, the Market Analysis will provide the basis for the Strategic Plan and the programs and projects to be administered. Most of the data tables in this section will be pre-populated with default data such as CHAPA and other Census products based on the most recent data available.

Overall, the demand for affordable rental units for low to moderate income households is considerable. The need is evident in high cost burden for owner and rental units and in the demand for public and assisted housing. The need for housing stock available to serve persons with disabilities and other special needs is also evident.

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

Introduction

As required by federal regulations found in 24 CFR 91.210 - The Housing Market Analysis must describe the significant characteristics of the jurisdiction's housing market, including the supply, demand, and condition and cost of housing and the housing stock available to serve persons with disabilities, and to serve other low-income persons with special needs, including persons with HIV/AIDS and their families. The purpose of the Market Analysis is to provide a clear picture of the environment in which the City of Lowell must administer its programs over the course of the Consolidated Plan. This section of the Plan is based on HUD regulations and covers topics including general characteristics of the housing market, lead-based paint hazards, public and assisted housing, facilities and services for homeless persons, special needs facilities and services, and barriers to affordable housing. In conjunction with the Needs Assessment section of this Plan and other public input received, the Market Analysis will provide the basis for the Strategic Plan and the programs and projects to be administered. Most of the data tables in this section are populated with a default data set based on the most recent data available from HUD. Additional data has been obtained from various sources, including more current American Community Survey estimates and the local CoC.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	13,793	32%
1-unit, attached structure	2,615	6%
2-4 units	12,617	29%
5-19 units	7,372	17%
20 or more units	6,344	15%
Mobile Home, boat, RV, van, etc	89	0%
Total	42,830	100%

Table 29 – Residential Properties by Unit Number

Data Source: 2006-2010 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	109	1%	871	4%
1 bedroom	832	4%	5,269	27%
2 bedrooms	5,481	28%	8,423	43%
3 or more bedrooms	12,983	67%	5,010	26%
Total	19,405	100%	19,573	100%

Table 30 – Unit Size by Tenure

Data Source: 2006-2010 ACS

DP04: SELECTED HOUSING CHARACTERISTICS

City of Lowell, MA

Subject	Estimate	Percent
HOUSING OCCUPANCY		
Total housing units	42,761	42,761
Occupied housing units	39,258	91.8%
Vacant housing units	3,503	8.2%
Homeowner vacancy rate	1.0	(X)
Rental vacancy rate	7.5	(X)
UNITS IN STRUCTURE		
Total housing units	42,761	42,761
1-unit, detached	13,351	31.2%
1-unit, attached	2,640	6.2%
2 units	6,848	16.0%
3 or 4 units	5,162	12.1%
5 to 9 units	3,999	9.4%
10 to 19 units	3,325	7.8%
20 or more units	7,400	17.3%
Mobile home	11	0.0%
Boat, RV, van, etc.	25	0.1%
YEAR STRUCTURE BUILT		
Total housing units	42,761	42,761
Built 2010 or later	39	0.1%
Built 2000 to 2009	2,133	5.0%
Built 1990 to 1999	1,656	3.9%
Built 1980 to 1989	4,532	10.6%
Built 1970 to 1979	4,040	9.4%
Built 1960 to 1969	3,926	9.2%
Built 1950 to 1959	4,020	9.4%
Built 1940 to 1949	2,649	6.2%
Built 1939 or earlier	19,766	46.2%
ROOMS		
Total housing units	42,761	42,761
1 room	1,620	3.8%
2 rooms	1,717	4.0%
3 rooms	5,249	12.3%
4 rooms	9,915	23.2%
5 rooms	9,319	21.8%
6 rooms	6,376	14.9%
7 rooms	3,909	9.1%
8 rooms	2,495	5.8%
9 rooms or more	2,161	5.1%
Median rooms	4.8	(X)
BEDROOMS		
Total housing units	42,761	42,761
No bedroom	1,670	3.9%
1 bedroom	7,504	17.5%
2 bedrooms	15,685	36.7%
3 bedrooms	12,145	28.4%
4 bedrooms	4,314	10.1%
5 or more bedrooms	1,443	3.4%
HOUSING TENURE		
Occupied housing units	39,258	39,258
Owner-occupied	17,817	45.4%
Renter-occupied	21,441	54.6%
Average household size of owner-occupied unit	2.81	(X)
Average household size of renter-occupied unit	2.48	(X)
YEAR HOUSEHOLDER MOVED INTO UNIT		
Occupied housing units	39,258	39,258
Moved in 2010 or later	8,451	21.5%
Moved in 2000 to 2009	19,334	49.2%
Moved in 1990 to 1999	4,844	12.3%
Moved in 1980 to 1989	2,857	7.3%
Moved in 1970 to 1979	1,654	4.2%
Moved in 1969 or earlier	2,118	5.4%
VEHICLES AVAILABLE		
Occupied housing units	39,258	39,258
No vehicles available	6,210	15.8%
1 vehicle available	16,391	41.8%
2 vehicles available	12,342	31.4%
3 or more vehicles available	4,315	11.0%
HOUSE HEATING FUEL		
Occupied housing units	39,258	39,258
Utility gas	27,233	69.4%
Bottled, tank, or LP gas	560	1.4%
Electricity	6,670	17.0%
Fuel oil, kerosene, etc.	4,199	10.7%
Coal or coke	77	0.2%
Wood	76	0.2%
Solar energy	0	0.0%
Other fuel	283	0.7%
No fuel used	160	0.4%
SELECTED CHARACTERISTICS		
Occupied housing units	39,258	39,258
Lacking complete plumbing facilities	328	0.8%
Lacking complete kitchen facilities	474	1.2%
No telephone service available	896	2.3%

Housing

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY

Lowell

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
1633	Bishop Markan Village	South, Summer & Gorham Sts	Rental	399	Perp	No	HUD
1634	Dewey Achambault Towers	657 Merrimack St.	Rental	189	Perp	No	HUD
1635	Father Norton Manor	117-133 High St.	Rental	112	Perp	No	HUD
1636	Faulkner Street	758-772 Lawrence St., Faulkner St	Rental	28	Perp	No	HUD
1637	Francis Gatehouse	735 Broadway St.	Rental	90	Perp	No	HUD
1638	George Flannagan Project	Aves A,B,C, Morse & Doane Sts.	Rental	166	Perp	No	HUD
1639	Harold Hartrell Court	25-35 Temple St.	Rental	26	Perp	No	HUD
1640	North Common Village	588 Market St./other streets	Rental	524	Perp	No	HUD
1641	Scattered Sites	Central/Bridge/other streets.	Rental	45	Perp	No	HUD
1642	Scattered Sites	Scattered sites	Rental	60	Perp	No	HUD
1644	Archie Kenfick Manor	50 Stackpole St.	Rental	42	Perp	No	DHCD
1645	n/a	Concord/Hale/Pleasant/Lakeview	Rental	63	Perp	No	DHCD
1646	n/a	106 Liberty St.	Rental	4	Perp	No	DHCD
1647	Colonial Avenue	62 Colonial Ave.	Rental	8	Perp	No	DHCD
1648	Father Morrissette	111 Hildreth St.	Rental	57	Perp	No	DHCD
1649	Garland House	263 E. Merrimack St.	Rental	8	Perp	No	DHCD
1650	Westford House	285 Nesmith St.	Rental	8	Perp	No	DHCD
1651	n/a	Scattered sites	Rental	23	Perp	No	DHCD
1652	n/a	51 Lane/106 Liberty/189 Walker	Rental	32	Perp	No	DHCD

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DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY

Lowell

DHCD ID#	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
1653	Trainor Manor	40-58 Dublin Street	Rental	10	Perp	No	DHCD
1654	Cabot Street 104-120	104,114,120,128 Cabot St; 395 Moody St	Rental	30	2018	No	MHP
1655	423-433 Broadway	423-433 Broadway	Rental	9	2027	No	MHP
1656	64 Tyler Park	64 Tyler Park	Rental	11	2017	No	MHP
1657	Alternative House	440 High Street	Rental	8	Perp	No	DHCD FHLBB
1659	Chestnut Square	140-142,148-150,154-156,160 Andover St; 43-51,55-57, 65 Willow St 75,81-83,87-89,93 Chestnut St	Rental	41	perp	No	DHCD MHP
1661	Coalition for a Better Acre Lowell Revitalization FTHB	Fletcher Street	Ownership	8	2016	No	DHCD
1662	Colburn School Apts	136 Lawrence St	Rental	11	2037	No	EOHHS HUD
1663	First Lowell Rehab	1010 Central St/ 619 Gorham St	Rental	47	2015*	No	HUD HUD
1664	Jaycee Housing Elderly	15 Jaycee Pl/ 22 Bowers St	Rental	138	2029	No	MassHousing MassHousing
1666	Ledge Brook Village	375 Aiken Avenue	Ownership	64	2027	No	DHCD
1667	Lord Manor	321 Pawtucket St	Rental	94	2017	No	MassHousing

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DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY

Lowell

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
1668	Lowell Belvidere Housing	Scattered sites/29 Ash.	Rental	71	2021	No	HUD
1669	Lowell Sun/Fr. John's Medicine	83 (73?) Market St.; 8 Merrimack	Rental	84	2015*	No	HUD
1670	Majestic Apartments	441-449 Merrimack St.	Rental	34	2021	No	DHCD HUD MassHousing
1671	Market Mill	Market & Dutton St/ 246 Market	Rental	230	2021	No	MassHousing
1672	Mass Mills I	100 Massmill Dr/ 95 Bridge St	Rental	160	2035	Yes	DHCD DHCD DHCD
1673	Mass Mills II	200 Massmill Dr/ 95 Bridge St	Rental	121	2035	Yes	DHCD DHCD DHCD
1674	Mayflower Apartments	128-A Settler Rd/ 193 Hildreth St	Rental	99	Perp	No	DHCD MHP
1675	Mazur Park Apartments	227-273 Fayette St.	Rental	50	2014*	No	HUD
1676	Merrimack Plaza	145 Post Office Sq/ 1 River Place	Rental	449	Perp	No	DHCD MassHousing
1677	Merrimack St. Housing	442-446 Merrimack St	Rental	12	2015	No	DHCD
1678	Middlesex Street Apts	48-60 Middlesex St	Rental	24	Perp	No	DHCD DHCD

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DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY

Lowell

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
1679	Lowell Residence	111Fort Hill Ave	Rental	6	2043	No	DHCD EOHSS HUD
1680	North Canal Apts	741 Merrimack St/33 Race St/170 Fr. Morissette Blvd.	Rental	267	2020	No	DHCD HUD
1681	Pathfinder	94 Rock St	Rental	6	Perp	No	HUD EOHSS
1682	Perry Street Renovation	223-225, 229-231, 237-239 Perry St	Rental	18	Perp	No	DHCD DHCD
1683	Princeton Village	Princeton Blvd.	Rental	151	2031	No	DHCD MassHousing xHUD
1684	Residents First Dev. Corp	Ames, Chestnut, Newhall	Ownership	3	2015	No	DHCD
1685	Residents First Dev. Corp/FTHB	Spring Ave	Ownership	5	2015	No	DHCD
1686	Rogers Hall	196 Rogers St.	Rental	61	2044	No	HUD
1687	Section 8 Mod Rehab	scattered sites	Rental	12	2015*	No	DHCD
1688	Southwick Block Apartments	70-82 Prescott St.	Rental	28	2029	No	HUD
1689	Swede Village Condos	106 Lundberg Street	Ownership	16	2030-2031	No	DHCD
1690	The Wentworth	9-13 Shattuck St.	Rental	40	2020	No	HUD

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DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY

Lowell

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
1691	Townhouse of Lowell	16 Middle St.	Rental	96	2015	No	HUD
1692	Triangle Rental Apts	186 Suffolk St/404 Fletcher St/387-399 Market St; 199-207 Broadway	Rental	26	Perp	No	DHCD DHCD EOHHS MHP
1693	Griffin Place Condominium	22-24-37-39 Ware St	Ownership	6	2029	No	DHCD
1694	Westminster Village	1309-1371 Pawtucket Blvd./ 1262-1268 Varnum Ave	Rental	432	Perp	No	HUD MassHousing
3946	Liberty Square	63 Fletcher St, 174 Broadway, 34 Marion St, 192 Suffolk St	Rental	33	2034	No	DHCD DHCD DHCD MHP
3955	New Hope Apartments	185,191 & 203 Salem Street	Rental	11	2054	No	DHCD DHCD
3981	Boott Mills housing	East Mill building - Boott Mills complex	Rental	154	2035	No	DHCD DHCD
3986	Sirk Building	70-96 Bridge; 190-232 French; 47-55 Brookings Sts	Rental	46	Perp	No	DHCD DHCD DHCD

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DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY

Lowell

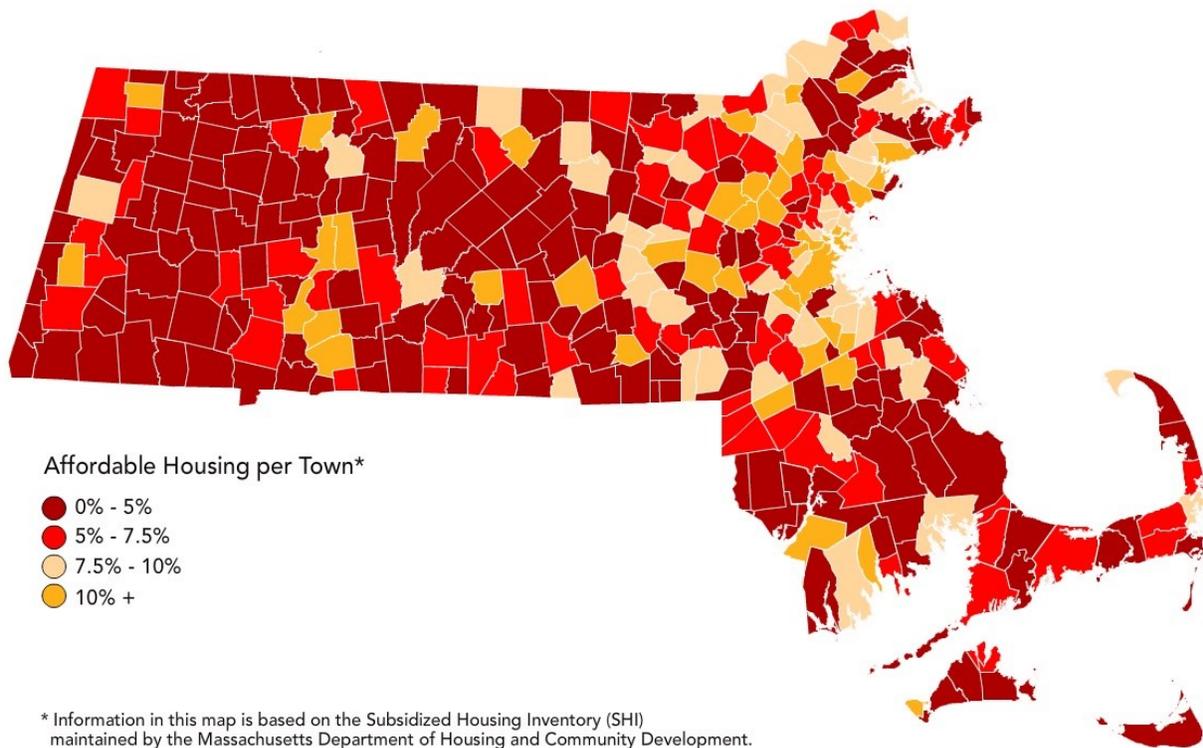
DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
3986	Sirk Building	70-96 Bridge; 190-232 French; 47-55 Brookings Sts	Rental	46	Perp	No	HUD
4342	DDS Group Homes	Confidential	Rental	69	N/A	No	DDS
4574	DMH Group Homes	Confidential	Rental	40	N/A	No	DMH
7883	George W. Flanagan II	Avenue A	Rental	0	2045	NO	HUD
Lowell Totals				5,215	Census 2010 Year Round Housing Units		41,308
					Percent Subsidized		12.62%

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SHI MA

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

The residents that receive assistance with housing are in the low to moderate income level. HOME funds will also be used for the First Time Homebuyer program which generally assists first time homebuyers whose income level is 80 percent of the AMI or less. CDBG funds will be used for an rehabilitation program which generally assists families with home rehabilitation improvements whose income is at 80 percent of the AMI or less.

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

See the table above for the number and targeting population of assisted units as well as Subsidized Housing Inventory (SHI) expiring use.

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

There is a gap between number of affordable housing units and the number of households who need affordable housing. While the City of Lowell has a higher than the regional average of the overall amount and percentage of subsidized housing stock; given the statistics in this report of the cost burden

figures the waiting list for Public housing and Section 8 vouchers, it is clear there is a need for more affordable housing, given the populations demographics of the City.

Describe the need for specific types of housing:

Affordability has and remains an impediment to safe, secure and sanitary housing. The number of available affordable housing units is less than the demand for those units in both rental and owner housing tenure. This is evident in lower income households, but also households that are low or moderate income. More housing units, both affordable and market rate are needed. Affordable housing for low-income and extremely low-income households is needed because market rents often translate into high housing costs burden for lower income households. CHAPA data shows that Small Related renter and owner occupied elderly households have the highest need for cost burden relief. Crowding among renter tenure is also a clear issue, most likely an effect of a high rental cost market.

Discussion

The Lowell Housing Authority administers both a public housing and Section 8 housing voucher program. The housing authority owns and manages 6 projects which contain 1,641 affordable rental units. It also administers 1,246 Section 8 housing vouchers.

According to HUD, Lowell Housing Authority is determined to be a Large public housing authority, meaning it manages between 1,250 - 9,999 public housing units. Also according to the Department of Housing and Urban Development, the housing authority is designated as Medium High, meaning it administers 500 - 1,249 Section 8 vouchers.

Comparing the housing assistance distribution of Lowell Housing Authority between Public Housing Units (57%) and Section 8 Housing Vouchers (43%) to that of all housing authorities in Massachusetts, Lowell Housing Authority has a larger proportion of public housing units than the average housing authority. The housing authority's proportion of Section 8 vouchers under management is larger than the average housing authority in Massachusetts.

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

Introduction

This section of the Consolidated Plan examines the Cost of Housing in the City of Lowell. Specific areas of consideration are the availability of housing at all income levels, the affordability of housing, and how existing market rental rates compare to the Fair Market Rent and the HOME Investment Partnership's Program rent limits.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2010	% Change
Median Home Value	130,500	249,700	91%
Median Contract Rent	556	807	45%

Table 31 – Cost of Housing

Data Source: 2000 Census (Base Year), 2006-2010 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	4,968	25.4%
\$500-999	10,198	52.1%
\$1,000-1,499	4,135	21.1%
\$1,500-1,999	263	1.3%
\$2,000 or more	9	0.1%
Total	19,573	100.0%

Table 32 - Rent Paid

Data Source: 2006-2010 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	3,665	No Data
50% HAMFI	7,585	515
80% HAMFI	14,240	2,000
100% HAMFI	No Data	5,315
Total	25,490	7,830

Table 33 – Housing Affordability

Data Source: 2006-2010 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	759	874	1,122	1,397	1,646
High HOME Rent	821	971	1,248	1,476	1,661
Low HOME Rent	813	871	1,046	1,208	1,347

Table 34 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

There appears to be insufficient housing for households at all income levels and given the availability of units it would seem that increasing the number of household subsidies or increasing the number of properties with some units restricted to very low income households would be avenues worth consideration. Over the long run, increasing the supply of income-restricted households may be a more cost-effective approach.

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

Much remains to be seen regarding the housing market and its impact on the affordable housing market. Lowell's housing market was impacted like many other places in the country. And at this point the local housing market is showing small, signs of improvement. A factor in determining the robustness of the housing recovery is how quickly owner occupied housing renters the market. If growth is delayed by unforeseen events, a slower recovery would be anticipated.

For the time being low 30 year mortgage rates in conjunction with other national pressures are enticing owners back into the market. It is hoped that as this housing shift continues, the availability of affordable housing and other housing options needed continues to become accessible.

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

The median contract rent reported is mostly lower than all values for Fair Market, High Home, and Low Home rents, suggesting that program recipients should be able to find appropriately priced housing in the local market, however many households face a cost burden even at fair market rent prices.

Discussion

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

Introduction

The most significant characteristics of the age of existing housing supply that exhibits the greatest cause for concern in Lowell’s housing stock, is the risk posed by lead-based paint. These homes are more likely to need repairs to provide safe, decent and affordable housing. Conditions of units may be associated with the lack of complete kitchen or plumbing facilities, more than one person per room, lead paint hazards, or having a cost burden greater than 30%. Disproportionally, the low to moderate income families who rent are more affected by this.

Definitions

The City of Lowell’s Policy and Procedures for the Housing Rehabilitation program sets a minimum standard for rehabilitation. The City of Lowell Minimum Housing Rehabilitation Standards are designed to include and to expand on the requirements of the HUD Section 8 Housing Quality Standards. Many of the requirements and standards of this document exceed the requirements of the HUD Section 8 Housing Quality Standards and/or the Minimum Property Standards, and are determined necessary to further define the intent or outcome of these standards and to expand on the common definitions of “safe, decent, and sanitary” housing; “non-luxury, suitable amenities” housing; and “good quality, reasonably priced” housing, that is affordable to persons that are low or low and moderate income.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	7,272	37%	9,072	46%
With two selected Conditions	255	1%	665	3%
With three selected Conditions	14	0%	100	1%
With four selected Conditions	0	0%	0	0%
No selected Conditions	11,864	61%	9,736	50%
Total	19,405	99%	19,573	100%

Table 35 - Condition of Units

Data Source: 2006-2010 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	1,126	6%	293	2%
1980-1999	3,274	17%	2,384	12%
1950-1979	5,043	26%	5,998	31%
Before 1950	9,962	51%	10,898	56%

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total	19,405	100%	19,573	101%

Table 36 – Year Unit Built

Data Source: 2006-2010 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	15,005	77%	16,896	86%
Housing Units build before 1980 with children present	725	4%	5,770	29%

Table 37 – Risk of Lead-Based Paint

Data Source: 2006-2010 ACS (Total Units) 2006-2010 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 38 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

The older housing stocks that are occupied by renters are more likely to exhibit a housing problem. One in particular that is worrisome in particular to an old City such as Lowell is lead paint hazards. With more than 82% of Lowell’s housing units built before 1979, there is an overwhelming number of housing units that may contain lead paint hazards. Statistics from the 2006-2010 American Community Survey Data summarized in the table below further illustrate Lowell’s sizable aging housing stock.

It is worth noting that many Lowell properties are in a National Register Historic District which can result in increased costs for exterior abatement. Any abatement work conducted on historic properties will ensure that the historic integrity of the building is maintained.

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

According to the 2006-2010 American Community Survey, there are 8,961 children under six in Lowell, representing 8.4% of the total population. Based on information available from the CDC and the Massachusetts Department of Public Health/Childhood Lead Poisoning Prevention Program (DPH/CLPP), 3% of children under six, were documented with an elevated blood level greater than 5 mcg/dl in 2012. These statistics contribute to Lowell's ranking among the top 20 high risk communities in the State for childhood lead poisoning

Need is prevalent among Extremely-Low, Low and Moderate- Income Families. Based on the 2010 US Census, 59.29% of Lowell residents are low and moderate income. If the following extremely low, low, and moderate income persons are aggregated into low and moderate income families; and if it is assumed that they occupy a percentage of the City's housing units proportional to their population (59.29%), then as many as 59.29% of all pre-1978 housing units can be reasoned to be occupied by low and moderate income families. This number may be even higher, since the low income population is more likely to occupy older substandard housing than people with greater economic means. The City of Lowell estimates the number of housing units occupied by low and moderate income household that may have chipping, peeling and deteriorating lead based paint hazards to be conservatively 20,823 households. Assuming 8.4% of the population is made up of children under 6; it can be said with a high level of validity that there are approximately 1,749 households with children under 6, which are below 80% AMI, potentially living in a home with lead paint hazards. Regardless of the precise numbers, Lowell has an aging housing stock and a substantial proportion of extremely low-, low-, and moderate-income individuals and families, living with potential lead paint hazards.

Discussion

Within the City of Lowell's population of 106,519, there is a large number of low to moderate income families living in housing units built before 1978, with children under 6 years old. Our community has a substantial absolute, and relative inventory of older housing stock, and a high level of children with EBLs. There are 8,961 children under six living in the City, representing 8.4% of the total population of the City of Lowell.

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

Introduction

The Lowell Housing Authority was founded in 1937 and throughout its history has proudly striven for and achieved the highest rating from the Department of Housing and Urban Development. The LHA has served and continues to serve the residents of the City of Lowell in times of crisis, as well as in times of prosperity. From the time of its creation, the LHA has never wavered from its commitment to provide safe, affordable housing for the people who need it most. Neither has the LHA ever shirked its responsibilities or shied away from new ventures. The Lowell Housing Authority continues to reorganize itself in anticipation of the changing needs of the community it serves and continuing financial restraints of a public subsidy corporation.

LHA's mission:

- Provide decent, safe, and sanitary housing, thereby improving the quality of life of low income, elderly, families, disabled, and handicapped individuals.
- Achieve economy of operations and efficiency in the discharge of its public functions.
- Maintain stability and consistency of performance for the benefit of its clients and employees.
- Encourage professional staff development through participation in educational and training programs.
- Provide proper administration of the Authority consistent with the law and established policies and procedures of funding agencies.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	1,698	1,171	115	1,056	0	0	657
# of accessible units			57						
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 39 – 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:

See 'LHA' Chart below:

Public Housing Condition

Public Housing Development	Average Inspection Score
average score among all AMPs	93

Table 40 - Public Housing Condition

Program Type	Total Number of Units	Total Available Units	Total Handicap Accessible Units
Public Housing:	1699 Federal Units	7	74
	156 State Units	1	1
Moderate Rehab Units	42 Units (State)	1	3
Program Type	Total Number of Units	Total Available Units	Total Handicap Accessible Units
Housing Choice Voucher Program			
Tenant Based Vouchers	1037	10	-
Project Based Vouchers	134	3	-
Mainstream Vouchers	75	0	-
Public Housing Developments			
AMP 1 (Family)			
North Common Village	524 Units	1 – 4 Bedrooms	
AMP 2 (Family)			
George Flanagan Development	169 Units	0 – 4 Bedrooms	
Harold Hartwell Court	26 Units	1 – 5 Bedrooms	
Federal Scattered Sites	105 Units	2 – 6 Bedrooms	
AMP 3 (Elderly/Disabled)			
Bishop Markham Village	399 Units	1 – 3 Bedrooms	
Faulkner Street	28 Units	1 Bedroom	
AMP 4 (Elderly/Disabled)			
Father Norton Manor	112 Units	1 Bedroom	
Dewey Archambault Towers	189 Units	0 – 1 Bedroom	
Francis Gatehouse	90	1 Bedroom	
Father Morrisette Manor	57	1 Bedroom	
State Public Housing	156	1 – 4 Bedrooms	
Archie Kenefick Manor	42	1 Bedroom	(Moderate Rehabilitation)
Federal Public Housing units are participating in an approved Public Housing Agency Plan (AMPs 1 – 4)			
Public Housing Condition			
Public Housing Development	Inspection + (REAC Inspection – HUD)		
AMP 1	94		
AMP 2	83		
AMP 3	96		
AMP 4	98		

LHA

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

On an annual basis, the LHA meets with the Resident Advisory Board and receives suggestions for capital improvements. An assessment of capital needs is conducted by the Director of Capital Planning and reviewed with residents prior to the development a capital budget. A five (5) year Capital Plan has been established for the agency and on an annual basis a capital budget is presented to HUD for review and approval. In FY 2015, the LHA has undertaken two major kitchen and bath renovation projects at the George Flanagan Development and the Francis Gatehouse, and performed roof drainage improvements at North Common Village. An electrical redistribution project is ongoing at Bishop Markham Village to improve electrical service to nine buildings at that location.

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

The Authority is working to enhance the living environment of families residing in our developments. A Smoke Free Policy has been in effect for nearly a year, and has received the support of a majority of residents. The Policy prohibits residents from smoking within their apartments. The intent of this initiative is to promote a healthier environment for all residents, especially those with breathing ailments such as asthma.

Discussion:

In an effort to increase security, the LHA has entered into a Memorandum of Understanding with the City of Lowell to assign a police officer at Dewey Archambault Towers, during the hours of 4:30 p.m. and 12:30 p.m. The assigned officer will respond to calls at LHA developments and will patrol the North Common Village and the downtown area. This police presence will enhance security and curtail criminal activity during nighttime hours. The Authority is also working with the Lowell Police Department to upgrade surveillance systems within all developments and provide better access to the Department to monitor criminal activity.

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

Introduction

Below is a brief inventory of facilities, housing, and services that meet the needs of homeless persons within the jurisdiction, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. Provided by Lowell’s Continuum of Care, this information represents the most recent Housing Inventory.

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	0	0	0	0	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

Table 41 - Facilities and Housing Targeted to Homeless Households

Alternate Data Source Name:

2013 HIC Count

Data Source

Comments:

Year	Prog. Type	Organization Name	Program Name	Geo Code	Inventory Type	Bed Type	Target Pop. A	Target Pop. B	McKinney- Vento	CH Beds	Year-Round Beds	Total Seasonal Beds	Overflow Beds	HMS Overflow Beds	PT Count	Total Beds	Utilization Rate	
2013	PSH	Alternative House	Apartments	251284	C	HC	NA	No		0	18					18	18	100%
2013	ES	Alternative House	Mary Rita House	251284	C	Facility-based beds	SFHC	DV	Yes		18	0	0	0		15	18	83%
2013	TH	Alternative House	Mary Rita TH	251284	C		SFHC	DV	Yes		19					17	19	89%
2013	PSH	Bridgewell, Inc.	Pathfinder Apartments	251284	C		SMF	NA	Yes	12	12					12	12	100%
2013	PSH	Bridgewell, Inc.	Pathfinder PSH	251284	C		SM	NA	Yes	12	12					12	12	100%
2013	TH	Community Teamwork Inc.	SSTAP	251284	C		SFHC	DV	No		61					36	61	59%
2013	ES	Community Teamwork, Inc.	Temporary Emergency Shelter Services (TESS)	251284	C	Other beds	HC	NA	No		214	0	0	0		209	214	98%
2013	ES	House of Hope Inc	H2O Program	251284	C	Facility-based beds	SFHC	NA	No		16	0	0	0		16	16	100%
2013	ES	House of Hope Inc	Transitional Housing	251284	C	Facility-based beds	SFHC	NA	Yes		44	0	0	0		42	44	95%
2013	PSH	House of Hope Inc.	172 Lakeview Avenue	251284	C		HC	NA	No	0	10					10	10	100%
2013	PSH	House of Hope Inc	179 Salem Street	251284	C		HC	NA	No	0	2					2	2	100%
2013	PSH	House of Hope Inc	New Hope Apartments	251284	C		HC	NA	No	0	35					35	35	100%
2013	PSH	Institute for Health and Recovery	HEAL (formerly Julie House)	251284	C		SMF	HIV	Yes	0	8					8	8	100%
2013	TH	Lowell Housing Authority	Transitional Housing	251284	C		HC	NA	No		14					14	14	100%
2013	PSH	Lowell Transitional Living Center	TLTC Apartments	251284	C		SMF	NA	No	12	12					12	12	100%
2013	ES	Lowell Transitional Living Center	Transitional Housing	251284	C	Facility-based beds	SMF	NA	Yes		90	60	0	0		146	150	97%
2013	ES	U.S. Department of Veteran Affairs	Princeton House	251284	C	Facility-based beds	SM	VET	No		2	0	0	0		2	2	100%
2013	TH	US Dept. Veterans Affairs	Crescent House	251284	C		SM	VET	No		37					37	37	100%
											Sum : 36	Sum : 624	Sum : 60	Sum : 0	Sum : 0	Sum : 643		

HIC Count

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

The mainstream services currently provided include emergency shelter, transitional housing, and permanent supportive housing for individuals/families that demonstrate a need for housing. The City of Lowell's Department of Planning and Development are considered the lead division responsible for creating homelessness strategies for diverse populations and groups. Collaborative efforts with various public entities and organizations also initiate various mental health, overall health and employment services:

- AIDS Action Committee
- Lowell Continuum of Care
- Alternative House
- Lowell Housing Authority
- Bedford Veterans Affairs Office
- Lowell Transitional Living Center, Inc.
- Cambridge Cares About AIDS
- Massachusetts Dept. of Transitional Assistance
- Catholic Charities of the Merrimack Valley
- Massachusetts Dept. of Mental Health
- Chelmsford Housing Authority
- Mental Health Assoc of Greater Lowell
- City of Lowell DPD
- Metropolitan Boston Housing Partnership
- City of Lowell Health Department
- Middlesex North Resource Center
- City of Lowell Hunger/Homeless Commission Pathfinder
- Community Teamwork, Inc.
- SHIFT Coalition
- Greater Lowell Interfaith Leadership Alliance Southern Middlesex Opportunity Council
- House of Hope Inc.
- St. Julie Asian Center
- Justice Resource Institute
- Lowell Community Health Center
- U.S. Dept. of Veterans Affairs

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.

Emergency Shelter:

- Lowell Transitional Living Center (Lowell Transitional Living Center)
- Community Teamwork, Inc. (Milly's Place and Scattered-Site)

Transitional Housing:

- Alternative House
- Community Teamwork, Inc. (SSTAP)
- House of Hope, Inc. (House of Hope, Inc., H2O)
- Lowell Housing Authority (Traditional Housing)
- U.S. Department of Veteran's Affairs (Crescent House)

Permanent Supportive Housing

- Alternative House (Alternative House Apartments)
- American Training (Choices for Living)
- Bridgewell, Inc. (Pathfinder Apartments)
- Eliot Community Human Services (Columbus Ave. and Scattered Sites)
- House of Hope Housing Inc. (Scattered Apartments)
- Institute for Health and Recovery (HEAL—Formerly Julie House)
- Lowell Transitional Living Center (LTLC Apartments)
- Mental Health Association of Greater Lowell (MHA Supportive Housing I, MHA Supportive Housing II)

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

Introduction

This section describes, to the extent information is available, facilities and services that assist persons who are not homeless but require supportive housing and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.

HOPWA Assistance Baseline Table

Type of HOPA Assistance	Number of Units Designated or Available for People with HIV/AIDS and their families
TBRA	18
PH in facilities	0
STRMU	30
ST or TH facilities	0
PH placement	18

Table 42– HOPWA Assistance Baseline

Data Source: HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

Population	Facility/Agency	Services
Elderly and Frail Elderly	Lowell Housing Authority CTI Private Market	Subsidized Housing
	Merrimack Valley Elder Services Lowell Council of Aging	Advocacy, case management, support services, mental health, substance abuse and medical services
	Lowell Council on Aging	Meal and Food Programs
	Community Family Element Care	Alzheimer's Day Care Program of All-inclusive Care for the Elderly (PACE) Centers are staffed to provide medical, socialization, social work, personal care, physical and occupational therapy services
	Greater Lowell Mental Health Association Greater Lowell Mental Health Association	Mental Health- Information, referral and Outpatient treatment Mental Health- Day treatment and community support services
Persons with Mental Illness	Lowell Community Health Center Saints Memorial Medical Center Lowell Mental Health Assoc. Catholic Charities	Teen Mental Health- Information, referral, outpatient treatment
	Department of Mental Health Wayside Youth and Family Support Network LUK, Inc.	Supportive Housing Assessment, counseling, care coordination for individuals, families, and youth
	Arbour Treatment Center (Solomon Mental Health)	Inpatient hospitalization and partial hospitalization for adolescents/adults
	Vinfen Corporation	Community-based services for people with psychiatric conditions, intellectual and developmental disabilities, brain injuries, and behavioral health challenges.
	Lowell Adult Day Center/Bridgewell, Inc.	LADT provides five-day per week intensive treatment for adults with persistent mental illness
	Circle Home,	Formerly the Visiting Nurse Association of Greater Lowell ensures that patients experience a smooth and seamless transition from rehabilitation, acute care and other health care providers to safe and comfortable home settings, and that the emotional and support needs, as well as education and information needs of our patient and families are met completely.
	Lowell Assoc. for the Blind Lifelinks, Inc. Assoc. for Retarded Citizens Dept. of Mental Retardation Retarded Adult Rehab Center Recreational Adult Resource Association	Education, Social, Advocacy, and other support services for the blind Residential programs and Supportive Services Residential, day care, recreation, case management, family support for mentally retarded adults and youth
Persons with Disabilities		

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Alcohol/Drug Addicted	Lowell Community Health Cent. Lowell House, Inc. LUK, Inc.	Substance abuse-drug/alcohol detox, outpatient services for adults and adolescents
Persons with HIV/Aids	Lowell House, Inc. Lowell Community Health Cent. Justice Resource Institute Tri-CAP Southern Middlesex Opportunity Council Victory Programs, Inc. (VP I) Institute for Health and Recovery (IHR) Independent Ways(Lynn Shelter) Lynn Housing Authority & Neighborhood Development (LHAND) Commonwealth Land Trust Emmaus North Shore Community Action Program Serenity Supportive Services	Supportive Services, Education, Advocacy, Tenant Based Rental Assistance Tenant Based Rental Assistance. Rental Assistance, Housing Information Services, Development of Windsor House Rental Assistance, Supportive services
	Aids Action Committee Lowell Community Health Cent. Lowell House, Inc. Bedford Veteran's Hospital Veterans Administration VA Clinic Veteran's Affairs Office Chelmsford Housing Authority Community Teamwork, Inc. Veterans' Northeast Outreach Center Merrimack Valley Legal Services	Emergency Assistance Health Care/ Prescription Drug Assistance Short Term Vocational Assistance Case Management, Substance Abuse, Mental Health Counseling, Medical, and Psychiatric Services VASH and other housing and housing services Legal Services
All Special Needs Populations	Open Pantry Catholic Charities Merrimack Valley Food Bank Salvation Army Central Food Ministry	Meal and Food Programs
	Roadrunner Paratransit and Senior Services/Lowell Regional Transit Authority	Transportation

MA35 2

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

There are over 2500 affordable housing facilities in Lowell for elderly citizens. The Lowell Housing Authority maintains more than 500 units in public-housing projects for non-elderly special needs populations including persons with mental illness, persons with disabilities, those dealing with alcohol/drug addiction, persons living with HIV/Aids, veterans, and those with uncategorized special needs. Approximately 23 group home units are maintained by the Massachusetts Department of Mental Health as well as an additional 25 private group home facilities for special needs populations.

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

Many of the programs listed above are funded, in part, through Massachusetts' home care and long term programs that allow seniors and residents with disabilities to live safely at home, or provide institutional care when needed. Home care and long-term care programs also provide personal care and medication assistance, housekeeping, home health care, adult day care, meal preparation, laundry, transportation, nursing home care, and other services. For example, MassHealth funds Comfort Home Care, Wayside, Element Care and other home health agencies to provide nursing care; home health aide care; and occupational, physical, and speech/language therapy to eligible MassHealth members when services are deemed medically necessary and part of a doctor's plan of care.

Circle Home, formerly the Visiting Nurse Association of Greater Lowell ensures that patients experience a smooth and seamless transition from rehabilitation, acute care and other healthcare providers to safe and comfortable home settings, and that the emotional and support needs, as well as education and information needs of our patient and families are met completely.

When available for those requiring residential services programs Life Links for example, maintains and operates 17 group homes 24 x 7 in neighborhoods throughout the Greater Lowell area. Typically, 2 to 5 adults with developmental disabilities live in each home with continuous staff support. All direct care staff working in LifeLinks' group homes are certified in CPR and First Aid and receive ongoing training on topics such as Medication Administration, Driver Safety, Physical Assistance, and Human Rights. Homes with residents that require more extensive medical care are staffed with Certified Nursing Assistants.

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 of Lowell intends to use CDBG Public Service fund, which are subject to the 15% Cap, to provide 3,278 persons services ranging from domestic violence support, elderly support and mental health services. Within Middlesex County HOPWA funds are expected to assist 361 persons with housing and supportive services.

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))

n/a

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The City of Lowell continues to work to eliminate barriers that may limit the production or feasibility of affordable housing as there a number of State and local regulations designed to promote the orderly development of safe, decent and sanitary housing. Foremost among these are zoning and land-use regulations. In December of 2004, the Lowell City Council adopted a comprehensive reform of the City's zoning regulations, consistent with the 2003 Master Plan. In 2013 the Council endorsed *Sustainable Lowell: 2025*, a substantial update to the 2003 Plan. The document weaves the concepts of social, economic, and environmental sustainability into each section. Objectives of the section on Housing Choice aim to provide a range of safe, fair, high quality and affordable housing opportunities for residents of all backgrounds.

Under the current zoning, more than 38% of the City's land area is zoned to allow multi-family development in residential or mixed-use zoning districts. Even the most restrictive single-family zone allows more than four units per acre. In addition, the City's Zoning Ordinance encourages the conversion of existing buildings including schools, churches, firehouses and obsolete industrial buildings into multi-family residential uses, even when those buildings are located in single-family zoning districts. In certain urban mixed-use zoning districts parking restrictions are limited to one space per unit, and a by-right waiver for half of residential parking requirements is provided if a parking structure is located between 400 to 1,500 feet from the project site based on the zoning district.

In the future the City anticipates the continued implementation of Lowell's Zoning Ordinance and evaluating its effectiveness at meeting the goals of the Master Plan including promoting the concept of Lowell as a "Lifetime City." Particular attention will be paid to how the code impacts affordable housing projects as Lowell's permit fees and development review process are also some of the least burdensome in the region. The City does not charge development impact fees or technical review fees that are permitted under Massachusetts General Law and places no special permitting reviews on affordable housing projects that would not be required of all developments.

Discussion

Unfortunately, the primary barriers to the production of affordable housing in Lowell and throughout Eastern Massachusetts remain the high cost of construction and high property values. These barriers are, for the most part, beyond the control of the local jurisdiction. The City of Lowell adopted the MA Stretch Energy Code in 2010. The Stretch Code is an appendix to the MA building code that requires enhanced energy standards for certain development projects. Construction costs have increase for certain projects, primarily new construction, however in many cases the capital cost will be recouped with lower energy costs over the long run. While this will require additional upfront effort from developers, the Stretch Code will ultimately result in a higher quality of life and lower energy costs for individuals residing in new affordable housing units adhering to these regulations.

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

Introduction

This section provides a concise summary of the Lowell’s priority non-housing community development needs that are eligible for assistance and describes the economic development needs of the Lowell. Data regarding the local economic condition of the Lowell in comparison to the ability of the Lowell’s work force to satisfy the needs of local businesses will be covered.

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	0	0	0	0	0
Arts, Entertainment, Accommodations	0	0	0	0	0
Construction	0	0	0	0	0
Education and Health Care Services	0	0	0	0	0
Finance, Insurance, and Real Estate	0	0	0	0	0
Information	0	0	0	0	0
Manufacturing	0	0	0	0	0
Other Services	0	0	0	0	0
Professional, Scientific, Management Services	0	0	0	0	0
Public Administration	0	0	0	0	0
Retail Trade	0	0	0	0	0
Transportation and Warehousing	0	0	0	0	0
Wholesale Trade	0	0	0	0	0
Total	0	0	--	--	--

Table 43 - Business Activity

Data 2006-2010 ACS (Workers), 2010 Longitudinal Employer-Household Dynamics (Jobs)
Source:

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	12	0	0		0
Arts, Entertainment, Accommodations	309	0	10		-10
Construction	101	0	3		-3
Education and Health Care Services	387	0	12		-12
Finance, Insurance, and Real Estate	143	0	5		-5
Information	64	0	2		-2
Manufacturing	916	0	29		-29
Other Services	93	0	3		-3
Professional, Scientific, Management Services	200	0	6		-6
Public Administration	0	0	0		0
Retail Trade	696	0	22		-22
Transportation & Warehousing	77	0	2		-2
Wholesale Trade	150	0	5		-5
Grand Total	3,148	0			

Business Activity

Labor Force

Total Population in the Civilian Labor Force	54,669
Civilian Employed Population 16 years and over	50,044
Unemployment Rate	8.46
Unemployment Rate for Ages 16-24	18.83
Unemployment Rate for Ages 25-65	5.68

Table 44 - Labor Force

Data Source: 2006-2010 ACS

Occupations by Sector	Number of People
Management, business and financial	10,603
Farming, fisheries and forestry occupations	2,138
Service	6,358
Sales and office	7,182
Construction, extraction, maintenance and repair	4,053
Production, transportation and material moving	4,740

Table 45 – Occupations by Sector

Data Source: 2006-2010 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	29,081	61%
30-59 Minutes	15,419	32%
60 or More Minutes	3,341	7%
Total	47,841	100%

Table 46 - Travel Time

Data Source: 2006-2010 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	5,443	863	4,243
High school graduate (includes equivalency)	12,019	1,153	3,939
Some college or Associate's degree	11,036	602	2,450

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Bachelor's degree or higher	11,742	550	1,687

Table 47 - Educational Attainment by Employment Status

Data Source: 2006-2010 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	558	533	785	3,354	2,668
9th to 12th grade, no diploma	1,800	1,616	1,744	2,517	1,609
High school graduate, GED, or alternative	4,050	5,075	5,070	6,966	3,927
Some college, no degree	5,164	3,398	2,361	3,953	1,146
Associate's degree	393	1,302	1,622	1,452	367
Bachelor's degree	1,073	3,973	2,324	3,079	562
Graduate or professional degree	30	1,475	803	2,325	569

Table 48 - Educational Attainment by Age

Data Source: 2006-2010 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	22,246
High school graduate (includes equivalency)	31,573
Some college or Associate's degree	36,530
Bachelor's degree	49,651
Graduate or professional degree	56,977

Table 49 – Median Earnings in the Past 12 Months

Data Source: 2006-2010 ACS

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

The largest percentage of the City of Lowell’s labor force is employed in the Manufacturing sector which consists of 29% of the labor force. The next largest percentage of the labor force is employed in the Retail Trade sector, which consists of 22% followed by the Education and Health Care Services sector consisting of 12% of the labor force. Arts, Entertainment, Accommodations sector which consists of 10% of the labor force.

Describe the workforce and infrastructure needs of the business community:

Lowell is a diversified industrial city. Education and health services are the largest sectors of the local economy with 41.6% of total employment. Manufacturing, wholesale trade, transportation, public utilities, professional and business services, leisure and hospitality, and government are the other key sectors of the economy. The City of Lowell continues to work with our top public and private employers including University of Massachusetts-Lowell, Lowell General Hospital and Verizon to address the needs of the ever-growing workforce.

Lowell’s 2010 comprehensive master plan, “Sustainable Lowell 2025,” addresses the needs of the current workforce and sets forth goals to address these needs: prioritize programs and initiatives with strong promise of creating employment opportunities for Lowell residents and strive to continue to increase unemployment rates in the City; increase competitiveness of the local workforce; expand career education and job training to match workforce needs and provide placement opportunities for the City residents; improve foundational education to better prepare the City’s youth for future employment and participating in the local economy; create opportunities for existing businesses to thrive and reinvest in the local economy to become more competitive in the regional, national and international marketplace; and increase the capacity of our local institutions to become economic engines for the community as a whole.

Consistent with workforce development needs across the State, local efforts are aimed at developing skills and training in advanced manufacturing as well as the biotech and life sciences industry. One of Lowell’s greatest assets is its educational partnerships from public elementary and secondary schools, a regional vocational/technical high school, and Middlesex Community College and the University of Massachusetts, Lowell. Working closely with the Career Center of Greater Lowell and local business community, these educational institutions are developing curriculum and programs to ensure that students of all levels are prepared for the jobs available in emerging industries.

The local business community has expressed a need for higher-quality and more reliable transportation options to improve mobility across the City and region to improve their recruitment and employee retention efforts. Additionally, commercial and industrial properties may need utility upgrades and/or structural changes to accommodate the entrepreneurs and small businesses in emerging technology industries expanding through programs at UMass Lowell.

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

The City of Lowell is a city on the move, through the redevelopment of vacant underutilized parcels of land to the exponential growth of UMass Lowell, the future has never looked better. The largest public project in the City is the redevelopment of the Hamilton Canal District. This project will result in the

creation of a new mixed-use transit-orientated neighborhood reconnecting Downtown Lowell with the City's transportation infrastructure at the Gallagher Intermodal Transit Center and the Lowell Connector highway. As outlined in the Hamilton Canal District Master Plan, the redevelopment effort represents a \$700-\$800 million investment that will create nearly 2 million square feet of new building space, leading to the creation of at least 400 and up to 1,800 new permanent jobs in the City. The project will include the development of over 700 new units of housing, up to 55,000 square feet of retail, up to 450,000 square feet of commercial/office space and a new 225,000+ square foot Lowell Trial Court. Another public project that will have a significant effect on the local economy over the next few years is the Ayer City Industrial Park. Ayer's City Industrial Park defines redevelopment concepts and specific projects to revitalize the Tanner Street industrial corridor to drive the next decade of job creation and industrial development in Lowell.

The City's Department of Planning & Development is currently working on significant physical upgrades to the downtown area such as improving street lighting, sidewalk repair and other streetscape improvements. The Department is also coordinating a Neighborhood Business Corridor Improvement District initiative that will enhance neighborhood business corridors through streetscape improvements, sign and façade improvements, lighting, etc.

The City of Lowell continues to benefit from the growth of UMass-Lowell including new construction, acquisition and renovation of commercial buildings, and their continued investment in their workforce and student-body. By 2018 the University hopes to have their enrollment figures up to 20,000 students which will provide a talented labor pool to businesses.

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

Many businesses and public entities cite that a significant issues is the lack of "soft skills" of individuals particularly low income. The Career Center of Lowell tries to address this issue every summer with their "Summer Jobs Program," that they offer to the youth. Before each youth is placed at a worksite they receive 10 hours of work readiness training such as proper work attire, the importance of punctuality, on the job behavior, how to deal with disagreements at work, etc.

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 Lowell Career Center currently assists employers with their hiring needs by listing companies' job openings on their website, pre-screening job applicants, and offering employers on-site recruitment at the Career Center. The Lowell Career Center and the Greater Lowell Workforce Investment Board (GLWIB) also provide technical assistance on direct funded grants including the Workforce Training Fund

and Hiring Incentive Grants (provided through the Commonwealth of Massachusetts to employers for incumbent or new worker training).

University of Massachusetts-Lowell and Middlesex Community College both provide non-credit Community Education and Career Training programs for individuals in all stages of their life and career. Their programs include professional development and personal enrichment courses.

The Merrimack Valley Small Business center provides ethnically and economically diverse entrepreneurs with the tools they need to create, sustain and grow small businesses in the City. They offer a wide range of workforce development services including business planning, marketing, bookkeeping, financing, networking and strategic planning.

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

No

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

Yes, with the Northern Middlesex Council of Governments. They are currently coordinating the 2015 Regional Transportation Plan. Improved transportation amenities in Lowell will significantly impact economic development opportunities including improving access for jobs, shipping, and connectivity with other regional markets.

Discussion

Lowell's Economic Development Office offers a host of incentives and assistance to companies and commercial developers including site selection, workforce development, small business loan programs, traditional and non-traditional finance programs and other areas of technical assistance.

These services are provided both directly and in partnership with the Lowell Development & Financial Corporation, Merrimack Valley Small Business Center, Career Center of Lowell, Massachusetts Office of Business Development, MassDevelopment, and other local and regional partners.

MA-50 Needs and Market Analysis Discussion

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

Areas of housing problem concentrations include household that expend more than 30% of their income on housing related costs. These households are concentrated in the low to moderate income census tracts.

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

HUD's defines areas of racial or ethnic concentration as geographical areas where the percentage of minorities or ethnic persons is 10 percentage points higher than the percentage in the county overall. The map below illustrates where these households are located.

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

Many of the most distressed neighborhoods have older housing stock, a high vacancy rate, and are areas of low and moderate income concentration, as well as minority concentrations.

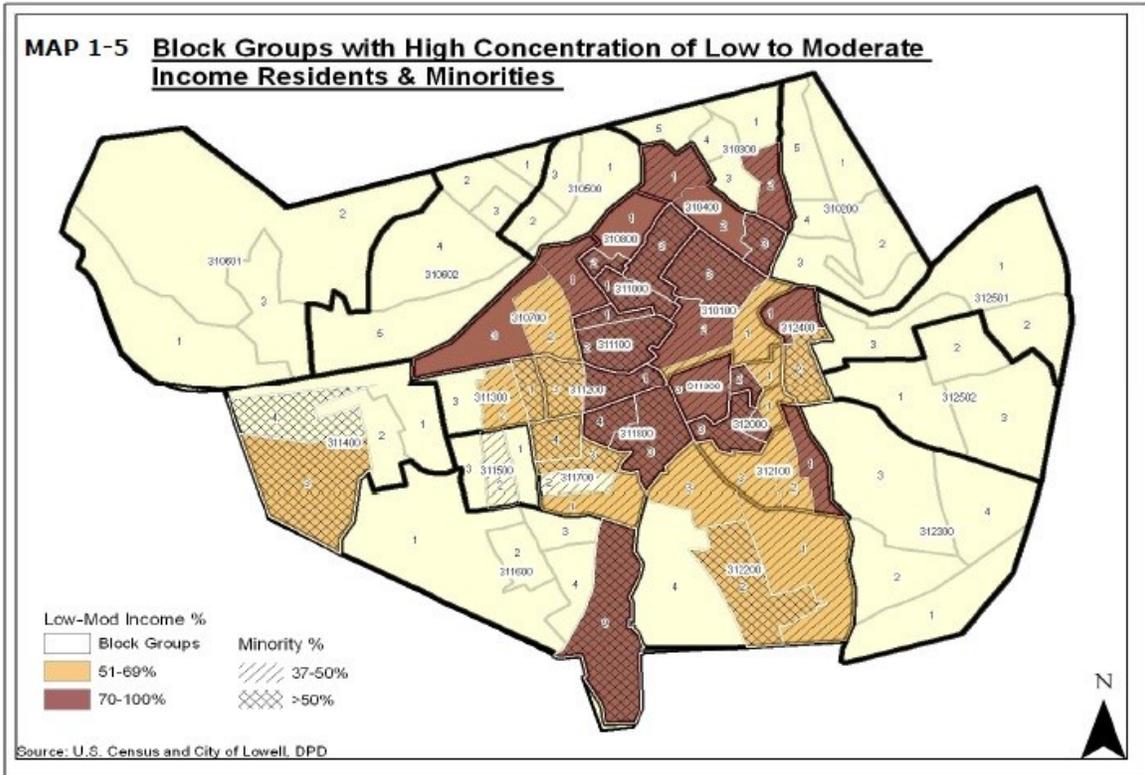
Are there any community assets in these areas/neighborhoods?

The majority of community service providers are located in, or in the immediate vicinity of the Downtown Census Tract; which also encompasses the entire Downtown Neighborhood. Service providers that utilize HOPWA, CDBG, ESG funds are easily assessable in this location to the persons in need of their services.

Are there other strategic opportunities in any of these areas?

Yes, these areas are prioritized for CDBG, ESG, and HOME funds. The goal is to use, most funds to assist low to moderate income households, in which most are located in the area, or utilize services in the area.

MAP 1-5 Block Groups with High Concentration of Low to Moderate Income Residents & Minorities



Analysis of Impediments to Fair Housing Choice, 2011
 City of Lowell, Department of Planning and Development

LMI and Minority Status

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan outlined in the following sections addresses the priority needs of the Lowell and describe strategies that the City will undertake to serve the priority needs. An overview of the influence of market conditions, institutional delivery structure, public housing, barriers to affordable housing, geographic priorities, lead-based paint hazards, anti-poverty strategy, anticipated resources, goals and subsequent monitoring will be covered. The primary emphasis of the goals is the continuance of maintaining and improving the quality of life of low and moderate-income residents. The City of Lowell will focus their prioritize projects and programs that meet program eligibility requirements, have the largest long term impact on low and moderate income residents.

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

Geographic Area

Table 50 - Geographic Priority Areas

1	Area Name:	City of Lowell
	Area Type:	Eligible activities in the City of Lowell
	Other Target Area Description:	Eligible activities in the City of Lowell
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	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?	
2	Area Name:	HOPWA MSA
	Area Type:	Middlesex and Essex County
	Other Target Area Description:	Middlesex and Essex County
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	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 primary national objectives of HUDs programs are to benefit low-income and moderate income residents, Lowell’s block grant program funds will be targeted to low-income and moderate income neighborhoods and fund activities that benefit the City as a whole, the majority of whose residents are low- or moderate-income. Guided by the eligibility requirements the City of Lowell has recognized the priority need categories for the five-year planning period. Relative priorities and target funding proportions were established through the synthesis of the needs information obtained through the plan development process described elsewhere in this document. The overwhelming majority of funds will be concentrated in the downtown where many of low moderate income households are located and where many social service agencies are located and easily accessible.

Since 2005 Lowell has received a direct allocation of HOPWA funding to administer on behalf of Middlesex County because Lowell is the most populous City in Middlesex County. Beginning with the 2014-15 program year Lowell will also administer HOPWA funds on behalf of Essex County. This modification comes as the result of changes in the way OMB delineates population data for Metropolitan Statistical Areas. This block grant is designated to serve persons throughout Middlesex County as well as Essex County who are living with HIV/AIDS and their families. For this program, funds will be allocated to eligible recipients county-wide whose programs serve this population. It is anticipated that the funds will be targeted to organizations whose service areas include the urban centers within the two Counties, including Cambridge, Framingham, Haverhill, Lawrence, Lowell, Lynn, Peabody, Somerville, and Topsfield where the greatest percentage of persons with HIV/AIDS reside.

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

Priority Needs

Table 51 – Priority Needs Summary

1	Priority Need Name	Decent Affordable Housing
	Priority Level	High
	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	Elegible activities in the City of Lowell

	Associated Goals	DH-1.1 DH-1.2 DH-1.3 DH-1.4 DH-2.1 DH-2.2 DH-2.3 DH-2.4
	Description	Increase Availability/Accessibility and Improve the Affordability of Decent Affordable Housing
	Basis for Relative Priority	Community input and identified needs.
2	Priority Need Name	Suitable Living Environment
	Priority Level	High

Population	Extremely Low Low Moderate 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	Elegible activities in the City of Lowell
Associated Goals	SL-1.1 SL-1.2 SL-1.3 SL-1.4 SL-2.1 SL-3.1 SL-3.2 SL-3.3
Description	Increase Availability/Accessibility, Improve the Affordability and Improve the Sustainability of a Suitable Living Environment.
Basis for Relative Priority	Community input and identified needs.

3	Priority Need Name	Economic Opportunities
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	Elegible activities in the City of Lowell
	Associated Goals	EO-1.1 EO-1.2 EO-1.3
	Description	Increase the Availability/Accessibility of Economic Opportunities.
	Basis for Relative Priority	Community input and identified needs.

Narrative (Optional)

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

Influence of Market Conditions

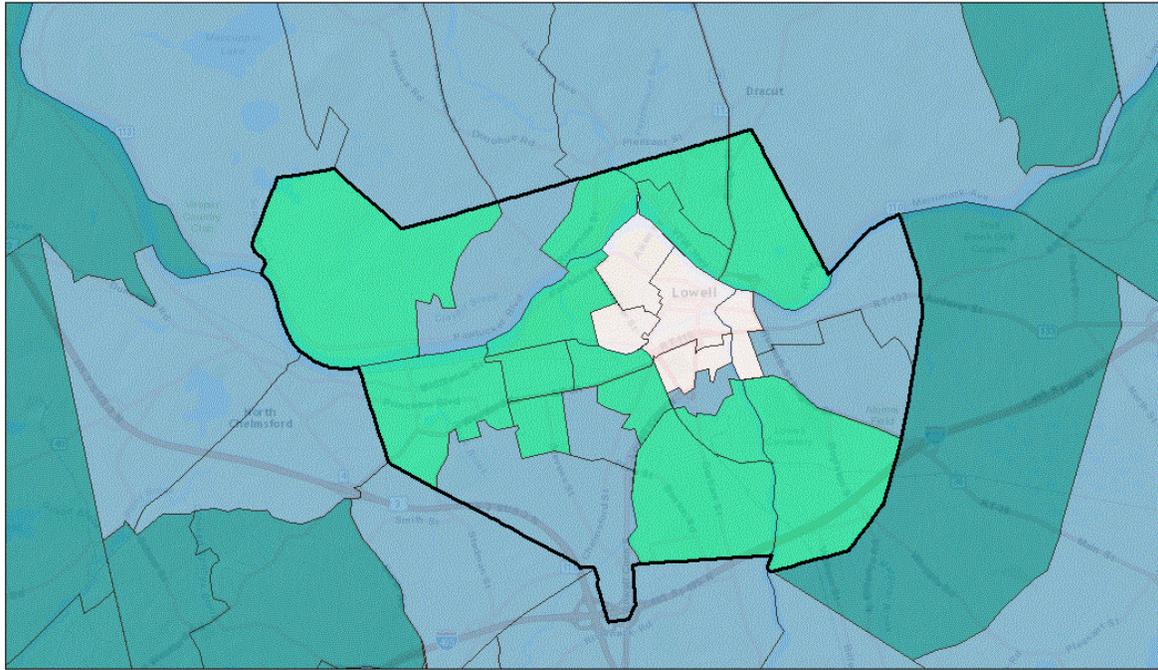
Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
<p>Tenant Based Rental Assistance (TBRA)</p>	<p>Tenant-based rental assistance (TBRA) is a rental subsidy that the City can use to help individual households afford housing costs such as rent and security deposits. The City of Lowell is located in a more expensive housing market, being heavily influenced by the Boston, MA market and contained within the Greater Boston metropolitan statistical area (MSA). Many renter and owner occupied households have a cost burden greater than 30% of their monthly income. There is a clear need to respond appropriately to this abundant housing problem. The Lowell Housing Authority administers the Section 8 voucher program and demand for this program far exceeds the supply of vouchers. To help ease the gap, especially for the unsheltered homeless population, the City of Lowell has in the past, and may in the future allocate HOME Program funds.</p>
<p>TBRA for Non-Homeless Special Needs</p>	<p>The market condition is Lowell illustrate a high cost burden for low income households with high market housing costs. The City of Lowell is supports a number of other programs with ESG funds to support the rapid rehousing of homeless individuals as well as homelessness prevention activities. HOME funds are also used to support the construction of affordable housing units on Gorham Street. Several units within this project have been identified for homeless households. Additionally, the City of Lowell has identified HOME funds to support a TBRA program specifically designed for unsheltered homeless individuals. These funds will provide up to 24 months of rental assistance. Partnerships with local social service agencies will provide wrap-around support services to help ensure long-term stability and self-sufficiency of those assisted. Additionally, HOPWA TRBA funds are used throughout Middlesex and Essex Country to support eligible households by supplementing their income to afford housing.</p>

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
New Unit Production	<p>Market factors influencing development of new housing units, and particularly affordable housing units include: Cost of land; cost of infrastructure improvements required for development of land; development impact fees; construction regulations; and general economic conditions, including income and employment levels and market interest rates. With nearly 50% of Lowell’s housing stock having been built before 1940, the City recognizes the value of supporting redevelopment projects, particularly in cases where planned improvements result in safer, higher-quality, and more energy efficient homes for Lowell residents. Lowell remains one of only a handful of communities that exceeds the State’s goal of 10% affordability under MGL Chapter 40B, thereby providing housing to assist low-income residents in need.</p> <p>In a concept paper put forth by Massachusetts Institute for a New Commonwealth (MassINC), <i>market gap equity</i> is identified as a major impediment in Lowell, in the production of new commercial and residential units. “While Gateway Cities have untapped potential with investors finding increasing value in vibrant urban places, the economics of today’s weak markets make it difficult for even the most well-conceived redevelopment project to capture this value. Projects simply cannot generate enough rental or sales income to cover the cost of complex redevelopment, which includes planning, property acquisition, environmental remediation, historic rehabilitation, vertical construction, and infrastructure upgrades. The disparity between these costs and return under current market conditions creates a market gap. For both residential and commercial construction in Gateway Cities, the market gap often equates to two thirds of the cost of redevelopment.”- TRANSFORMATIVE REDEVELOPMENT Strategic State Policy for Gateway City Growth and Renewal, GATEWAY CITIES INNOVATION INSTITUTE, CONCEPT PAPER January 2013</p> <p>Through partnership with non-profit housing organizations, funding will support the objective to provide affordable housing to lower income households by expanding and maintaining the supply of decent, safe, sanitary, accessible, and affordable rental housing, expanding the capacity of non-profit housing providers, strengthening the ability of state and local governments to provide housing, and leveraging private sector participation. Eligible activities that would increase legitimate units in the City with HOME and CDBG funds would be acquisition and rehabilitation of existing rental housing, rehabilitation of existing rental housing, new construction of rental housing, and conversion of mill space into residential units. The City will focus funding to alleviate market funding gap into projects the yield that highest return to the local economy and community, and have the highest potential to spur concurrent projects.</p>

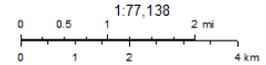
Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Rehabilitation	<p>Market factors influencing the rehabilitation of housing include: age of housing stock; general economic conditions, including income and employment levels as factors which affect whether homeowners repair their homes or not; positive rate of return; presence of lead-based paint, and market interest rates. Given Lowell is an older City on the East coast, there are many older homes with demonstrated housing problems and presence of lead paint. An older housing stock necessitates a disproportional amount of funding, in comparison to newer markets, to maintaining a healthy housing stock. Of the City's current housing stock, over 40% percent was constructed prior to 1980 and older housing, which typically carries greater maintenance costs, is more likely to fall into substandard condition. The City will continue to prioritize a portion of its federal funds to assist low income homeowners with housing rehabilitation. CDBG housing rehab funds are awarded on an emergency basis and support situations such as collapsed sewer pipes that require immediate assistance. HOME funded rehab loans bring units into compliance and afford the residents safe, sanitary and healthy homes. Often HOME rehab funds are used in conjunction with the City's lead paint abatement program. Funding is provide in a zero interest differed loan, due upon sale, transfer or refinancing (DUSTER). All CDBG and HOME housing rehabilitation DUSTER loans include both owner-occupied and renter-occupied eligible units.</p>
Acquisition, including preservation	<p>There are a number of opportunities to redevelop older industrial sites which serve economic, recreational, and historic purposes, and can add to the vitality of their surroundings. Being a historically planned and dense city, market conditions dictate that when possible more value can be obtained from preservation. As a result Lowell's Master Plan, Sustainable Lowell 2025 proposals to develop and implement a Housing Development Zone for the Downtown under Massachusetts General Law Chapter 40V; prioritize the use of existing subsidy programs to facilitate projects that have economic and redevelopment benefits in addition to housing and/or historic preservation value, and advocate for enhanced subsidy to close financing gaps which compromise the economic viability of Downtown redevelopment in Gateway Cities like Lowell; support the redevelopment of the remaining undeveloped portions the Boott, Lawrence, Massachusetts, Hamilton, and Appleton Mills; continue to promote the conversion of historic mill buildings and vacant upper stories of commercial buildings in the downtown area to residential units, artist live/work spaces, and other uses as deemed appropriate; and continue to take advantage of available opportunities to market and promote downtown Lowell as a city on the rise.</p>

Table 52 – Influence of Market Conditions

Median Household Income - City of Lowell, MA



January 29, 2015



Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

Median Household Income - City of Lowell, MA

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

Introduction

The City's 2015 Entitlement Grant Awards and estimated program income amounts are listed below:

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,937,144	48,000	465,150	2,450,294	7,748,576	Funds will be used to support a variety of social service programs, economic development activities, as well as public facility and infrastructure improvements

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	519,813	10,000	248,232	778,045	2,079,252	HOME funds will be used to provide down payment assistance to first time homebuyers, support homeowner rehabilitation activities, and support the creation/rehabilitation of multi-unit affordable housing projects.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	1,087,827	0	117,223	1,205,050	4,351,308	HOPWA funds will support supportive service activities and direct financial assistance to households with HIV/AIDS.
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	175,784	0	0	175,784	703,136	ESG funds will support operating costs and essential services at homeless shelters. Funds will also support homelessness prevention and rapid re-housing activities

Table 53 - 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 funds will be used to leverage other public and private resources in the housing, public facilities, public services, and economic development areas.

Matching fund requirements, along with the needed documentation, are specified in the subrecipient agreements. Matching funds include non-federal cash sources, infrastructure, appraised land/real property, and site preparation, construction materials, and donated labor. The City and its program partners will seek funds from the following sources to support the goals identified in this Plan: Project-based Section 8 certificates through the Lowell Housing Authority, Low-Income Housing Tax Credits, project financing at favorable interest rates from the Lowell Development and Financial Corporation and local lenders, and private contributions to subrecipients. The City of Lowell has documented more than \$4 million in excess matching funds from prior program years to meet HOME Program match requirements. Nevertheless, Lowell will continue to identify funding from the Massachusetts Rental Voucher Program, operated by the Department of Housing and Community Development, as a source of additional match. In order to meet its ESG match requirements, the City of Lowell requires all ESG subrecipients to demonstrate a 100% match using other eligible federal, state, local, or private resources.

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

During the duration of the 2015- 2020 Consolidated Plan CDBG funds are expected to be used to support the development of community gardens on city-owned property and make improvements to city-owned outdoor and recreation space. These projects are targeted in neighborhoods with high concentrations of low- and moderate-income households. Otherwise, the City of Lowell does not anticipate the use of publically owned land or property to meet needs identified in this plan.

Discussion

The City of Lowell will continue to utilize a competitive application process and diversification of funds across multiple activities to ensure the best projects serving the lowest income and most in need are funded. Local funding and minimum matching requirements will continue to be required to ensure funding is diversified across multiple agencies. The City of Lowell will continue to review the needs of the residents and adjust funding where needed over the next 5 years and adjust if funding is reduced.

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
City of Lowell, Department of Planning & Development	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	

Table 54 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The city of Lowell, its Continuum of Care (COC), community leaders and residents are interested in implementing Consolidated Plan programs that are not obstructed by internal or external institutional challenges; committed to identifying gaps and barriers within the delivery system; and working together to create a plan to solve them. One of Lowell’s major strengths is a single pointed oversight of multiple federal programs. The City’s Department of Planning and Development is the lead agency for the implementation of the Community Development Block Grant including: research, coordination, compilation of the Five-Year Consolidated Plan, annual Action Plans, the Consolidated Annual Performance and Evaluation Report (CAPER), and compliance review of CDBG-funded projects. DPD also administers CDBG-funded programs, HOME, HOPWA, and ESG programs; and is the Collaborative Applicant, grant and compliance administrator for CoC Program funded projects.

Private, non-profit and faith-based organizations within the jurisdiction work collaboratively in the areas of housing, homeless services, food security, education, employment, job training, community service and economic development. Strong committed partners and effective programs within the institutional delivery system develop and undertake critically needed community development activities targeted to homeless persons and persons with HIV and mainstream services

Despite these efforts and however strong the partnerships and institutional structure that Lowell has built, low wages, high housing costs and shortage of housing and services supports for families, individuals, seniors and youth experiencing homelessness and others at risk of homelessness are increasing due to housing instability. In addition and increasing number of landlords are refusing to take

housing vouchers due to destructive tenant behaviors; and limited or no available case management services and/or funding available to defray costs associated with damage to property. Moreover, decreasing Consolidated Plan and CoC Program resources are insufficient to prevent service gaps due to the size and extent of need within the jurisdiction.

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

Table 55 - 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)

Using Annual Performance Report data for HUD funded CoC Programs within the Lowell jurisdiction over the past three years from FY2011 to FY2014, an overview of the extent to which services were made available to the population described above was created. During that time, an average of 655 people participated in CoC program housing and services projects that connected or helped to connect persons

experiencing homelessness and/or those with disabilities to mainstream benefits over the covered period at the following rates:

- **59% are accessing Supplemental Nutrition Assistance Program (SNAP)/Food Stamps** even though new barriers exist related to an inability to understand and complete required documentation; and new electronic processing system that limits the amount of assistance available to eligible applicants, many of whom do not have the ability and/or education to complete the forms without assistance.
- **12% of families are receiving Transitional Aid to Families with Dependent Children (TAFDC).** TAFDC is cash benefits, also known as welfare. Families with children can get TAFDC if their income is low enough. The benefit includes monthly cash payments, a yearly clothing allowance for each child, and payments for child care if the adult in the family is working or in an approved education and training program. Twelve percent of Families in HUD funded programs on average over three are receiving this benefit. In general a person must have little or no income, live in Massachusetts, be living with or taking care of children related to them and/or is at least 5 months pregnant. A parent or child must be a US citizen or eligible noncitizen (e.g. Green Card)
- **5% are accessing General Assistance or Emergency Assistance to Elderly, Disabled and Children (EAEDC) program funds.** To be eligible for EAEDC a person must meet the following criteria:
- **20% on average over the three years accessed Social Security Insurance benefits; and 10% Social Security Disability Insurance.** The Social Security (SSI) and Supplemental Security Disability Insurance (SSDI) programs are the largest of several Federal programs that can provide assistance to people with disabilities. While these two programs are different in many ways, both are administered by the Social Security Administration and only individuals who have a disability and meet medical criteria may qualify for benefits under either program.
- **19% of adults on averaged received some level of earned income.** Many participate in education and job training programs, social enterprise programs and/or worked directly with Lowell's Career Center to access employment opportunities. However levels of earned income are not currently sufficient to achieve and maintain permanent sustain

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

Mainstream benefits and services are available within in the jurisdiction's service delivery system. However problems do arise as many of the people experiencing homelessness are living with one or more of the conditions described above. As described in the U.S. Department of Housing and Urban Development's 2010 Strategies for Improving Homeless People's Access to Mainstream Benefits through the work of Lipsky (1980): " Some barriers to receipt of public benefits and services occur at the front door of public service agencies. Staff of local public agencies make policy-related decisions that affect access, often informally and that policy implementation in the end comes down to the people who actually implement it." Mr. Lipsky also pointed out that staffs' "interpretation of policy, as well as their

attitudes and behavior toward applicants, may determine whether individuals do or do not receive the benefits and services to which they are entitled.”

The study goes on to say that: “In addition to the issues posed by frontline workers in public agencies, many studies have noted other barriers to benefit receipt. These include ignorance of the benefit altogether, that one might be eligible for it, or how to apply; inability to get to the application office or to get there when it is open; the complexity of the application process; requirements for extensive documentation; language barriers; and stigma, to name a few barriers that attach to individuals. When homelessness is added to the barriers experienced by low-income people in general, the process of completing a successful application for mainstream benefits can be daunting. Added to individual-level barriers are barriers arising from an inadequate supply of the benefit or service—a nearly universal circumstance for any benefit or service that is not an entitlement.”

The strengths of the system include an ongoing reassessment of the delivery service with an eye toward reducing structural barriers. Actions to co-locate state Departments of Transitional Assistance and Housing and Community Development; enhancing existing partnerships with Community Teamwork, Inc. a regional housing agency; working to streamline multiple application procedures; and reduce language barriers. Gaps and weaknesses in the Commonwealth’s Homeless Management Information Systems are being addressed by the development of a state-wide data warehouse and upgrades to software collection and delivery. Movement is underway towards a “one person one file” platform for Massachusetts Continuums of Care that can track housing and services statewide.

However the capacity to move more people experiencing homeless to housing results from the inadequacy and reduction of available federal resources due to sequestration and/or funding may be finite or capped. State resources have expended in the area of family homelessness; and although Medicaid can cover services for individuals experiencing chronic homelessness and others other options available under the Affordable Health Act, barriers to address housing for chronically homeless, mentally ill and/or those experiencing substance abuse are increasing. As stated earlier an increasing number of landlords are refusing to take housing vouchers due to destructive tenant behaviors; and limited or no available case management services and/or funding available to defray costs associated with damage to property.

Lastly the jurisdiction is working on the creation of new more comprehensive outreach program based on a medical model that coordinates with a network of caseworkers from multi-discipline agencies and institutions. To aid these initiatives, the city has targeted Tenant Based Rental Assistance funds to move individuals to housing at sustainable levels as quickly as possible.

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

Lowell’s Continuum of Care (CoC) has a variety of organizations, and groups of organizations that are carrying out the objectives of the strategic plan. They represent the jurisdiction’s virtual institutional

structure and service delivery system. The CoC Advisory Board, Planning Workgroup, Veterans, HMIS, Youth Subcommittees, community- and faith-based organizations, community leaders and stakeholders work in partnership with the city's Department of Planning and Development/CoC Program Collaborative Applicant.

Together they are taking the steps described above to overcome barriers to include but not be limited to the following: alignment of local goals with *Opening Doors* the nation's comprehensive plan to end homelessness; increase mainstream benefit access; ongoing coordination of Lowell's community response to homelessness; and enhance and/or put in place new mechanisms needed to improve front door staff training in the areas of benefit eligibility and documentation, professional ethics, interactions with potential clients, and relationships with staff from mainstream services provider agencies. Moreover the city as the central organizing structure is working to improve overall communication among and between all of its collaborative partners.

Members include a wide array of federal, state and local government organizations, nonprofits, community and faith-based organizations, and private industry. As an example of strategic planning, below is a summary of a local strategy to overcome a major gap in the system that of creating permanent housing for unaccompanied homeless youth not associated with the Foster Care system.

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	DH-1.1	2015	2020	Affordable Housing	City of Lowell	Decent Affordable Housing	CDBG: \$0 HOPWA: \$0 HOME: \$100,000 ESG: \$0	Rental units constructed: 10 Household Housing Unit Homeowner Housing Added: 10 Household Housing Unit
2	DH-1.2	2015	2020	Affordable Housing Non-Homeless Special Needs	City of Lowell HOPWA MSA	Decent Affordable Housing	HOPWA: \$2,943,947	HIV/AIDS Housing Operations: 2750 Household Housing Unit
3	DH-1.3	2015	2020	Affordable Housing	City of Lowell	Decent Affordable Housing	CDBG: \$212,500	Housing Code Enforcement/Foreclosed Property Care: 3500 Household Housing Unit
4	DH-1.4	2015	2020	Affordable Housing	City of Lowell	Decent Affordable Housing	CDBG: \$40,000	Public service activities for Low/Moderate Income Housing Benefit: 250 Households Assisted
5	DH-2.1	2015	2020	Affordable Housing	City of Lowell	Decent Affordable Housing	HOME: \$1,350,000	Direct Financial Assistance to Homebuyers: 275 Households Assisted
6	DH-2.2	2015	2020	Affordable Housing	City of Lowell	Decent Affordable Housing	HOME: \$1,407,297	Homeowner Housing Rehabilitated: 175 Household Housing Unit
7	DH-2.3	2015	2020	Affordable Housing	City of Lowell	Decent Affordable Housing	CDBG: \$40,000 ESG: \$618,920	Public service activities for Low/Moderate Income Housing Benefit: 225 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	DH-2.4	2015	2020	Affordable Housing Homeless Non-Homeless Special Needs	City of Lowell HOPWA MSA	Decent Affordable Housing	HOPWA: \$2,612,411	HIV/AIDS Housing Operations: 140 Household Housing Unit
9	SL-1.1	2015	2020	Non-Housing Community Development	City of Lowell	Suitable Living Environment	CDBG: \$482,500	Public service activities other than Low/Moderate Income Housing Benefit: 3570 Persons Assisted
10	SL-1.2	2015	2020	Non-Homeless Special Needs	City of Lowell	Suitable Living Environment	CDBG: \$270,000	Public service activities other than Low/Moderate Income Housing Benefit: 32100 Persons Assisted
11	SL-1.3	2015	2020	Homeless	City of Lowell	Suitable Living Environment	CDBG: \$360,000 ESG: \$260,000	Homelessness Prevention: 37510 Persons Assisted
12	SL-1.4	2015	2020	Non-Homeless Special Needs Non-Housing Community Development	City of Lowell	Suitable Living Environment	CDBG: \$2,240,000	Other: 15 Other
13	SL-2.1	2015	2020	Non-Housing Community Development	City of Lowell	Suitable Living Environment	CDBG: \$300,000	Public service activities for Low/Moderate Income Housing Benefit: 825 Households Assisted
14	SL-3.1	2015	2020	Non-Housing Community Development	City of Lowell	Suitable Living Environment	CDBG: \$1,875,000	Other: 5 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
15	SL-3.2	2015	2020	Non-Housing Community Development	City of Lowell	Suitable Living Environment	CDBG: \$2,075,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 160000 Persons Assisted Other: 50 Other
16	SL-3.3	2015	2020	Non-Homeless Special Needs	City of Lowell	Suitable Living Environment	CDBG: \$18,870 HOPWA: \$0 HOME: \$0 ESG: \$0	Buildings Demolished: 1 Buildings
17	EO-1.1	2015	2020	Economic Development	City of Lowell	Economic Opportunities	CDBG: \$495,000	Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted
18	EO-1.2	2015	2020	Economic Development	City of Lowell	Economic Opportunities	CDBG: \$740,000	Businesses assisted: 95 Businesses Assisted
19	EO-1.3	2015	2020	Economic Development	City of Lowell	Economic Opportunities	CDBG: \$1,050,000	Jobs created/retained: 250 Jobs

Table 56 – Goals Summary

Goal Descriptions

1	Goal Name	DH-1.1
	Goal Description	Improve the availability of affordable housing through the creation of new housing units. This goal will be primarily supported through HOME funds.
2	Goal Name	DH-1.2
	Goal Description	Improve the ability of LMI households with HIV/AIDS to remain in decent affordable housing units. This goal will primarily be supported with HOPWA funds.
3	Goal Name	DH-1.3
	Goal Description	Sustain quality standards of affordable housing. This goal will primarily be supported with CDBG funds.
4	Goal Name	DH-1.4
	Goal Description	Support homebuyers with pre purchasing counseling services. This goal will primarily be supported with CDBG funds.
5	Goal Name	DH-2.1
	Goal Description	Improve the affordability of homeownership. This goal will primarily be supported with HOME funds.
6	Goal Name	DH-2.2
	Goal Description	Improve the affordability of housing through rehabilitation assistance. This goal will primarily be supported with CDBG and HOME funds.
7	Goal Name	DH-2.3
	Goal Description	Improve the affordability of housing through increased fuel efficiency. This goal will primarily be supported with CDBG funds.
8	Goal Name	DH-2.4
	Goal Description	Identify and afford decent housing for LMI households with HIV/AIDS with financial assistance and services. This goal will primarily be supported with HOPWA funds.

9	Goal Name	SL-1.1
	Goal Description	Increase opportunities for LMI youth through educational, recreational, leadership-development programs. This goal will primarily be supported with CDBG funds.
10	Goal Name	SL-1.2
	Goal Description	Improve availability and accessibility of programs that maintain and enhance the quality of life for the elderly and special needs populations. This goal will primarily be supported with CDBG funds.
11	Goal Name	SL-1.3
	Goal Description	Support programs that provide emergency food and shelter to homeless and at-risk households. This goal will primarily be supported with CDBG funds.
12	Goal Name	SL-1.4
	Goal Description	Increase availability and accessibility of public facilities for LMI youth, elderly, and special needs populations via creation or renovation. 15 facilities proposed. This goal will primarily be supported with CDBG funds.
13	Goal Name	SL-2.1
	Goal Description	Improve the affordability of a LMI households living environment through the provision of household goods. This goal will primarily be supported with CDBG funds.
14	Goal Name	SL-3.1
	Goal Description	Improve the City's public infrastructure and public parks. Five projects proposed. This goal will primarily be supported with CDBG funds.
15	Goal Name	SL-3.2
	Goal Description	Sustain City neighborhoods through activities that improve the physical environment. 50 improvement projects proposed. This goal will primarily be supported with CDBG funds.
16	Goal Name	SL-3.3
	Goal Description	Sustain City neighborhoods through demolition of vacant and abandoned properties. This goal will primarily be supported with CDBG funds.

17	Goal Name	EO-1.1
	Goal Description	Support programs that provide LMI residents with training and technical support to obtain employment. This goal will primarily be supported with CDBG funds.
18	Goal Name	EO-1.2
	Goal Description	Support new businesses with small business loans and technical assistance. 95 Businesses assisted. This goal will primarily be supported with CDBG funds.
19	Goal Name	EO-1.3
	Goal Description	Increase the availability and accessibility of jobs for LMI persons through financial incentive programs to businesses relocating to the City. 250 jobs created/retained. This goal will primarily be supported with CDBG funds.

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)

Approximately 22 extremely low-income, low-income, and moderate-income families will be provide affordable housing services as defined by HOME through the following programs:

- City of Lowell, DPD - First Time Homebuyer Program
- City of Lowell, DPD - HOME Housing Rehab
- Merrimack Valley Housing Partnership - First Time Homebuyer Down payment Assistance Program

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)

The Authority has entered into a Voluntary Compliance Agreement (VCA) with HUD to create twenty-five handicap accessible housing units throughout our developments. A total of eight apartments have been converted at the Francis Gatehouse and the Bishop Markham Village. With the rehabilitation of kitchens and baths at Francis Gatehouse Development, 4 additional units will be added this summer. At Father Morrissette Manor Development, four units will be upgraded to meet current ADA requirements, and will be counted toward our VCA goal.

The Director and Assistant Director of Facilities and the LHA Staff Architect are looking at family units at North Common Village and one bedroom units at Dewey Archambault Towers for possible conversion. They are confident that the Authority will be able to meet its goal to convert twenty-five units by December 31, 2016.

Activities to Increase Resident Involvements

In an effort to address the needs of public housing residents, the Lowell Housing Authority offers its tenants opportunities to become involved in LHA management and policy implementation. LHA also provides a variety of activities aimed at self-sufficiency and homeownership among its residents.

PUBLIC HOUSING AND RESIDENT INITIATIVES:

Low Rent Public Housing Program: LHA continued to implement site based waiting lists for all Federal Public Housing Developments. This streamlined process allows applicants to choose developments that best suit their needs and has improved the screening procedures for applicants of public housing programs, as well as ensured vacant units are filled quickly.

LHA screening procedures for Public Housing Programs were improved enabling the Authority to create an approved Applicant Pool for each of the developments serviced. This system has saved time in making offers as soon as units become available.

The LHA has implemented an online application process to increase accessibility to applicants. The application form has been revised and requires basic household information. For those who wish to apply in one of our offices, staff is available to assist and answer any questions they may have.

The Lowell Housing Authority continues to offer programs and activities, which help improve the living environment for low- and moderate-income families living in public housing. These activities are summarized below:

- Drug Elimination Program: The LHA continued to implement a drug elimination program with funding from the operating budget. These funds provide dispatch services for both family and elderly developments.

After-School Academic/ Summer Recreational Programs: These programs have provided education and guidance to youth of the LHA as well as the surrounding neighborhoods in order to prevent drug abuse. Together, these programs have been successful in reaching residents in need and in enhancing the overall security and safety at the housing authority sites.

- Mastering Math and Reading skills appear to be the greatest challenges faced by students in these programs. Program staff have observed many students who lack basic reading ability, leaving them to experience difficulty in completing assignments due to inability to read instructions. The language barrier that exists for many of the parents in this segment of the population further impedes their ability to help their children complete work outside of school. The Learning Zone offers many tools to overcome these obstacles to academic success. The increased number of volunteers allows more 1:1 attention to help those experiencing the most difficulty. The Learning Zone staff utilizes educational games and group activities to reinforce learning while still keeping it fun. In addition, guest speakers, presentations and field trips all play a significant role in the promotion of acquiring new knowledge and concepts.

Lowell Public Schools Nutrition Dept: Provides nutritious meals and snacks free of charge on a daily basis to program participants who due to limited family finances and food insecurity, may not always have access to healthy meals.

Coalition for A Better Acre (CBA): The CBA continues to provide an Assistant Youth Coordinator at the Learning Zone-Market St.

Recycling initiatives are conducted at both Learning Zone sites. The children choose rewards based upon the accrued monetary funds from recycling/redemption. Pollard Memorial Library: A weekly Reading Program is conducted at the Learning Zone-Market St. during both the After-School and Summer Youth Activities Programs. The children receive awards as they attain their reading goals.

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

No

Plan to remove the ‘troubled’ designation

N/A

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

Barriers to Affordable Housing

The City of Lowell continues to work to eliminate barriers that may limit the production or feasibility of affordable housing as there a number of State and local regulations designed to promote the orderly development of safe, decent and sanitary housing. Foremost among these are zoning and land-use regulations. In December of 2004, the Lowell City Council adopted a comprehensive reform of the City's zoning regulations, consistent with the 2003 Master Plan. In 2013 the Council endorsed *Sustainable Lowell: 2025*, a substantial update to the 2003 Plan. The document weaves the concepts of social, economic, and environmental sustainability into each section. Objectives of the section on Housing Choice aim to provide a range of safe, fair, high quality and affordable housing opportunities for residents of all backgrounds.

Under the current zoning, more than 38% of the City's land area is zoned to allow multi-family development in residential or mixed-use zoning districts. Even the most restrictive single-family zone allows more than four units per acre. In addition, the City's Zoning Ordinance encourages the conversion of existing buildings including schools, churches, firehouses and obsolete industrial buildings into multi-family residential uses, even when those buildings are located in single-family zoning districts. In certain urban mixed-use zoning districts parking restrictions are limited to one space per unit, and a by-right waiver for half of residential parking requirements is provided if a parking structure is located between 400 to 1,500 feet from the project site based on the zoning district.

In the future the City anticipates the continued implementation of Lowell's Zoning Ordinance and evaluating its effectiveness at meeting the goals of the Master Plan including promoting the concept of Lowell as a "Lifetime City." Particular attention will be paid to how the code impacts affordable housing projects as Lowell's permit fees and development review process are also some of the least burdensome in the region. The City does not charge development impact fees or technical review fees that are permitted under Massachusetts General Law and places no special permitting reviews on affordable housing projects that would not be required of all developments.

Discussion

Unfortunately, the primary barriers to the production of affordable housing in Lowell and throughout Eastern Massachusetts remain the high cost of construction and high property values. These barriers are, for the most part, beyond the control of the local jurisdiction. The City of Lowell adopted the MA Stretch Energy Code in 2010. The Stretch Code is an appendix to the MA building code that requires enhanced energy standards for certain development projects. Construction costs have increase for certain projects, primarily new construction, however in many cases the capital cost will be recouped with lower energy costs over the long run. While this will require additional upfront effort from developers, the Stretch Code will ultimately result in a higher quality of life and lower energy costs for individuals residing in new affordable housing units adhering to these regulations.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

In previous sections, housing problems and cost burden were identified as disproportionately affecting different populations and housing tenures. While there is no one significant barrier to affordable housing, there are some barriers that are more within our control to alleviate and not subject to regional or market forces. The City of Lowell updated its Analysis of Impediments to Fair Housing Choice Report (AI) in 2011. A brief summary of these impediments that serve as barriers to affordable housing and the actions taken to address them are provided below:

- **Impediment #1/2: Lack of Fair Housing Outreach and Education and Lack of Fair Housing Enforcement:** In 2012 The City launched a new page on its website dedicated to fair housing, offering information for households, landlords, property managers, and real estate agents about their rights and responsibilities under state and federal fair housing laws. Information is available in Spanish, Portuguese, and Khmer (Cambodian), the three most common languages spoken in Lowell, other than English. Additionally City staff has participated in trainings such as HUD's new LGBT Equal Access Rule and Fair Housing Online Forum for Veterans, and will continue to seek new training opportunities. Information from these trainings will be passed along to local service providers and subrecipient agreements will be updated to reflect new and changing requirements.
- **Impediment #3: Potential for Discrimination against Families with Children due to the Presence of Lead Paint:** In the spring of 2013 DPD successfully secured a \$2.5million grant through the Office of Healthy Homes and Lead Hazard Control. \$200,000 of these funds will be used toward healthy homes interventions while the balance will assist in deleading activities.

The following are recommended goals to increase fair housing that serve further fair and affordable housing:

- **Recommendation #1: Continue to encourage the development of a variety of housing options for individuals of mixed-incomes especially in areas of high concentrations of minority or low-income populations:** The City is working on the development of housing available to low/moderate income households in higher income neighborhoods through prioritizing HOME funds in support of affordable housing development in "opportunity areas", and working with Lowell Housing Authority to locate project based vouchers in "opportunity areas" to further de-concentrate subsidized housing. Lowell also encourages the development of market rate housing in areas with high concentrations of poverty. 1,148 market rate units were added in Lowell's downtown neighborhood in the past ten years without the loss of a single subsidized unit. To further support these efforts, the City recently received approval from the Massachusetts DHCD to create a Housing Development Incentive Program (HDIP) Zone to boost the development of market rate housing by providing state tax incentives to market rate residential projects.
- **Recommendation #2: Promote Diversity on City Boards and Commissions:** Approximately 135 Lowell residents serve on various municipal boards and commissions. The City only tracks

demographics on the 39 individuals that receive a stipend for their membership. Boards that provide stipends include the Election Commission, Zoning Board of Appeals, Board of Health, School Committee, City Council, Retirement Board, and License Commission. Of the 39 individuals that serve on these boards, 23% are female and 5% are Asian. Recommendation #3: Formalize a Limited English Proficiency (LEP) Plan: In October 2011 Lowell's DPD released a LEP Plan for Federally Assisted Programs. The document outlines the steps the City will take to communicate with people qualifying for federally assisted programs who need services or information in a language other than English.

SP-60 Homelessness Strategy – 91.215(d)

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

Lowell General Hospital funds a limited street outreach program, provided by Bridgewell, Inc.'s Pathfinder program. It is primarily based on a medical model and visual assessment of unsheltered persons. In addition there is also a limited service-based program provided by Lowell Transitional Living Center. The Lowell Police Department has also devoted a new walking beat to the city's downtown homeless population and offering assistance and information for shelter, housing and services.

Addressing the emergency and transitional housing needs of homeless persons

HUD and the state of Massachusetts fund a number of emergency and transitional housing program in the city which provide short and long-term shelter and supportive services to homeless individuals and families while working to move them to permanent or other appropriate housing as quickly as possible.

When family shelters are full, the state has a policy of placing any homeless families in hotel until sustainable housing can be secured. All of the 4 HUD funded programs offer housing continuums that include emergency shelter, transitional/interim housing, permanent housing, and one offers permanent supportive housing.

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.

As described in AP-65: As described above, the CoC provides case management and housing placement assistance to individuals, families, veterans and their families and unaccompanied youth.

Comprehensive housing and services plan are developed between case managers and clients to move them into permanent housing as quickly as possible.

The City in partnership with the CoC will continue to enhance existing and implement new strategies to increase housing placements. Efforts will include a new permanent housing project for youth who are not associated with the Foster Care system, new leasing programs targeted to the most vulnerable chronically homeless individuals, unaccompanied youth and families.

The City's new Veterans Commission and CoC's Veterans Subcommittee are working together to systematically end veterans homeless. To date: a Registry of veterans experiencing homelessness has been created; multi-agency teams formed around each veteran; and efforts are moving forward to

determine the jurisdiction's Functional Zero, the number of veterans experiencing shelter and unsheltered homelessness at any point in time within the jurisdiction.

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

As described in AP-65: Community Teamwork, Inc. the regional cap agency and other CoC member programs offer services or referrals to services that include, but not limited to: financial management and assistance with household budgets, tenant/landlord mediation, fuel assistance, emergency rental assistance, home modification services, job training and employment referrals and other benefits advocacy. A comprehensive screening tool is used to evaluate each request for assistance and assistance is provided to only those in danger of entering the shelter system. Foundation funded prevention programs, with flexible funding can provide assistance with utility arrears, car and emergency home repairs, and transportation assistance.

The City/CoC will continue to work with state, regional and private health, mental health and criminal justice institutions to ensure that policies and procedures to prevent the discharge of individuals from these institutions to the homelessness.

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

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

The majority of Lowell's housing stock was built prior to 1950. Because of the age of Lowell's housing, there is a high prevalence of substandard units and units containing lead paint. This is particularly true among rental units. The 2011 Analysis of the Impediments to Fair Housing report, prepared by the City of Lowell, indicated that the existence of lead paint has contributed to discrimination practices in rental real estate. According to the report, many landlords in Lowell are reluctant to rent to families with young children, particularly because of lead paint laws and the high cost of compliance. Consequently, lead paint hazards are a fair housing issue, as well as a health issue.

The City of Lowell has historically administered a lead-based paint abatement program, funded through a HUD Lead Hazard Control Grant. The City of Lowell successfully secured \$2.5 million grant through the Office of Healthy Homes and Lead Hazard Control in July 2013. \$200,000 of these funds will be used for healthy homes interventions. Key components of the program included lead poisoning prevention education, community outreach, and technical training to increase the availability of licensed professionals to perform lead related activities.

Because the City's resources to support this activity is currently limited, staff also refer eligible households to the Massachusetts Housing Partnership's "Get the Lead Out" program for additional financial support of de-leading activities.

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

Lowell has had experience managing programs for the evaluation and reduction of lead paint hazards in residential properties since 1998. With grant funding from the HUD Office of Healthy Homes and Lead Hazard Control the Lowell Lead Program has been able to provide financial and technical assistance to low income homeowners and owners that rent to low-income tenants in order to achieve compliance with HUD requirements and the Massachusetts Lead Law. Housed in the Department of Planning and Development, the Lowell Lead Program is an integral part of the services offered in combination with the Housing Rehabilitation Program, the First Time Home Buyer Program and CDBG rehabilitation funds. The Lowell Lead Program is also supported by MassHousing "Get the Lead Out" loan and contributions from property owners receiving deleading assistance. In order to preserve and encourage affordable housing in the City of Lowell, in exchange for grant funds, the Program requires a three year affordable housing commitment for all investor units. The restriction encourages landlords to rent deleaded units to families with children under 6 years old and requires that units are offered at rents affordable to low and moderate income households. Other key components of the Lowell Lead Program are public health education regarding lead poisoning prevention, outreach regarding the availability of funds, technical training and certification in lead related employment opportunities and free blood lead testing for low income families with children under 6 years old. The education and outreach components are essential to modify behaviors in a way that ultimately help reduce the incidence of childhood lead poisoning.

Partnerships with the following agencies have been established to successfully reach the Lowell Lead Program goals:

- Lowell Health Department
- Merrimack Valley Housing Partnership (MVHP)
- Greater Lawrence Community Action Council (GLCAC)
- MassHousing Get the Lead Out Loan Program
- Institute for Environmental Education
- UMASS Lowell

The Lowell Lead Program will continue, as funding levels allow, working with partners and the Massachusetts Childhood Lead Poisoning Prevention Program to identify lead based paint hazards and assist property owners to obtain compliance with the Mass Lead Law.

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

CDBG and HOME funded housing-rehab programs address lead-paint in the home in conjunction with Lead Paint abatement work when appropriate. Within the City of Lowell, the LLP program works in concert with the City's Housing Rehabilitation Program so that all units in that program in need of de-leading receive it. All housing rehab applicants are first referred to the LLP for review of their lead hazard compliance status. The LLP will qualify applicants and make sure the lead paint requirements are addressed prior to other rehabilitation assistance. This assures compliance with Title X, Sections 1012 and 1013. In addition, each property is reviewed by the Lowell Historic Board in order to determine if there are specific requirements based on the age or location of the property. The Section 8 Rental Assistance Programs operated by Community Teamwork, Inc. and the Lowell Housing Authority also rely on de-leading assistance and resources offered by the Lowell Lead Program in order to assure that all units occupied by a child under 6 years old are in compliance with the Mass Lead Law. The City's LLP program remains committed to its mission and will make every attempt to progress during the next five years in the Consolidated Plan period towards the goal of eliminating lead paint hazards in Lowell.

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

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

One goal of the Consolidated Plan programs and other initiatives in Lowell is to reduce the number of persons in poverty. The emphasis in Lowell is to help people rise out of poverty, rather than merely easing their situation temporarily. Although essential short-term direct aid such as emergency food and shelter is provided, the thrust of the City's policy is to address poverty's root causes and assist people in becoming self-sufficient in the long-term. Two key components of helping people attain self-sufficiency are employment and housing.

Examples of programs that *directly* influence people's ability to escape poverty include job education, micro-enterprise training and assistance, enrichment, development, and job placement services as well as housing advocacy, homelessness prevention, expiring use prevention and rental and homeownership assistance. Projects that *indirectly* affect poverty include those that upgrade the community, and provide transportation and child care services that help people access employment and services. CDBG, HOME, McKinney, and ESG funds are often used as matching funds for other grants that also contribute to reducing the number of poverty level families. Thus, the power of these Federal dollars is leveraged to the fullest extent possible.

Recognizing that limited Consolidated Plan dollars should be focused where the need is greatest, Lowell gives preference to projects that directly benefit low and moderate income residents or serve low and moderate income neighborhoods over those that will benefit the City as a whole. This strategy will ensure that scarce resources are directed to best serve those who have the greatest need, including those areas with the greatest concentrations of poverty.

In addition to Consolidated Plan programs, a number of other public, private, and partnership initiatives have been designed to assist in the reduction of poverty rates. These programs include Family Self-Sufficiency, Head Start, the Workforce Investment Board, Lowell's Continuum of Care, McKinney grants, and the Hunger Homeless Commission.

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

By collaborating between agencies and ensuring gaps in services and funding are addressed, while maximizing the utilization of each funding source. The City will continue to refer housing program participants to local community resources and programs, as participant needs are identified.

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

DPD has developed an internal management plan to assure the proper and timely implementation of the strategic plan and the annual plan. Procedures have been put in place to assure proper compliance with all program requirements for the CDBG, HOME, HOPWA, and ESG entitlements.

DPD project managers are responsible for monitoring their assigned projects and activities. Priority is given to new projects or organizations. Monthly “desk audits” of the programs allow project managers a chance to track the timeliness of expenditures. On-site monitoring provides an opportunity for DPD staff members to ensure sub-recipients are in compliance with Federal regulations and are actively working to achieve the objectives outlined in their grant agreement and Annual Action Plan. Site visits also allow sub-recipients to receive technical assistance and provide feedback about program administration. By carefully examining sub-recipients’ performance through monthly desk audits, DPD can conduct a risk assessment to identify which sub-recipients require a more comprehensive monitoring. High-risk sub-recipients might include: those new to the CDBG, HOME, ESG, or HOPWA programs; those who experienced turnover in key staff positions or a change in goals or direction; those with previous compliance or performance problems including failure to meet schedules, submit timely reports, or clear monitoring or audit findings; those carrying out high-risk activities (such as economic development); and those undertaking multiple CDBG, HOME, ESG, or HOPWA-funded activities for the first time.

A monitoring schedule will be prepared based on this risk assessment. First, the assigned monitor will contact the agency to explain the purpose of monitoring and schedules a date and time for the on-site visit. Once this is completed, a confirmation letter is sent before the scheduled visit to confirm all aspects of the monitoring and to explain what can be expected.

During the actual visit, a thorough review of the sub-recipient’s files ensures they comply with all regulations governing their administrative, financial and programmatic operations and that they are achieving their performance objectives within schedule and budget. A clear written record of the on-site visit is kept by using one or more of the City of Lowell’s monitoring checklists. The assigned monitor will fill out the form during the visit. At the end of the visit, the monitor concludes the visit by reviewing the tentative conclusions from the monitoring. Once the on-site visit is completed, the monitor prepares a formal written letter describing the results of the visit, providing recognition of the sub-recipient’s strengths and weaknesses. If the sub-recipient is experiencing problems or is failing to comply with regulations, these issues will be specifically outlined in the monitoring follow-up letter, along with recommendations or requirements to address and rectify the problems. If a concern or finding is issued for noncompliance with Federal rules and regulations, the monitoring follow-up letter will provide

recommendations on how the situation can be remedied, but no additional action is required. When a finding is issued, the monitoring follow-up letter will identify a deadline for when the specific issues must be corrected. The monitor will then follow-up with the organization to make sure the corrections have been made. For situations in which the recommended corrections have not been made, the organization will be placed on a probationary period, which must be approved by the Assistant City Manager/DPD Director, until the issues have been rectified and the sub-recipient is once again in compliance with Federal regulations and the grant agreement.

Expected Resources

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

Introduction

The City's 2015 Entitlement Grant Awards and estimated program income amounts are listed below:

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	1,937,144	48,000	465,150	2,450,294	7,748,576	Funds will be used to support a variety of social service programs, economic development activities, as well as public facility and infrastructure improvements
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	519,813	10,000	248,232	778,045	2,079,252	HOME funds will be used to provide down payment assistance to first time homebuyers, support homeowner rehabilitation activities, and support the creation/rehabilitation of multi-unit affordable housing projects.

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: \$		
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	1,087,827	0	117,223	1,205,050	4,351,308	HOPWA funds will support supportive service activities and direct financial assistance to households with HIV/AIDS.
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	175,784	0	0	175,784	703,136	ESG funds will support operating costs and essential services at homeless shelters. Funds will also support homelessness prevention and rapid re-housing activities

Table 57 - Expected Resources – Priority Table

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

Federal funds will be used to leverage other public and private resources in the housing, public facilities, public services, and economic development areas.

Matching fund requirements, along with the needed documentation, are specified in the subrecipient

agreements. Matching funds include non-federal cash sources, infrastructure, appraised land/real property, and site preparation, construction materials, and donated labor. The City and its program partners will seek funds from the following sources to support the goals identified in this Plan: Project-based Section 8 certificates through the Lowell Housing Authority, Low-Income Housing Tax Credits, project financing at favorable interest rates from the Lowell Development and Financial Corporation and local lenders, and private contributions to subrecipients. The City of Lowell has documented more than \$4 million in excess matching funds from prior program years to meet HOME Program match requirements. Nevertheless, Lowell will continue to identify funding from the Massachusetts Rental Voucher Program, operated by the Department of Housing and Community Development, as a source of additional match. In order to meet its ESG match requirements, the City of Lowell requires all ESG subrecipients to demonstrate a 100% match using other eligible federal, state, local, or private resources.

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

During the duration of the 2015- 2020 Consolidated Plan CDBG funds are expected to be used to support the development of community gardens on city-owned property and make improvements to city-owned outdoor and recreation space. These projects are targeted in neighborhoods with high concentrations of low- and moderate-income households. Otherwise, the City of Lowell does not anticipate the use of publically owned land or property to meet needs identified in this plan.

Discussion

The City of Lowell will continue to utilize a competitive application process and diversification of funds across multiple activities to ensure the best projects serving the lowest income and most in need are funded. Local funding and minimum matching requirements will continue to be required to ensure funding is diversified across multiple agencies. The City of Lowell will continue to review the needs of the residents and adjust funding where needed over the next 5 years and adjust if funding is reduced.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	DH-1.1	2015	2020	Affordable Housing	City of Lowell	Decent Affordable Housing	CDBG: \$0 HOPWA: \$0 HOME: \$0 ESG: \$0	Other: 0 Other
2	DH-1.2	2015	2020	Affordable Housing Non-Homeless Special Needs	City of Lowell	Decent Affordable Housing	HOPWA: \$1,177,403	Housing for People with HIV/AIDS added: 280 Household Housing Unit HIV/AIDS Housing Operations: 27 Household Housing Unit
3	DH-1.3	2015	2020	Affordable Housing	City of Lowell	Decent Affordable Housing	CDBG: \$42,500	Housing Code Enforcement/Foreclosed Property Care: 700 Household Housing Unit
4	DH-1.4	2015	2020	Affordable Housing	City of Lowell	Decent Affordable Housing	CDBG: \$8,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 50 Households Assisted
5	DH-2.1	2015	2020	Affordable Housing	City of Lowell	Decent Affordable Housing	HOME: \$255,000	Direct Financial Assistance to Homebuyers: 55 Households Assisted
6	DH-2.2	2015	2020	Affordable Housing	City of Lowell	Decent Affordable Housing	CDBG: \$55,000 HOME: \$400,000	Homeowner Housing Rehabilitated: 11 Household Housing Unit
7	DH-2.3	2015	2020	Affordable Housing	City of Lowell	Decent Affordable Housing	CDBG: \$8,000 ESG: \$110,600	Public service activities for Low/Moderate Income Housing Benefit: 35 Households Assisted Homelessness Prevention: 130 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	DH-2.4	2015	2020	Affordable Housing Homeless Non-Homeless Special Needs	City of Lowell	Decent Affordable Housing	HOPWA: \$291,265	Housing for People with HIV/AIDS added: 54 Household Housing Unit
9	SL-1.1	2015	2020	Non-Housing Community Development	City of Lowell	Suitable Living Environment	CDBG: \$96,500	Public service activities other than Low/Moderate Income Housing Benefit: 666 Persons Assisted
10	SL-1.2	2015	2020	Non-Homeless Special Needs	City of Lowell	Suitable Living Environment	CDBG: \$54,000	Public service activities other than Low/Moderate Income Housing Benefit: 3278 Persons Assisted
11	SL-1.3	2015	2020	Homeless	City of Lowell	Suitable Living Environment	CDBG: \$72,000 ESG: \$52,000	Public service activities other than Low/Moderate Income Housing Benefit: 26876 Persons Assisted
12	SL-1.4	2015	2020	Non-Homeless Special Needs Non-Housing Community Development	City of Lowell	Suitable Living Environment	CDBG: \$408,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 136 Persons Assisted Public service activities other than Low/Moderate Income Housing Benefit: 3031 Persons Assisted
13	SL-2.1	2015	2020	Non-Housing Community Development	City of Lowell	Suitable Living Environment	CDBG: \$60,000	Public service activities for Low/Moderate Income Housing Benefit: 5050 Households Assisted
14	SL-3.1	2015	2020	Non-Housing Community Development	City of Lowell	Suitable Living Environment	CDBG: \$335,000	Other: 5 Other
15	SL-3.2	2015	2020	Non-Housing Community Development	City of Lowell	Suitable Living Environment	CDBG: \$357,500 HOPWA: \$0 HOME: \$0 ESG: \$0	Other: 6 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
16	SL-3.3	2015	2020	Non-Homeless Special Needs	City of Lowell	Suitable Living Environment	CDBG: \$0 HOPWA: \$0 HOME: \$0 ESG: \$0	Buildings Demolished: 0 Buildings
17	EO-1.1	2015	2020	Economic Development	City of Lowell	Economic Opportunities	CDBG: \$90,000	Public service activities other than Low/Moderate Income Housing Benefit: 30 Persons Assisted Businesses assisted: 30 Businesses Assisted
18	EO-1.2	2015	2020	Economic Development	City of Lowell	Economic Opportunities	CDBG: \$128,000	Businesses assisted: 32 Businesses Assisted
19	EO-1.3	2015	2020	Economic Development	City of Lowell	Economic Opportunities	CDBG: \$190	Other: 1 Other

Table 58 – Goals Summary

Goal Descriptions

1	Goal Name	DH-1.1
	Goal Description	Improve the availability of affordable housing through the creation of new housing units. This goal will be primarily supported through HOME funds.
2	Goal Name	DH-1.2
	Goal Description	Improve the ability of LMI households with HIV/AIDS to remain in decent affordable housing units. This goal will primarily be supported with HOPWA funds.
3	Goal Name	DH-1.3
	Goal Description	Sustain quality standards of affordable housing. This goal will primarily be supported with CDBG funds
4	Goal Name	DH-1.4
	Goal Description	Support homebuyers with pre purchasing counseling services. This goal will primarily be supported with CDBG funds.

5	Goal Name	DH-2.1
	Goal Description	Improve the affordability of homeownership. This goal will primarily be supported with HOME funds.
6	Goal Name	DH-2.2
	Goal Description	Improve the affordability of housing through rehabilitation assistance. This goal will primarily be supported with CDBG and HOME funds.
7	Goal Name	DH-2.3
	Goal Description	Improve the affordability of housing through increased fuel efficiency. This goal will primarily be supported with CDBG funds.
8	Goal Name	DH-2.4
	Goal Description	Identify and afford decent housing for LMI households with HIV/AIDS with financial assistance and services. This goal will primarily be supported with HOPWA funds.
9	Goal Name	SL-1.1
	Goal Description	Increase opportunities for LMI youth through educational, recreational, leadership-development programs. This goal will primarily be supported with CDBG funds.
10	Goal Name	SL-1.2
	Goal Description	Improve availability and accessibility of programs that maintain and enhance the quality of life for the elderly and special needs populations. This goal will primarily be supported with CDBG funds.
11	Goal Name	SL-1.3
	Goal Description	Support programs that provide emergency food and shelter to homeless and at-risk households. This goal will primarily be supported with CDBG funds.
12	Goal Name	SL-1.4
	Goal Description	Increase availability and accessibility of public facilities for LMI youth, elderly, and special needs populations via creation or renovation. 15 facilities proposed. This goal will primarily be supported with CDBG funds.

13	Goal Name	SL-2.1
	Goal Description	Improve the affordability of a LMI households living environment through the provision of household goods. This goal will primarily be supported with CDBG funds.
14	Goal Name	SL-3.1
	Goal Description	Improve the City's public infrastructure and public parks. Five projects proposed. This goal will primarily be supported with CDBG funds.
15	Goal Name	SL-3.2
	Goal Description	Sustain City neighborhoods through activities that improve the physical environment. 5 improvement projects proposed. This goal will primarily be supported with CDBG funds.
16	Goal Name	SL-3.3
	Goal Description	Sustain City neighborhoods through demolition of vacant and abandoned properties. This goal will primarily be supported with CDBG funds.
17	Goal Name	EO-1.1
	Goal Description	Support programs that provide LMI residents with training and technical support to obtain employment. This goal will primarily be supported with CDBG funds.
18	Goal Name	EO-1.2
	Goal Description	Support new businesses with small business loans and technical assistance. 95 Businesses assisted. This goal will primarily be supported with CDBG funds.
19	Goal Name	EO-1.3
	Goal Description	Increase the availability and accessibility of jobs for LMI persons through financial incentive programs to businesses relocating to the City. 250 jobs created/retained. This goal will primarily be supported with CDBG funds.

Projects

AP-35 Projects – 91.220(d)

Introduction

The following tables list the activities and programs that will be supported using HUD program funds during the 2015-2016 program year.

The Objectives of these funds are to:

1. Creating Suitable Living Environments
2. Providing Decent Affordable Housing
3. Creating Economic Opportunities

Projects

#	Project Name
1	CDBG ADMIN/PLANNING
2	HOME ADMIN/PLANNING
3	HOPWA ADMIN/PLANNING
4	HESG15 Lowell
5	City of Lowell, COA - Senior Center Lease
6	Acre Family Childcare, Inc. - Family Childcare Business
7	Boys & Girls Club of Greater Lowell, Inc. - Air Handlers
8	City of Lowell, DPD - Sign and Facade Program
9	City of Lowell, DPD - Economic Development Assistance Fund
10	City of Lowell, DPD - Code Enforcement
11	City of Lowell, DPD - Hamilton Canal, HCD Infrastructure/Construction Managment
12	JAM/BOOT SEC - 108 Debt Service
13	Acre Urban Renewal Plan Area - Spot/Blight Cleanup
14	City of Lowell, Office of the City Manager - Neighborhood Business Corridor Improvement Initiative
15	City of Lowell, Parks and Rec. - Callery Park Tennis Courts
16	City of Lowell, Parks and Rec. - Shedd Park Tennis Courts
17	City of Lowell, Parks and Rec. - Community Cleanup/Sidewalks
18	City of Lowell, Parks and Rec. - North Common Playground
19	CTI - Merrimack Valley Small Business Assistance Center (MVSBC)
20	Habitat for Humanity of Greater Lowell - Transforming Neighborhoods and Lives
21	Lowell Parks & Conservation Trust, Inc. - Urban Forestry
22	Lowell Wish Project - A Home of Our Own
23	Trinity Financial - Innovation Hub at 110 Canal St. HCD
24	Whistler House Museum of Art - WH Bldg. Restoration Project - Phase 3
25	City of Lowell, DPD - Emergency Housing Repair Program
26	Angkor Dance Troupe - Creative Workforce Program
27	Asian Task Force Against Domestic Violence - Lowell Asian Initiative Against D.V.
28	Boys & Girls Club of Greater Lowell, Inc. - Music Clubhouse
29	Cambodian Mutual Assistance Association - Cambodian Mutual Assistance Association
30	City of Lowell, COA - Council on Aging Senior Programs
31	City of Lowell, DPD - Neighborhood Innovation Grant Program
32	Community Family Inc. - Alzheimers Outreach Fund
33	Community Teamwork, Inc - Big Brothers Big Sisters Mentoring
34	Greater Lowell Workforce Investment Board/Career Center of Lowell - Summer Jobs Program for Youth
35	Community Teamwork, Inc - Fuel Assistance Program (2015)
36	Community Teamwork, Inc - New Entry's World PEAS Food Hub
37	Community Teamwork, Inc - Emergency Hotel Placement

#	Project Name
38	Cultural Organization of Lowell (COOL) - The COOL Place
39	Entrepreneurship for All (EforAll) - Cambodian Business Startup Capital
40	Girls Inc. of Greater Lowell - Youth Enrichment Programs
41	Girls Inc. of Greater Lowell - Outreach
42	Greater Lowell Family YMCA - Camperships
43	Greater Lowell Workforce Investment Board/Career Center of Lowell - Lowell Subsidized Work Program
44	House of Hope - The Hope Chest
45	LifeLinks, Inc - Urban Youth Collaborative
46	Lowell Association for the Blind - Advocacy and Services
47	Lowell Community Health Center - Teen BLOCK Reaches Out
48	Lowell House, Inc. - Serving the Dually Diagnosed
49	Lowell West End Gym - Youth Boxing Program
50	Lowell Wish Project - Beds 4 Kids
51	Mental Health Association of Greater Lowell - Bilingual Advocates
52	Merrimack Valley Catholic Charities - Lowell Food Pantry collaborative
53	Merrimack Valley Food Bank - Food Distribution Program
54	Merrimack Valley Food Bank - Mobile Pantry
55	Merrimack Valley Housing Partnership (w/CMAA) - First Time Homebuyer Training
56	Middlesex Community College - Out of School Youth Development
57	Recreational Adult Resource Association - RARA Programs and Services
58	St. Paul's Kitchen - Payroll Assistance / Staffing
59	United Teen Equity Center - Workforce Development and Social Enterprise Program
60	Whistler House Museum of Art - Youth Summer Art Program
61	YWCA of Lowell - Youth Enrichment Training Institute
62	YWCA of Lowell - Mill City Grows - Community Garden Program Manager
63	YWCA of Lowell - Mill City Grows - Community Garden Expansion of McPherson, Centralville
64	City of Lowell, DPD - First Time Homebuyer Program
65	City of Lowell, DPD - HOME Housing Rehab
66	Merrimack Valley Housing Partnership - - MVHP First Time
67	AIDS Action Committee - Emergency Transitional & St. Paul's Residence SS
68	AIDS Action Committee - Housing Opportunities for Chronically Homeless (HOCH) TBRA
69	AIDS Action Committee - Rental Assistance Program (RAP) STRMU
70	Institute for Health and Recovery - HEAL TBRA
71	Justice Resource Institute - Assisted Living Program TBRA/SS
72	Lowell House, Inc. - Housing Information Services HIS
73	Lowell House, Inc. - Supportive Services SS
74	South Middlesex Opportunity Council - HOPWA Program PHP
75	Victory Programs Inc. - Ruah House SS

#	Project Name
76	LHAND - Essex County HOPWA
77	BPV Lowell Inc
78	LHA - HOPWA Program
79	CDBG Reserve Funds
80	Alternative House - Domestic Violence Shelter
81	House of Hope - Shelter
82	House of Hope - Housing Resource Center
83	LHA - Homeless Prevention Program
84	Internatonal Institute of Lowell - Homeless Support for Refugees
85	Lowell Transitional Living Center - Winter Emergency Bed Project
86	HOPWA Reserve Funds
87	HOME Reserve Funds

Table 59 – Project Information

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

The City of Lowell will continue to support non-profit agencies, the local housing authority, homeless providers, and special needs groups in their goal to meet the underserved persons of the community.

The City will continue to communicate with these groups as their needs change or the demand dramatically increases over the next year. The City will provide technical assistance to providers in the pursuit of Federal, State, and other funding sources. The primary obstacle to meeting underserved needs of low-income and moderate income populations continues to be the availability of funds.

Organizations serving these populations continue to experience significant reductions in funding from both governmental and private sources. Reductions in State aid to the City of Lowell and the local budget have prohibited the City from being able to cover this funding gap, leaving many worthy and valuable programs unfunded or under-funded. Additionally, the 2011-2012 fiscal year reduced Community Development Block Grant funding by 16% and HOME funding by 12% from the previous fiscal year while the 2012-13 Program year saw cuts of 11% and 39% cuts, respectively to these programs. Fiscal year 14-15 saw approximately level funding of CDBG and a small cut to HOME, while not keeping up with inflation. This challenge is beyond the capacity of the local jurisdiction to satisfactorily address.

AP-38 Project Summary
Project Summary Information

1	Project Name	CDBG ADMIN/PLANNING
	Target Area	City of Lowell
	Goals Supported	DH-1.3 DH-1.4 DH-2.2 DH-2.3 SL-1.1 SL-1.2 SL-1.3 SL-1.4 SL-2.1 SL-3.1 SL-3.2 EO-1.1 EO-1.2 EO-1.3
	Needs Addressed	Decent Affordable Housing Suitable Living Environment Economic Opportunities
	Funding	CDBG: \$395,429
	Description	Administration of CDBG funds
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	Citywide
	Planned Activities	See description
2	Project Name	HOME ADMIN/PLANNING
	Target Area	City of Lowell
	Goals Supported	DH-2.1 DH-2.2
	Needs Addressed	Decent Affordable Housing
	Funding	HOME: \$51,981
	Description	Administration of HOME funds

	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	Citywide
	Planned Activities	See description
3	Project Name	HOPWA ADMIN/PLANNING
	Target Area	HOPWA MSA
	Goals Supported	DH-1.2 DH-2.4
	Needs Addressed	Decent Affordable Housing
	Funding	HOPWA: \$21,729
	Description	Administration of HOPWA funds
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	Middlesex and Essex County
	Planned Activities	See description
4	Project Name	HESG15 Lowell
	Target Area	City of Lowell
	Goals Supported	DH-2.3 SL-1.3
	Needs Addressed	Decent Affordable Housing Suitable Living Environment
	Funding	ESG: \$13,184

	Description	The Hearth Emergency Solutions Grant (HESG), formerly called EmergencyShelter Grant, is grant program awarded through the U.S. Department ofHousing and Urban Development, designed to assist households who arehomeless or at-risk of becoming homeless. Particular emphasis is placed onhelping individuals or families connect with or remain in permanenthousing after they experience a housing crisis or homelessness. Eligibleactivities include short-term homelessness prevention assistance toprevent households at imminent risk of losing their home; and assistance tohomeless households moving into permanent affordable housing. ESGfunds may also be used to support shelter operating costs, essentialservices, and outreach activities. Includes projected admin. of \$13183.80.Alternative House, Domestic Violence Shelter: 16,000.00 House of Hope, Shelter: 10,000.00 House of Hope, Housing Resource Center: 10,000.00 LHA, Homeless Prevention: 70,000.00 International Institute of Lowell, Homeless Support for Refugees: 40,600.20 Lowell Transitional Living Center, Winter Emergency Bed Project: 16,000.00
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	Citywide
	Planned Activities	See description
5	Project Name	City of Lowell, COA - Senior Center Lease
	Target Area	City of Lowell
	Goals Supported	SL-1.4
	Needs Addressed	Suitable Living Environment
	Funding	CDBG: \$345,000
	Description	CDBG funds will be used for payments required under lont-term lease agreement between City of Lowell and City Barns, LLC for the new Senior Center Facility. The lease agreement provides for the ultimate acquisition of the facility by the City upon completion of the lease terms for the price of \$1. The lease is for a 20-yr term beginning April 2003, ending April, 2023;
	Target Date	6/30/2016

	Estimate the number and type of families that will benefit from the proposed activities	3000 seniors will be served
	Location Description	<table width="137" border="0" cellspacing="0" cellpadding="0"><colgroup><col width="137" /></colgroup><tbody><tr height="69"><td width="137" height="69" class="xl67">276 Broadway St.</td></tr></tbody></table>
	Planned Activities	See description
6	Project Name	Acre Family Childcare, Inc. - Family Childcare Business
	Target Area	City of Lowell
	Goals Supported	EO-1.1
	Needs Addressed	Economic Opportunities
	Funding	CDBG: \$40,000
	Description	Acre Family ChildCare trains low income women to operate home based family child care businesses and then supports their businesses with T/A, referrals, marketing and professional development classes. Acre supports prospective and/or licensed family care educators throughout the City of Lowell.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	25 Businesses will be assisted
	Location Description	Citywide
	Planned Activities	See description
7	Project Name	Boys & Girls Club of Greater Lowell, Inc. - Air Handlers
	Target Area	City of Lowell
	Goals Supported	SL-1.4
	Needs Addressed	Suitable Living Environment
	Funding	CDBG: \$50,000
	Description	Installation of new air handlers in gym.

	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	One public facility, 1506 persons
	Location Description	657 Middlesex St.
	Planned Activities	See description
8	Project Name	City of Lowell, DPD - Sign and Facade Program
	Target Area	City of Lowell
	Goals Supported	EO-1.2
	Needs Addressed	Economic Opportunities
	Funding	CDBG: \$50,000
	Description	Funding for technical and financial assistance programs to existing small businesses and startups; including, but not limited to storefront improvement grants.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	10 businesses
	Location Description	Downtown Lowell
	Planned Activities	See description
9	Project Name	City of Lowell, DPD - Economic Development Assistance Fund
	Target Area	City of Lowell
	Goals Supported	EO-1.2
	Needs Addressed	Economic Opportunities
	Funding	CDBG: \$30,000
	Description	Funds will be used to support businesses retention and attraction, including independent retail to high tech companies with the delivery of supportive services including both financial and technical assistance.
	Target Date	6/30/2016

	Estimate the number and type of families that will benefit from the proposed activities	6 Businesses
	Location Description	Citywide
	Planned Activities	See description
10	Project Name	City of Lowell, DPD - Code Enforcement
	Target Area	City of Lowell
	Goals Supported	DH-1.3
	Needs Addressed	Decent Affordable Housing
	Funding	CDBG: \$42,500
	Description	PURPOSE OF INSPECTING DWELLING UNITS FOR SANITARY and HEALTH CODE VIOLATIONS. INSPECTIONS SUPPORTED WITH CDBG DOLLARS ARE LIMITED TO THE CITY'S TWO URBAN RENEWAL AREAS, CENSUS BLOCK GROUPS IMPAACTED BY THE RECENT FORECLOSURE CRISIS AND IDENTIFIED AS ELIGIBLE UNDER THE NEIGHBORHOOD STABILIZATION PROGRAM, AS WELL AS NEIGHBORHOODS TARGETED FOR FUNDING UNDER THE Neighborhood Business Corridor Improvement Initiative
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	700 housing units
	Location Description	Targeted
	Planned Activities	see description
11	Project Name	City of Lowell, DPD - Hamilton Canal, HCD Infrastructure/Construction Managment
	Target Area	City of Lowell
	Goals Supported	SL-3.1
	Needs Addressed	Suitable Living Environment
	Funding	CDBG: \$200,000

	Description	FUNDS WILL SUPPORT \$60,000 in PROJ.DEL EXPENSES ASSOCIATED W/THE CONSTR MGMNT OF THE INFRASTRUCTURE IMPROVEMNTS FOR HAMILTON CANAL DISTRICT: WILL SUPPORT DEVELOPMENT OF NEW STREETS & SIDEWALKS, PERMANENT AFFORDABLE HSG UNITS, OFFICE & RETAIL SPACE FOR NEW BUSINESSES & NON-PROFITS AND NEW PUBLIC FACILITIES & OPEN SPACE IN APPROX 15 ACRES OF CURRENTLY VACANT SPACE IN JAM PLAN.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	3688 persons
	Location Description	Downtown
	Planned Activities	See Summary
12	Project Name	JAM/BOOT SEC - 108 Debt Service
	Target Area	City of Lowell
	Goals Supported	EO-1.3
	Needs Addressed	Economic Opportunities
	Funding	CDBG: \$190,000
	Description	Multi-year commitment to pay debt service on a \$2.5 million SEC-108 LOAN for redevelopment of a former mill complex into housing & Commercial space. 108-LOAN will support commercial portion of the project and result in 72 new jobs.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	Downtown
	Planned Activities	see description
13	Project Name	Acre Urban Renewal Plan Area - Spot/Blight Cleanup
	Target Area	City of Lowell
	Goals Supported	SL-3.1

	Needs Addressed	Suitable Living Environment
	Funding	CDBG: \$25,000
	Description	Funds to be used in designated urban renewal areas: Jackson, Appleton, Middlesex (JAM) ACRE and/or Hamilton canal District (HCD).
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	2 clean ups
	Location Description	Downtown
	Planned Activities	see description
14	Project Name	City of Lowell, Mgr - Neighborhood Business Corridor Improvement Initiative
	Target Area	City of Lowell
	Goals Supported	SL-3.2
	Needs Addressed	Suitable Living Environment
	Funding	CDBG: \$275,000
	Description	Neighborhood Business Corridor Improvement Initiative will target areas where 51% or more of the population is low or mod-income and where significant deterioration has led to limited private investment and declining property values. The comprehensive program will help stabilize neighborhoods through concentrated investment of staff and financial resources from all city departments.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	1 neighborhood
	Location Description	Neighborhood Business Corridor Improvement Initiative
	Planned Activities	See description
15	Project Name	City of Lowell, Parks and Rec. - Callery Park Tennis Courts
	Target Area	City of Lowell
	Goals Supported	SL-3.1

	Needs Addressed	Suitable Living Environment
	Funding	CDBG: \$25,000
	Description	Improvements of Callery Park Tennis Courts
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	1 facility improvement
	Location Description	Callery Park
	Planned Activities	see description
16	Project Name	City of Lowell, Parks and Rec. - Shedd Park Tennis Courts
	Target Area	City of Lowell
	Goals Supported	SL-3.1
	Needs Addressed	Suitable Living Environment
	Funding	CDBG: \$50,000
	Description	Improvements of Shed Park Tennis Courts
	Target Date	6/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	1 facility improvement
	Location Description	Shedd Park
	Planned Activities	see description
17	Project Name	City of Lowell, Parks and Rec. - Community Cleanup/Sidewalks
	Target Area	City of Lowell
	Goals Supported	SL-3.2
	Needs Addressed	Suitable Living Environment
	Funding	CDBG: \$27,000
	Description	installation of trash receptacles and clean up activities
	Target Date	6/30/2016

	Estimate the number and type of families that will benefit from the proposed activities	106,000 residents citywide
	Location Description	citywide
	Planned Activities	See description
18	Project Name	City of Lowell, Parks and Rec. - North Common Playground
	Target Area	City of Lowell
	Goals Supported	SL-3.1
	Needs Addressed	Suitable Living Environment
	Funding	CDBG: \$35,000
	Description	Improvements of North Common Playground and installation of playgroup equipment
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	1 facility improved
	Location Description	North Common Playground
	Planned Activities	see description
19	Project Name	CTI - Merrimack Valley Small Business Assistance Center (MVSBC)
	Target Area	City of Lowell
	Goals Supported	EO-1.2
	Needs Addressed	Economic Opportunities
	Funding	CDBG: \$20,000
	Description	fUNDS TO SUPPORT THE CENTER'S EFFORTS TO ASSIST LOW INCOME PEOPLE IN TRACKING SMALL BUSINESSES AS A MEANS OF ACHIEVING ECONOMIC SELF-SUFFICIENCY AND TO HELP LOCAL BUSINESSES WILL STRENGTHEN LOWELL'S COMMUNITIES AND CREATE NEW JOBS AND OPPORTUNITIES FOR IOWELL RESIDENTS.
	Target Date	6/30/2016

	Estimate the number and type of families that will benefit from the proposed activities	10 businesses
	Location Description	citywide
	Planned Activities	see description
20	Project Name	Habitat for Humanity of Greater Lowell - Transforming Neighborhoods and Lives
	Target Area	City of Lowell
	Goals Supported	DH-2.2
	Needs Addressed	Decent Affordable Housing
	Funding	CDBG: \$25,000
	Description	CDBG funds will be used to galvanize the Greater Lowell community to serve low income veterans, elderly and their families by providing expertise, materials and labor for projects that address safety, mobility, visit-ability, and energy efficiency; allowing them to safely remain in their homes.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	5 households
	Location Description	citywide
	Planned Activities	see description
21	Project Name	Lowell Parks & Conservation Trust, Inc. - Urban Forestry
	Target Area	City of Lowell
	Goals Supported	SL-3.2
	Needs Addressed	Suitable Living Environment
	Funding	CDBG: \$32,000

	Description	LP&CT's URBAN FORESTRY PROGRAM PROVIDES TECHNICAL SUPPORT TO COMMUNITY FORESTRY AND STREETScape IMPROVEMENT PROJECTS THROUGHOUT THE CITY, IN COOPERATION W/A VARIETY OF PARTNERS; FUNDS WILL BE USED TO PURCHASE TREES (TREES ONLY, PLANTING IS MATCH) AND TO SUPPORT STAFF TIME FOR TECHNICAL ASSISTANCE AND PROJECT PLANNING.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	1 public facilities improved
	Location Description	citywide
	Planned Activities	see description
22	Project Name	Lowell Wish Project - A Home of Our Own
	Target Area	City of Lowell
	Goals Supported	SL-2.1
	Needs Addressed	Suitable Living Environment
	Funding	CDBG: \$50,000
	Description	Relocation costs of warehouse serving families with household goods
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	5,000 households
	Location Description	citywide
Planned Activities	see description	
23	Project Name	Trinity Financial - Innovation Hub at 110 Canal St. HCD
	Target Area	City of Lowell
	Goals Supported	EO-1.2
	Needs Addressed	Economic Opportunities
	Funding	CDBG: \$23,000

	Description	Funds will be used to support the cration of an innovation HUB at 110 Canal Street, in the HCD.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	downtown
	Planned Activities	see description
24	Project Name	Whistler House Museum of Art - WH Bldg. Restoration Project - Phase 3
	Target Area	City of Lowell
	Goals Supported	SL-3.2
	Needs Addressed	Suitable Living Environment
	Funding	CDBG: \$16,000
	Description	Phase 3 renovation of Whistler House
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	1 facility improved
	Location Description	downtown
	Planned Activities	see description
25	Project Name	City of Lowell, DPD - Emergency Housing Repair Program
	Target Area	City of Lowell
	Goals Supported	DH-2.2
	Needs Addressed	Decent Affordable Housing
	Funding	CDBG: \$30,000
	Description	PROVIDE T/A AND MONETARY ASSISTANCE IN FORM OF DEFERRED PAYMENT LNS TO MOD-INC HOMEOWNERS TO ADDRESS EMGCY REPAIRS THAT COULD POTENTIALLY AFFECT HEALTH/SAFETY OF OCCUPANTS
	Target Date	6/30/2016

	Estimate the number and type of families that will benefit from the proposed activities	3 households
	Location Description	citywide
	Planned Activities	see description
26	Project Name	Angkor Dance Troupe - Creative Workforce Program
	Target Area	City of Lowell
	Goals Supported	SL-1.1
	Needs Addressed	Suitable Living Environment
	Funding	CDBG: \$8,000
	Description	Angkor Youth employment program will provide part time employment for senior students who are of low to moderate income. The youth will learn invaluable skills of responsibility, hard work, and leadership.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	10 persons
	Location Description	Lowell
	Planned Activities	see description
27	Project Name	Asian Task Force Against Domestic Violence - Lowell Asian Initiative Against D.V.
	Target Area	City of Lowell
	Goals Supported	SL-1.2
	Needs Addressed	Suitable Living Environment
	Funding	CDBG: \$7,500
	Description	Funds will be used to respond to the critical need of Cambodian survivors of domestic violence and provide them culturally and linguistically appropriate services.
	Target Date	6/30/2016

	Estimate the number and type of families that will benefit from the proposed activities	110 persons
	Location Description	Citywide and confidential
	Planned Activities	see description
28	Project Name	Boys & Girls Club of Greater Lowell, Inc. - Music Clubhouse
	Target Area	City of Lowell
	Goals Supported	SL-1.1
	Needs Addressed	Suitable Living Environment
	Funding	CDBG: \$9,000
	Description	Creating music clubhouse to serve at risk, very low income youth, ages 11-18, who would not otherwise have opportunities for music education.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	25 persons
	Location Description	657 Middlesex St
	Planned Activities	see description
29	Project Name	Cambodian Mutual Assistance Association - Cambodian Mutual Assistance Association
	Target Area	City of Lowell
	Goals Supported	EO-1.1
	Needs Addressed	Economic Opportunities
	Funding	CDBG: \$5,000
	Description	CMAA will provide the linguistic, cultural and informational context to businesses to serve as a bridge between Cambodians and existing agencies.
	Target Date	6/30/2016

	Estimate the number and type of families that will benefit from the proposed activities	5 businesses
	Location Description	citywide
	Planned Activities	see description
30	Project Name	City of Lowell, COA - Council on Aging Senior Programs
	Target Area	City of Lowell
	Goals Supported	SL-1.2
	Needs Addressed	Suitable Living Environment
	Funding	CDBG: \$10,000
	Description	FUNDS TO PROVIDE A VARIETY OF SERVICES TO A MAJORITY OF LOW-MOD INCOME SENIOR CITIZENS, TO INCLUDE PROGRAMS AND ACTIVITIES IN HEALTH, FITNESS & NUTRITION, RECREATION, OUTREACH & SOCIALIZATION
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	3000 persons
	Location Description	276 Broadway St
	Planned Activities	see description
31	Project Name	City of Lowell, DPD - Neighborhood Innovation Grant Program
	Target Area	City of Lowell
	Goals Supported	SL-3.2
	Needs Addressed	Suitable Living Environment
	Funding	CDBG: \$7,500
	Description	Program will provide a select number of resident leaders w/the funding and capacity-building training to identify and address pressing community needs in collaborative ways. Awardees will be empowered to design and implement their own public facility/service improvements using the resources provided.

	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	6 facilities improved / 600 persons
	Location Description	citywide
	Planned Activities	see description
32	Project Name	Community Family Inc. - Alzheimers Outreach Fund
	Target Area	City of Lowell
	Goals Supported	SL-1.2
	Needs Addressed	Suitable Living Environment
	Funding	CDBG: \$5,000
	Description	Provide subsidized high quality adult day health quality adult day health services, including specialized Alzheimer care to 10 needy residents. Services limited to assist care-giving families who are facing difficult circumstances. The projects Prevent unnecessary nursing home placement, provides care to elders and supports families.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	10 persons
	Location Description	236 Broadway St.
	Planned Activities	see description
33	Project Name	Community Teamwork, Inc - Big Brothers Big Sisters Mentoring
	Target Area	City of Lowell
	Goals Supported	SL-1.1
	Needs Addressed	Suitable Living Environment
	Funding	CDBG: \$8,000

	Description	support at-risk youth with a carefully screened and trained adult mentors who will spend one-on-one time together; Mentors will serve as a role model, provide friendship and support to address the individual youth's needs; with the goal of raising self-esteem, increasing decision making skills and improving academics.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	20 persons
	Location Description	155 Merrimack St.
	Planned Activities	see description
34	Project Name	Greater Lowell Workforce Investment Board/Career Center of Lowell - Summer Jobs Program for Youth
	Target Area	City of Lowell
	Goals Supported	SL-1.1
	Needs Addressed	Suitable Living Environment
	Funding	CDBG: \$5,000
	Description	PROVIDES SUMMER SVC LEARNING OPPORTUNITY FOR ETHNICALLY/FINANCIALLY DIVERSE LOWELL YOUTH
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	6 persons
	Location Description	City of Lowell
	Planned Activities	see description
35	Project Name	Community Teamwork, Inc - Fuel Assistance Program (2015)
	Target Area	City of Lowell
	Goals Supported	DH-2.3
	Needs Addressed	Decent Affordable Housing
	Funding	CDBG: \$8,000

	Description	Elderly and low income Lowell residents who have exhausted their fuel assistance benefits or are slightly over income for other fuel assistance programs will receive assistance toward their utility heating bill in order to prevent termination of services. Payments will be made directly to vendors only.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	35 households
	Location Description	citywide
	Planned Activities	see description
36	Project Name	Community Teamwork, Inc - New Entry's World PEAS Food Hub
	Target Area	City of Lowell
	Goals Supported	SL-1.3
	Needs Addressed	Suitable Living Environment
	Funding	CDBG: \$9,000
	Description	Will increase connections to affordable locally produced fruits and vegetables via the World PEAS Food Hub. World PEAS will make available fresh, locally grown produce, to low income residents of Lowell through a SNAP CSA program, couple voucher incentives at the Lowell's farmer market and through community partnerships.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	70 persons
	Location Description	155 Merrimack St.
	Planned Activities	see description
37	Project Name	Community Teamwork, Inc - Emergency Hotel Placement
	Target Area	City of Lowell
	Goals Supported	SL-1.3
	Needs Addressed	Suitable Living Environment

	Funding	CDBG: \$5,000
	Description	PROGRAM PROVIDES HOUSEHOLDS WITH AN EMERGENCY STAY IN A LOCAL HOTEL WHILE WORKING TO SECURE ALTERNATIVE, SAFE HOUSING.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	16 households
	Location Description	17 Kirk St.
	Planned Activities	see description
38	Project Name	Cultural Organization of Lowell (COOL) - The COOL Place
	Target Area	City of Lowell
	Goals Supported	EO-1.1
	Needs Addressed	Economic Opportunities
	Funding	CDBG: \$8,000
	Description	Provide economic opportunities to low income artists
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	15 businesses assisted
	Location Description	50 Arcand Drive
	Planned Activities	see description
39	Project Name	Entrepreneurship for All (EforAll) - Cambodian Business Startup Capital
	Target Area	City of Lowell
	Goals Supported	EO-1.2
	Needs Addressed	Economic Opportunities
	Funding	CDBG: \$5,000
	Description	Business start-/micro enterprise program for aspiring Lowell Cambodian entrepreneurs seeking capital and relevant information
	Target Date	6/30/2016

	Estimate the number and type of families that will benefit from the proposed activities	5 businesses
	Location Description	citywide
	Planned Activities	see description
40	Project Name	Girls Inc. of Greater Lowell - Youth Enrichment Programs
	Target Area	City of Lowell
	Goals Supported	SL-1.1
	Needs Addressed	Suitable Living Environment
	Funding	CDBG: \$8,000
	Description	Girls, Inc. provides innovative, research-based programming to address gender inequality in our society and the strengths and needs of low-inc girls ages 5-18. Programs will focus on topics such as science, technology, economic literacy and community action.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	100 persons
	Location Description	220 Worthen St
	Planned Activities	see description
41	Project Name	Girls Inc. of Greater Lowell - Outreach
	Target Area	City of Lowell
	Goals Supported	SL-1.1
	Needs Addressed	Suitable Living Environment
	Funding	CDBG: \$5,000
	Description	FUNDS WILL PROVIDE EDUCATIONAL ENRICHMENT PROGRAMMING - FY13-14 FUNDS WILL BE USED TO EXPAND SERVICE TO 5-18 YR OLDS.
	Target Date	6/30/2016

	Estimate the number and type of families that will benefit from the proposed activities	100 persons
	Location Description	220 Worthen St
	Planned Activities	see description
42	Project Name	Greater Lowell Family YMCA - Camperships
	Target Area	City of Lowell
	Goals Supported	SL-1.1
	Needs Addressed	Suitable Living Environment
	Funding	CDBG: \$5,000
	Description	FUNDS WILL BE USED TO PROVIDE LOW TO MOD-INCOME CHILDREN TO ATTEND YMCA CAMP MASSAPOAG, GROTON/DUNSTABLE AREA, WHICH IS A TRADITIONAL RECREATIONAL SUMMER CAMP, WHERE THE GOAL IS TO PROVIDE RECREATIONAL, EDUCATIONAL AND OUTREACH PROGRAMS TO AT-RISK YOUTH.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	50 persons
	Location Description	35 YMCA Dr
	Planned Activities	see description
43	Project Name	Greater Lowell Workforce Investment Board/Career Center of Lowell - Lowell Subsidized Work Program
	Target Area	City of Lowell
	Goals Supported	SL-1.1
	Needs Addressed	Suitable Living Environment
	Funding	CDBG: \$10,000
	Description	funds to provide subsidized work experience for low income youth who have difficulty entering the job market. readiness training also provided.
	Target Date	6/30/2016

	Estimate the number and type of families that will benefit from the proposed activities	10 persons
	Location Description	107 Merrimack St
	Planned Activities	see description
44	Project Name	House of Hope - The Hope Chest
	Target Area	City of Lowell
	Goals Supported	EO-1.1
	Needs Addressed	Economic Opportunities
	Funding	CDBG: \$8,000
	Description	Provide internship opportunities to homeless and recently re-housed parents who have little to no job experience.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	15 persons
	Location Description	397 Market St
	Planned Activities	see description
45	Project Name	LifELinks, Inc - Urban Youth Collaborative
	Target Area	City of Lowell
	Goals Supported	SL-1.1
	Needs Addressed	Suitable Living Environment
	Funding	CDBG: \$5,000
	Description	Summer employment/education prog that introduces Lowell youth from minority and low-income environments to explore a career in the field of Human Services by providing 8 weeks of hand-on summer employment in a unique and inspirint "earn-while-you-learn" program.
	Target Date	6/30/2016

	Estimate the number and type of families that will benefit from the proposed activities	16 persons
	Location Description	citywide
	Planned Activities	see description
46	Project Name	Lowell Association for the Blind - Advocacy and Services
	Target Area	City of Lowell
	Goals Supported	SL-1.2
	Needs Addressed	Suitable Living Environment
	Funding	CDBG: \$9,000
	Description	funds will be used to provide comprehensive services and transportation for the blind and visually impaired.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	40 persons
	Location Description	169 Merrimack St.
	Planned Activities	see description
47	Project Name	Lowell Community Health Center - Teen BLOCK Reaches Out
	Target Area	City of Lowell
	Goals Supported	SL-1.1
	Needs Addressed	Suitable Living Environment
	Funding	CDBG: \$5,500
	Description	THIS INNOVATIVE YOUTH-DRIVEN PROJECT INCLUDES INTENSIVE TRAINING FOR TEEN PEER LEADERS. THESE PEER LEADERS PROVIDE HEALTH EDUCATION PRESENTATIONS TO PRE-TEENS ON THE PREVENTION OF GANG VIOLENCE, TEEN PREGNANCY, SUBSTANCE ABUSE AND HIV.
	Target Date	6/30/2016

	Estimate the number and type of families that will benefit from the proposed activities	410 persons
	Location Description	citywide
	Planned Activities	see description
48	Project Name	Lowell House, Inc. - Serving the Dually Diagnosed
	Target Area	City of Lowell
	Goals Supported	SL-1.2
	Needs Addressed	Suitable Living Environment
	Funding	CDBG: \$7,000
	Description	Program represents a low cost, well leveraged, collaborative approach in serving individuals w/co-curring disorders of addiction , mental illnes and addresses this with treatment (medical and case mgmnt).
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	20 persons
	Location Description	555 Merrimack St.
	Planned Activities	see description
49	Project Name	Lowell West End Gym - Youth Boxing Program
	Target Area	City of Lowell
	Goals Supported	SL-1.1
	Needs Addressed	Suitable Living Environment
	Funding	CDBG: \$6,000
	Description	FUNDS TO cover lease payments AT GYM THAT PROVIDES SAFE PLACE FOR YOUTH AFTER SCHOOL/SUMMER. COACHES ARE VOLUNTEERS - PROGRAM GOAL IS TO KEEP YOUTH IN A POSITIVE, SAFE ATMOSPHERE.
	Target Date	6/30/2016

	Estimate the number and type of families that will benefit from the proposed activities	150 persons
	Location Description	850 Lawrence St
	Planned Activities	see description
50	Project Name	Lowell Wish Project - Beds 4 Kids
	Target Area	City of Lowell
	Goals Supported	SL-2.1
	Needs Addressed	Suitable Living Environment
	Funding	CDBG: \$10,000
	Description	CDBG funds will be used to provide families moving out of homelessness with free furniture and home goods so they can better afford food and stay housed and healthy..
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	50 households
	Location Description	1A Foundry St
	Planned Activities	see description
51	Project Name	Mental Health Association of Greater Lowell - Bilingual Advocates
	Target Area	City of Lowell
	Goals Supported	SL-1.2
	Needs Addressed	Suitable Living Environment
	Funding	CDBG: \$7,000
	Description	FUNDS TO PAY FOR P.T. STAFF WHO PROVIDE DIRECT CLIENT SVCS INCLUDING TRANSLATION AND CASE MGMNT FOR NON-ENGLISH SPEAKING CLIENTS ALLOWING FOR MORE EFFECTIVE ACCESS OF SERVICES.
	Target Date	6/30/2016

	Estimate the number and type of families that will benefit from the proposed activities	60 persons
	Location Description	99 Church St
	Planned Activities	see description
52	Project Name	Merrimack Valley Catholic Charities - Lowell Food Pantry Collaborative
	Target Area	City of Lowell
	Goals Supported	SL-1.2
	Needs Addressed	Suitable Living Environment
	Funding	CDBG: \$30,000
	Description	A collaboration between MVCC, CFM and OP pantries will provide food to those in need in Lowell, . . . 99% of clients fall into the 0% - 50% of median famiy income under federal guidelines.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	1000 persons
	Location Description	99 Church St
	Planned Activities	see description
53	Project Name	Merrimack Valley Food Bank - Food Distribution Program
	Target Area	City of Lowell
	Goals Supported	SL-1.3
	Needs Addressed	Suitable Living Environment
	Funding	CDBG: \$10,000
	Description	DISTRIBUTES FOOD TO SOUP KITCHENS, PANTRIES, SHELTERS & RESDENTIAL PROGS SERVING LOW INC INDIVIDUALS/FAMS. FUNDS TO SUPPORT the day to day OPERATIONS OF THE FOOD BANK'S PROGRAMS. MORE THAN 100 LOCAL ORGANIZATIONS RECEIVE FOOD THROUGH THE MVFB INCLUDIG THREE PANTRIES THAT PROVIDE FOOD DIRECTLY TO LOWELL HOUSEHOLDS. COLLABORATION WITH 37 ORGANIZATIONS.

	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	37 agencies
	Location Description	735 Broadway St.
	Planned Activities	see description
54	Project Name	Merrimack Valley Food Bank - Mobile Pantry
	Target Area	City of Lowell
	Goals Supported	SL-1.3
	Needs Addressed	Suitable Living Environment
	Funding	CDBG: \$10,000
	Description	Community based health and nutrition svc program adressing a specific community need of maintaining good health of the low-inc elderly/disabled people by providing nutritious food as well as health info and svcs.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	328 persons
	Location Description	citywide
	Planned Activities	see description
55	Project Name	Merrimack Valley Housing Partnership (w/CMAA) - First Time Homebuyer Training
	Target Area	City of Lowell
	Goals Supported	DH-1.4
	Needs Addressed	Decent Affordable Housing
	Funding	CDBG: \$8,000

	Description	CMAA will collaborate with Merr'k Valley Housing P'ship to offer a pre-purchase counseling program to first time home buyers who speak Khmer. The CMAA will collaborate with the MVHP to offer a pre-purchase counseling program to first-time homebuyers who speak Khmer.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	50 households
	Location Description	67 Middle St.
	Planned Activities	see description
56	Project Name	Middlesex Community College - Out of School Youth Development
	Target Area	City of Lowell
	Goals Supported	SL-1.1
	Needs Addressed	Suitable Living Environment
	Funding	CDBG: \$7,000
	Description	Funds enable students to eaern GEDs and receive various supports necessary to enroll in post-secondary ed, career training and/or employment. At the out-of-school youth development center at Middlesex Community College, highly at-risk studends receive academic tutoring, ged testing, support services and employment preparation. Program focuses on enrolling eligible students in Nursing Asst and Home Health Aid certfication courses after passing their GED exams.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	30 persons
	Location Description	33 Kearney Square
	Planned Activities	see description
57	Project Name	Recreational Adult Resource Association - RARA Programs and Services
	Target Area	City of Lowell
	Goals Supported	SL-1.2

	Needs Addressed	Suitable Living Environment
	Funding	CDBG: \$8,500
	Description	RARA has been providing social, recreational, athletic and life-enhancing programs to developmentally challenged adults since 1968. Funds received from Lowell's CDBG program will help us continue to provide these much-needed services to this growing population.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	38 persons
	Location Description	295 High St
	Planned Activities	see description
58	Project Name	St. Paul's Kitchen - Payroll Assistance / Staffing
	Target Area	City of Lowell
	Goals Supported	SL-1.3
	Needs Addressed	Suitable Living Environment
	Funding	CDBG: \$8,000
	Description	Funds will help to retain part time employee at the food shelter.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	25000 persons
	Location Description	27 McKinley Ave
Planned Activities	see description	
59	Project Name	United Teen Equity Center - Workforce Development and Social Enterprise Program
	Target Area	City of Lowell
	Goals Supported	SL-1.1
	Needs Addressed	Suitable Living Environment
	Funding	CDBG: \$5,000

	Description	UTEC's target population is youth ages 16-24 w/proven risk factors including homelessness, gang or curt involvement or pergnancy/parenting. These low-income youth need targeted svcs to overcome their barriers to employment including job training, drivers ed and substance abuse treatment. CDBG funds will be used to expand UTEC's Workforce Development program, providing funds to add a perm painting crew for construction-related projects.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	80 persons
	Location Description	15-17 Warrem St
	Planned Activities	see description
60	Project Name	Whistler House Museum of Art - Youth Summer Art Program
	Target Area	City of Lowell
	Goals Supported	SL-1.1
	Needs Addressed	Suitable Living Environment
	Funding	CDBG: \$5,000
	Description	This new summer art program will offer a series of 4 - 1-week summer courses in art, sculpture, painting, photography and theme bases classes.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	25 persons
	Location Description	243 Worthen St.
	Planned Activities	see description
61	Project Name	YWCA of Lowell - Youth Enrichment Training Institute
	Target Area	City of Lowell
	Goals Supported	SL-1.1
	Needs Addressed	Suitable Living Environment

	Funding	CDBG: \$6,000
	Description	Funds will be used to prepare & support economically, academically and emotionally challenged older teens who will facilitate twice-weekly process- and product - focused afterschool enrichment modules for similarly described middle school youth, thus increasing the skills of and opportunities for all participants to thrive.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	8 persons
	Location Description	Acre Youth Center, 41 Rock St
	Planned Activities	see description
62	Project Name	YWCA of Lowell - Mill City Grows - Community Garden Program Manager
	Target Area	City of Lowell
	Goals Supported	SL-1.4
	Needs Addressed	Suitable Living Environment
	Funding	CDBG: \$8,000
	Description	Mill City Grows will implement a community garden Manager to manage community gardens. The manager will support diverse residents in growing of fruits and vegetables. Funds will support staff time to recruit participants, support daily operations at all three sites, and coordinate training, workdays and events.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	136 households
	Location Description	36 Smith, 66 w. 3rd st. and Rotary Park
	Planned Activities	see description
63	Project Name	YWCA of Lowell - Mill City Grows - Community Garden Expansion of McPherson, Centralville
	Target Area	City of Lowell

	Goals Supported	SL-1.4
	Needs Addressed	Suitable Living Environment
	Funding	CDBG: \$5,000
	Description	Mill City Grows, under the fiscal agency of the YWCA of Lowell, will expand and develop infrastructure for community-based urban food production site, in which low-income community members will gain access to public spaces for food production
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	30 households
	Location Description	McPherson Playground, Centralville
	Planned Activities	see description
64	Project Name	City of Lowell, DPD - First Time Homebuyer Program
	Target Area	City of Lowell
	Goals Supported	DH-2.1
	Needs Addressed	Decent Affordable Housing
	Funding	HOME: \$200,000
	Description	The First Time Homebuyer Program provides funding for the downpayments and closing costs for income-eligible first time homebuyers. Households participating in the City's down payment assistance program are required to have completed pre-purchase counseling through the Merrimack Valley Housing Partnership.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	30 households
	Location Description	50 arcand drive
	Planned Activities	see description
65	Project Name	City of Lowell, DPD - HOME Housing Rehab

	Target Area	City of Lowell
	Goals Supported	DH-2.2
	Needs Addressed	Decent Affordable Housing
	Funding	HOME: \$400,000
	Description	Funds to make repairs to housing units occupied by low/mod income residents. Units assisted through HOME program will be brought into compliance w/local & state building codes
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	3 housing units
	Location Description	citywide
	Planned Activities	see description
66	Project Name	Merrimack Valley Housing Partnership - - MVHP First Time
	Target Area	City of Lowell
	Goals Supported	DH-2.1
	Needs Addressed	Decent Affordable Housing
	Funding	HOME: \$55,000
	Description	PROVIDES DOWNPAYMENT ASSISTANCE TO ELIGIBLE, LOW INCOME, FIRSSTIME HOME BUYERS. PROGRAM WORKS IN CONJUNCTION WITH THECITY'S FTHB PROGRAM WHICH OFFERS DOWNPAYMENT ASSISTANCE TOELGIBLE HOME BUYERS.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	22 households
	Location Description	67 Middle St.
	Planned Activities	see description
67	Project Name	AIDS Action Committee - Emergency Transitional & St. Paul's Residence SS
	Target Area	HOPWA MSA

	Goals Supported	DH-1.2
	Needs Addressed	Decent Affordable Housing
	Funding	HOPWA: \$55,092
	Description	Funds will be used to assist households moving into and maintaining affordable housing; to support residential case management to residents within the existing ETP and St. Paul's SRO Residence. This activity provides a critical component in the provision of quality housing to formerly homeless and chronically homeless individuals with HIV/AIDS.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	20 persons
	Location Description	Middlesex County
	Planned Activities	see description
68	Project Name	AIDS Action Committee - Housing Opportunities for Chronically Homeless (HOCH) TBRA
	Target Area	HOPWA MSA
	Goals Supported	DH-2.4
	Needs Addressed	Decent Affordable Housing
	Funding	HOPWA: \$90,000
	Description	Funds will provide access to affordable, scattered-sit housing for chronically homeless individuals with HIV/AIDS through a tenant-based assistance program.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	10 households
	Location Description	Middlesex County
	Planned Activities	see description
69	Project Name	AIDS Action Committee - Rental Assistance Program (RAP) STRMU

	Target Area	HOPWA MSA
	Goals Supported	DH-2.4
	Needs Addressed	Decent Affordable Housing
	Funding	HOPWA: \$60,995
	Description	Rental assistance program uses HOPWA dollars to support both an emergency assistance (STRMU) as well as a permanent placement program.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	40 households
	Location Description	Middlesex County
	Planned Activities	see description
70	Project Name	Institute for Health and Recovery - HEAL TBRA
	Target Area	HOPWA MSA
	Goals Supported	DH-2.4
	Needs Addressed	Decent Affordable Housing
	Funding	HOPWA: \$50,270
	Description	TO PROVIDE TBRA ASSISTANCE TO FAMILIES NOT ELIGIBLE FOR HPRP DUE TO THEIR LACK OF LONG TERM SUSTAINABILITY. BY PROVIDING ASSISTANCE TO HIGHEST RISK FAMILIES IN THE AREA, THEY CAN WORK W/THEM TO MOVE TOWARD SUSTAINABILITY, WHICH MAY INCLUDE WAITING FOR ENTITLEMENTS WHICH CAN TAKE UP TO A YEAR. STAFF WILL WORK WITH FAMILY MEMBERS TO PURSUE JOB SEARCH, TRAINING AND EDUCATION
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	4 households
	Location Description	Middlesex County
	Planned Activities	see description

71	Project Name	Justice Resource Institute - Assisted Living Program TBRA/SS
	Target Area	HOPWA MSA
	Goals Supported	DH-1.2 DH-2.4
	Needs Addressed	Decent Affordable Housing
	Funding	HOPWA: \$224,303
	Description	JRI provides services to individuals and fams utilizing HOPWA subsidy or a TBRA Section-8 subsidy in the Lowell HOPWA region. Services include housing intake & eligibility determination, wait-list management, housing search services, tenant selection, needs assessment, service planning, referrals and ongoing case management. Program has been expanded to assist eligible households in the Gr Lowell area.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	70 households
	Location Description	Middlesex County
	Planned Activities	see description
72	Project Name	Lowell House, Inc. - Housing Information Services HIS
	Target Area	HOPWA MSA
	Goals Supported	DH-1.2
	Needs Addressed	Decent Affordable Housing
	Funding	HOPWA: \$63,130
	Description	Services to HIV/AIDS clients in their homes and on-site. Svcs include case-management, substance abuse treatment intensive care, nutritional svcs, daily living supports, transportation, housing information and placement.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	40 households
	Location Description	Middlesex County

	Planned Activities	see description
73	Project Name	Lowell House, Inc. - Supportive Services SS
	Target Area	HOPWA MSA
	Goals Supported	DH-1.2
	Needs Addressed	Decent Affordable Housing
	Funding	HOPWA: \$55,800
	Description	Funds will be used to provide households with supportive services
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	95 households
	Location Description	Middlesex County
	Planned Activities	see description
74	Project Name	South Middlesex Opportunity Council - HOPWA Program PHP
	Target Area	HOPWA MSA
	Goals Supported	DH-1.2
	Needs Addressed	Decent Affordable Housing
	Funding	HOPWA: \$58,722
	Description	Funds will be used to provide intensive housing search and placement activities for individuals living with HIV/AIDS in Southwestern Middlesex County, many of whom are at risk of becoming homeless.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	75 households
	Location Description	Middlesex County
	Planned Activities	See description
75	Project Name	Victory Programs Inc. - Ruah House SS
	Target Area	HOPWA MSA

	Goals Supported	DH-1.2
	Needs Addressed	Decent Affordable Housing
	Funding	HOPWA: \$43,869
	Description	Funds will be used to provide households with supportive services
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	7 persons
	Location Description	Middlesex County
	Planned Activities	See description
76	Project Name	LHAND - Essex County HOPWA
	Target Area	HOPWA MSA
	Goals Supported	DH-1.2 DH-2.4
	Needs Addressed	Decent Affordable Housing
	Funding	HOPWA: \$363,492
	Description	HOPWA program (\$352,587) and administration (\$10,905) funds for Essex County, MA. Further funding breakdown provided in LHAND's Action Plan.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	N/A refer to LHAND's AAP
	Location Description	Essex County
	Planned Activities	See description
77	Project Name	BPV Lowell Inc
	Target Area	City of Lowell
	Goals Supported	EO-1.1
	Needs Addressed	Economic Opportunities
	Funding	CDBG: \$38,000

	Description	\$38k over 3 years to support brewery enterprise
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	City of Lowell
	Planned Activities	
78	Project Name	LHA - HOPWA Program
	Target Area	HOPWA MSA
	Goals Supported	DH-1.2
	Needs Addressed	Decent Affordable Housing
	Funding	HOPWA: \$100,000
	Description	Lowell Housing Authority HOPWA Program
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	City of Lowell
	Planned Activities	HOPWA Program
79	Project Name	CDBG Reserve Funds
	Target Area	City of Lowell

	Goals Supported	DH-1.3 DH-1.4 DH-2.2 DH-2.3 SL-1.1 SL-1.2 SL-1.3 SL-1.4 SL-2.1 SL-3.1 SL-3.2 EO-1.1 EO-1.2 EO-1.3
	Needs Addressed	Decent Affordable Housing Suitable Living Environment Economic Opportunities
	Funding	CDBG: \$140,365
	Description	uncommitted funding
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	City of Lowell
	Planned Activities	Eligible activities
80	Project Name	Alternative House - Domestic Violence Shelter
	Target Area	City of Lowell
	Goals Supported	SL-1.3
	Needs Addressed	Suitable Living Environment
	Funding	ESG: \$16,000
	Description	ALTERNATIVE HOUSE WILL CONTINUE TO PROVIDE EMERGENCY SHELTER TO WOMEN WHO ARE VICTIMS OF DOMESTIC VIOLENCE AND THEIR CHILDREN. FUNDS TO HELP PAY FOR UTILITIES, PHONE AND REPAIRS/MAINT OF THE SHELTER

	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	35 people
	Location Description	Confidential
	Planned Activities	see description
81	Project Name	House of Hope - Shelter
	Target Area	City of Lowell
	Goals Supported	SL-1.3
	Needs Addressed	Suitable Living Environment
	Funding	ESG: \$10,000
	Description	FUNDS WILL BE USED TO OFFSET SOME OF THE OPERATING COSTS WHICHWILL ALLOW HOUSE OF HOPE TO USE PRIVATE DONATIONS TO PROVIDEDIRECT SUPPORTS SUCH AS TRANSPORTATION, MEDICATION AND EMERGENCY CHILD CARE TO FAMILIES LIVING IN THE SHELTER.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	170 People
	Location Description	City of Lowell
Planned Activities	see description	
82	Project Name	House of Hope - Housing Resource Center
	Target Area	City of Lowell
	Goals Supported	SL-1.3
	Needs Addressed	Suitable Living Environment
	Funding	ESG: \$10,000
	Description	funds will be used to help offset costs for rapid rehousing
	Target Date	6/30/2016

	Estimate the number and type of families that will benefit from the proposed activities	170 people
	Location Description	City of Lowell
	Planned Activities	see description
83	Project Name	LHA - Homeless Prevention Program
	Target Area	City of Lowell
	Goals Supported	DH-2.3
	Needs Addressed	Decent Affordable Housing
	Funding	ESG: \$70,000
	Description	funds support the prevention of homelessness with emergency short term assistance up to \$1k per household
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	62 persons
	Location Description	LHA
	Planned Activities	see description
84	Project Name	International Institute of Lowell - Homeless Support for Refugees
	Target Area	City of Lowell
	Goals Supported	DH-2.3
	Needs Addressed	Decent Affordable Housing
	Funding	ESG: \$40,600
	Description	funds will be used for low income, at risk refugee residents and families, with case mgmt., to improve housing stability and employment
	Target Date	6/30/2016

	Estimate the number and type of families that will benefit from the proposed activities	62 people
	Location Description	144 Merrimack St
	Planned Activities	see description
85	Project Name	Lowell Transitional Living Center - Winter Emergency Bed Project
	Target Area	City of Lowell
	Goals Supported	SL-1.3
	Needs Addressed	Suitable Living Environment
	Funding	ESG: \$16,000
	Description	Support increase need of assistance during winter months
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	50 people
	Location Description	205-209 Middlesex St
	Planned Activities	see description
86	Project Name	HOPWA Reserve Funds
	Target Area	HOPWA MSA
	Goals Supported	DH-1.2
	Needs Addressed	Decent Affordable Housing
	Funding	HOPWA: \$17,648
	Description	uncommitted HOPWA funds
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	n/a
	Location Description	n/a

	Planned Activities	see summary
87	Project Name	HOME Reserve Funds
	Target Area	City of Lowell
	Goals Supported	DH-2.1 DH-2.2
	Needs Addressed	Decent Affordable Housing
	Funding	HOME: \$71,064
	Description	uncommitted HOME funds
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	N/a
	Location Description	City of Lowell
	Planned Activities	see summary

AP-50 Geographic Distribution – 91.220(f)

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

According to the 2010 U.S. Census, Lowell is home to 106,519 people, 40% of whom were members of minority groups (including White Latinos). Since 1980, Lowell has been experiencing significant growth in its minority populations, the largest and fastest growing of these include Southeast Asians and Latinos. Of late, Lowell has also seen a growing population of refugee communities from Burma and Iraq and other refugee groups. These trends are expected to continue over the coming years.

The City will continue to use the most current Low and Moderate Summary Income Data U.S. Census Block Group level information to prioritize the use of funds, as HUD releases updated income information for entitlement communities.

HUD's Low/Moderate Income Summary Data, updated for Fiscal Year 2014, reveals the citywide; Lowell is 53.2% low- to moderate-income (LMI). The higher percentage LMI Block groups are primarily concentrated in the urban center.

Geographic Distribution

Target Area	Percentage of Funds
City of Lowell	
HOPWA MSA	

Table 60 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Because the primary national objectives of HUDs programs are to benefit low-income and moderate-income residents, Lowell's block grant program funds will be targeted to low-income and moderate-income neighborhoods and activities that benefit the City as a whole, the majority of whose residents are low- or moderate-income. Guided by the eligibility requirements of the various Consolidated Plan programs, the City of Lowell has recognized the priority need categories for the five-year planning period. Relative priorities and target funding proportions were established through the synthesis of the needs information obtained through the plan development process described elsewhere in this document.

Discussion

Starting in the 2009-2010 Program Year, Lowell launched a Neighborhood Impact Initiatives to target resources in block groups where more than 51% of residents are low- or moderate-income and where

significant deterioration has led to limited private investment and declining property values. This comprehensive program helps stabilize and revitalize neighborhoods through the concentrated investment of staff and financial resources from all City departments. Activities include improvements to neighborhood facilities, parks, and infrastructure through divisions of the Department of Public Works; enhanced inspections by officials from the Building Department; coordinated actions by public safety departments; and significant capital investment to enhance the appearance of the targeted area.

The City will direct resources to a different neighborhood each year, with a goal of addressing all of Lowell's low- and moderate-income neighborhoods over a 5-6 year period. By concentrating resources in a target area, the City hopes to maximize the value and impact of its actions and expenditures. Consistent with the recommendations of the City's Comprehensive Master Plan, particular focus will be paid to the commercial centers and public squares within CDBG-eligible neighborhoods, where impacts will be felt by the broadest possible cross-section of neighborhood residents.

This year the program will be seeded with \$275,000 in FY 15-16 CDBG funds, along with portions of other funding including Massachusetts Chapter 90 funds for street and sidewalk improvements, housing rehabilitation and lead-paint abatement funding, economic development initiatives, and grant-funded policing initiatives.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

This section covers the specify goals for the number of homeless, non-homeless, and special needs households to be provided affordable housing within the program year, as well as the number of affordable housing units that will be provided by program type, including rental assistance, production of new units, rehabilitation of existing units, or acquisition of existing units. For the purpose of this section, the term “affordable housing” is defined in the HOME regulations at 24 CFR 92.252 for rental housing and 24 CFR 92.254 for homeownership.

One Year Goals for the Number of Households to be Supported	
Homeless	270
Non-Homeless	1,043
Special-Needs	35
Total	1,348

Table 61 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	334
The Production of New Units	0
Rehab of Existing Units	11
Acquisition of Existing Units	30
Total	375

Table 62 - One Year Goals for Affordable Housing by Support Type

Discussion

These activities will assist the City of Lowell in moving closer to becoming a true “lifetime city” where residents at all stages of life can find desirable, safe, and affordable housing along with the social and economic opportunities and lifestyle amenities that characterize a desirable place to live. CDBG and other Consolidated Plan funds will support efforts to make this “lifetime city” concept achievable for those at low-income and moderate-income levels.

AP-60 Public Housing – 91.220(h)

Introduction

This section describes what actions the City of Lowell will take in the given program year to carry out the public housing portion of the Strategic Plan. The manner in which this plan will address the needs of public housing during the program year are identified.

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

The following summarizes planned improvements by the Lowell Housing Authority, in public housing programs initiated or ongoing during the reporting period.

Capital Improvements: Extensive maintenance and improvement projects are to be completed during the reporting period that enhance the physical property as well as the safety and health of residents. Work includes:

2015 Lowell Housing Authority Public Housing Projects Planned:

Authority Wide - Energy Upgrades – Lighting: Replacement of inefficient lighting fixtures with new, energy efficient products, \$100,000 cost

Authority Wide - Energy Upgrades – Plumbing: Replacement of plumbing fixtures with next low flow fixtures, \$100,000 cost

Authority Wide Fire Alarm Upgrades: Replacement of old devices and installation of new devices in coordination with Lowell Fire Department, \$100,000 cost

North Common Village – ADA Unit Conversion: Convert 1 unit to ADA accessible, \$100,000 cost

North Common Village – Roof repairs, project wide \$340,000 cost

George Flanagan Development – Remodel kitchens & bathrooms, \$900,000 cost

George Flanagan Development – Replacement of backup boiler, \$62,000 cost

George Flanagan Development & Scattered Sites: Roof replacements & siding repairs, \$150,000 cost

George Flanagan Development & Scattered Sites: ADA parking upgrades, \$90,000 cost

Bishop Markham Village: Elevator modernization at 183 Gorham St, \$200,000 cost

Bishop Markham Village: Decentralize boilers at 227 Gorham St, \$165,000 cost

Bishop Markham Village: ADA upgrades of common laundry rooms, \$50,000 cost

Faulkner St: Replacement of unit entry doors, \$130,000 cost

Father Norton Manor: Installation of ADA compliant laundry room, \$50,000 cost

Francis Gatehouse – Remodel kitchens & bathrooms, \$512,000 cost

Archambault Towers – 657 Merrimack St – Office A/C Replacement, \$100,000 cost

Archambault Towers – 657 Merrimack St – replacement of site lighting, \$75,000 cost

263 E. Merrimack St – Structural repairs, \$125,000 cost

68 Grand St, 109-111 Grand St, 37 Ware St: Replacement of siding and provide blown-in insulation, \$300,000 cost

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

In an effort to address the needs of public housing residents, the Lowell Housing Authority offers its tenants opportunities to become involved in LHA management and policy implementation. LHA also provides a variety of activities aimed at self-sufficiency and homeownership among its residents. These programs are described below:

Community Service Program: A requirement of the residential lease signed by all public housing residents of LHA is to participate in the Community Service Program. As part of the program, non-exempt residents are mandated to contribute eight hours per month of community service, participate in eight hours per month of economic self-sufficiency activity, or a combination of the two.

Housing Choice Voucher & Public Housing Family Self-Sufficiency Programs: The Family Self-Sufficiency Program is designed to foster a holistic approach to self-sufficiency and engages with other agencies in the City to offer residents new opportunities for educational, financial and personal development. While overseeing an HCV FSS Program for many years, the LHA was awarded HUD funding to implement a Public Housing FSS Program in 2011 and has been awarded such on annual basis since that time. The premise of each program is that everyone deserves a chance for self-sufficiency, regardless of his or her current skill level, ability or past performance. Some of the provisions administered through the program include: intensive Case Management, resume development, financial literacy education, employment search support, credit repair guidance as well as instruction on nutrition, preventative medical care and healthy living. Referrals are frequently made to the Career Center of Lowell, Suitability, The Wish Project, Community Teamwork, Inc., and Middlesex Community College to assist in meeting the educational and employment goals of our participants. Through increases in earned

income, many families become eligible for an interest-bearing escrow account. This component has allowed numerous LHA families to transition from subsidized housing to homeownership. There are currently two HCV FSS participants who have completed their interim goals necessary in order to begin to pursue their final goal of homeownership. It is anticipated that both of these families will have secured the purchase of single family homes within the first quarter of 2015. We continue to aggressively assist towards qualifying additional families for homeownership opportunities on an ongoing basis.

- Homeownership Program: The FSS Department of the LHA is responsible for assisting residents of Public Housing and Section 8 participants through the home buying process. With an exclusive association with the Residents First Development Corporation, a non-profit organization that builds homes for first time homebuyers and the Merrimack Valley Housing Partnership, participants in the program have access to an all-inclusive networking system that allows them to become future homeowners. The LHA covers the cost for each eligible family to complete the First Time Homebuyer's Program as well as offers post-purchase counseling for all clients to ensure long-term success as new homeowners. To date, several families have utilized their Section 8 Voucher towards homeownership. During 2014, 3 HCV FSS participants have completed the First Time Homebuyers Certification Course which enables them to not only become educated home purchasers but to also qualify for down payment assistance offered through the City of Lowell.

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

The Lowell Housing Authority is considered a "High Performer" agency by the Department of Housing and Urban Development.

Discussion

There are a total of 1,246 Section 8 Vouchers, 43 Massachusetts Rental Voucher Program Vouchers, 50 Lowell Rental Assistance Fund Program Vouchers, and 22 Department of Mental Health rental subsidies. At the present time the waiting lists for these programs are closed. When the Waiting Lists are re-opened, applications will be accepted for a period of time and placement on the list will be based on preference and lottery designation. Notices will appear in local media announcing any such openings. Application forms will be posted on our website or may be obtained at our offices. During the time of a waiting list opening, reasonable accommodation requests will be granted to persons with disabilities.

Eligibility is based on specific program criteria and program regulations. For more information you may contact the Division of Leased Housing Programs Office.

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

Introduction

In partnership with Federal and State partners, the Lowell Continuum of Care (CoC) is a comprehensive system within the City of Lowell, committed to addressing the problem of homelessness by employing the strategic use of housing and service resources to move homeless individuals and families into stable permanent housing. CoCs are coordinated, multi-agency efforts to shift the community from a system focused on an expensive shelter-based system to one focused more cost effectively on housing. Over the next 12 months the Lowell CoC will continue to direct efforts to enhance the goals outlined below to reduce and end homelessness. Lowell is also committed to ending youth homelessness.

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

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

CoC member Bridgewell/Pathfinder will deploy medically-based outreach workers daily to engage street homeless individuals, visually assess overall condition and appearance and encourage them to move to shelter and housing. City Tennant Based Rental Assistance has been set aside that's focused on the placement of people experiencing homeless, especially unsheltered persons into permanent housing. Other actions to include:

- Surveying for clients
- Engaging clients
- Assessing general wellness
- Providing emergency and crisis intervention services
- Crisis intervention counseling
- Case Management
- Access to mainstream services, benefits, housing, etc.
- Referrals to health and mental health services
- Transportation if needed

Lowell Transitional Living Center will continue to provide emergency shelter to clients, and Bridgewell/Pathfinder and LTLC will also continue to provide a drop-in-center, meals, showers, laundry facilities, some clothing, and referrals to medical and/or mental health services, mainstream benefits, housing, other social services, education, job training and employment opportunities.

Addressing the emergency shelter and transitional housing needs of homeless persons

Lowell Transitional Living Center will continue to provide every eligible person with emergency shelter

on a temporary basis, and families experiencing homelessness will be placed by the MA Department of Housing and Community Development in an emergency shelter or hotel with services. The overall goal is to move families and individuals to stable housing. Services provided in emergency shelter and transitional interim housing include but are not limited to: case management, meals, housing placement, access to health, mental health services, substance abuse and domestic violence services, education and employment, childcare, youth and elder services.

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

As described above, the CoC provides case management and housing placement assistance to individuals, families, veterans and their families and unaccompanied youth. Comprehensive housing and services plan are developed between case managers and clients to move them into permanent housing as quickly as possible.

The City in partnership with the CoC will continue to enhance existing and implement new strategies to increase housing placements. Efforts will include a new permanent housing project for youth who are not associated with the Foster Care system, new leasing programs targeted to the most vulnerable chronically homeless individuals, unaccompanied youth and families.

The City's new Veterans Commission and CoC's Veterans Subcommittee are working together to systematically end veterans homeless. To date: a Registry of veterans experiencing homelessness has been created; multi-agency teams formed around each veteran; and efforts are moving forward to determine the jurisdiction's Functional Zero, the number of veterans experiencing shelter and unsheltered homelessness at any point in time within the jurisdiction.

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

Community Teamwork, Inc. the regional cap agency and other CoC member programs offer services or referrals to services that include, but not limited to: financial management and assistance with household budgets, tenant/landlord mediation, fuel assistance, emergency rental assistance, home modification services, job training and employment referrals and other benefits advocacy. A

comprehensive screening tool is used to evaluate each request for assistance and assistance is provided to only those in danger of entering the shelter system. Foundation funded prevention programs, with flexible funding can provide assistance with utility arrears, car and emergency home repairs, and transportation assistance.

The City/CoC will continue to work with state, regional and private health, mental health and criminal justice institutions to ensure that policies and procedures to prevent the discharge of individuals from these institutions to the homelessness.

Discussion

The City is allocating a majority of its 2015-16 ESG funds to homelessness prevention activities. These activities will provide both direct financial assistance as well as case management services to individuals, families, and unaccompanied youth who are risk of becoming homeless and help ensure that they remain stably housed. ESG subrecipients work with public and private programs that provide social services, education and employment assistance, housing services, and physical and mental health services.

AP-70 HOPWA Goals - 91.220 (I)(3)

One year goals for the number of households to be provided housing through the use of HOPWA for:	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	25
Tenant-based rental assistance	21
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	0
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	0
Total	46

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

Introduction:

The City of Lowell continues to work to eliminate barriers that may limit the production or feasibility of affordable housing construction that are within the capacity of a local government to address. Foremost among these are zoning and land-use regulations. In December of 2004, the Lowell City Council adopted a comprehensive reform of the City's zoning regulations, consistent with the 2003 Master Plan.

The reasons for the high cost of housing in this area are diverse and complex, but many researchers have identified tax policies and land use regulations as contributing factors. Under the new zoning, more than 38% of the City's land area is zoned to allow multi-family development in residential or mixed-use zoning districts. The City allows significant density in these zones as described in the table below. Even the most restrictive single-family zone allows more than four units per acre. In addition, the City's Zoning Ordinance encourages the conversion of existing buildings including schools, churches, firehouses and obsolete industrial buildings into multi-family residential uses, even when those buildings are located in single-family zoning districts. In certain urban mixed-use zoning districts parking restrictions are limited to one space per unit, and a by-right waiver for half of residential parking requirements is provided if a parking structure is located between 400 to 1,500 feet from the project site based on the zoning district.

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

The ability of Massachusetts cities and towns to raise local revenues is restricted by the Proposition 2 ½ property tax regulations. These regulations limit the rate of growth of local tax levies and discourage communities from accepting additional housing development because of real and perceived fiscal impacts on municipal budgets. Partially in response to the restrictions of Proposition 2 ½, many municipalities in Massachusetts have enacted strict zoning and other land-use regulations which significantly limit the available development opportunities for low-cost housing in general and multi-family housing specifically, thereby increasing the costs of producing affordable housing in the region.

Over the course of the next Program Year, the City anticipates continuing to implement the provisions of Lowell's Zoning Ordinance and evaluating its effectiveness at meeting the goals of the Master Plan including promoting the concept of Lowell as a "Lifetime City." Particular attention will be paid to how the code impacts affordable housing projects. The Lowell City Council recently voted to extend the Smart Growth Overlay District to include 169.1 and 169.2 Bridge Street in downtown Lowell. The site, a portion of the former Mass Mills building, is currently in negotiations to construct 70 total residential units with 61 affordable housing units provided at 60 AMI in the first phase. The adoption of the zoning amendment allows as-of-right permitting under an expedited timeline with the Lowell Historic Board.

The project is seeking assistance through DHCD to support the project. The City has also committed to provide HOME funds in support of this project.

Lowell's permit fees and development review process are also some of the least burdensome in the region. The City does not charge development impact fees or technical review fees that are permitted under Massachusetts General Law and places no special permitting reviews on affordable housing projects that would not be required of all developments. As of 12/30/2014, the City of Lowell has 5,215 affordable housing units out of the 41,308 available, attaining Lowell a 12.62% subsidized unit housing stock

A major City initiative currently underway is the implementation of the Rental Unit Permit ordinance enacted by City Council in October 2012. Under the ordinance, all rental units require a Rental Property Permit, with the exception of two-family owner-occupied and HUD-funded properties. Rental property permits are issued per dwelling unit, by Lowell's Division of Development Services following a satisfactory inspection of the property common areas and rental unit(s), and payment of the permit fee of \$50 per unit. The intent of the ordinance is to ensure the safety and quality of Lowell's housing stock. It is expected that the City will review some 3,000 units annually, many of which have never been inspected for compliance with health and sanitary code since initial occupation.

Discussion:

Unfortunately, the primary barriers to the production of affordable housing in Lowell and throughout Eastern Massachusetts remain the high cost of construction and high property values. These barriers are, for the most part, beyond the control of the local jurisdiction. The City of Lowell adopted the MA Stretch Energy Code in 2010. The Stretch Code is an appendix to the MA building code that requires enhanced energy standards for certain development projects. We expect that construction costs may increase for certain projects, primarily new construction, however in many cases the capital cost will be recouped with lower energy costs over the long run. While this will require additional upfront effort from developers, the Stretch Code will ultimately result in a higher quality of life and lower energy costs for individuals residing in new affordable housing units adhering to these regulations.

While the cost of housing development remains a major impediment to affordable housing production, the City of Lowell has taken significant steps to minimize the role that public policies at the local level have in exacerbating this challenge. Lowell also actively supports statewide efforts to encourage other communities to expand their housing production, recognizing that the overall market forces associated with an increase in regional housing supply will improve housing affordability in Lowell.

AP-85 Other Actions – 91.220(k)

Introduction:

Listed below are the actions planned to address obstacles to meeting underserved needs, foster and maintain affordable housing, reduce lead-based paint hazards, reduce the number of poverty-level families, develop institutional structure, and enhance coordination between public and private housing and social service agencies.

Actions planned to address obstacles to meeting underserved needs

The City of Lowell will continue to support non-profit organizations, the local housing authority, homeless providers, and special needs groups, including minority businesses, in their goal to meet the underserved persons of the community. The City will continue to communicate with these groups as their needs change or the demand dramatically increases over the next year. The City will provide technical assistance to providers in the pursuit of Federal, State, and other funding sources.

The primary obstacle to meeting underserved needs of low-income and moderate-income populations continues to be the availability of funds. While we strive to encourage programs to become self-sufficient, organizations serving these populations continue to experience significant reductions in funding from both governmental and private sources. The City of Lowell's annual allocation of program funds have also seen cuts in the past years. Reductions in State aid to the City of Lowell and the local budget have prohibited the City from being able to cover this funding gap, leaving many worthy and valuable programs unfunded or under-funded.

Actions planned to foster and maintain affordable housing

In addition to the specific goals and priorities outlined in the Affordable Housing discussion included earlier in this document, the City continues to work with its community partner organizations on programs aimed at improving the quality and affordability of Lowell's housing stock. These efforts include the following:

Energy Efficiency: In order to foster housing affordability and assist households in maintaining quality energy efficient housing, the City adopted HUD's policy requiring energy star certifications for new construction and substantial rehabilitation projects. Additionally, in instances where Consolidated Plan funds are used to assist homeowners with minor rehab work that might not trigger energy star standards, the City encourages the purchase of energy star appliances.

To help lower energy costs and reduce energy consumption even further, the City of Lowell adopted the MA Stretch Energy Code in 2010. The Stretch Code is an appendix to the MA building code that requires enhanced energy standards for certain development projects. The Stretch Code will ultimately result in a higher quality of life and lower energy costs for individuals residing in new affordable housing units adhering to these regulations

Foreclosure Prevention: At one time the City of Lowell was ranked 4th in the State for number of foreclosures. While the housing market is beginning to stabilize, challenges still remain to support responsible home ownership. Lowell has taken a proactive in supporting homebuyers through its First Time Homebuyer Program, funded with HOME dollars. Households participating in the homebuyer program are required complete a pre-purchase counseling training conducted by Merrimack valley Housing Partnership prior to applying to the City for down payment assistance. This relationship has been key to the success of the City's program and is likely why, in the past five years, only 2 of the 116 households purchasing a home through Lowell's program, have lost their home to foreclosures.

To monitor the foreclosure problem representatives of local financial institutions, government entities, and the non-profit sector initiated the Lowell Foreclosure Prevention Task Force. The Task Force, in collaboration with the Northern Middlesex Registry of Deeds, monitors existing mortgages. Local social service providers work with existing mortgagors and their lenders to refinance, modify loan terms, or negotiate a short sale. In the event that retaining the home is not feasible, the homeowner is referred to a rental assistance program to assist the household in transitioning to rental housing.

Actions planned to reduce lead-based paint hazards

The City of Lowell is among nine cities and towns in Massachusetts that are designated by the Massachusetts Department of Public Health as “high risk” for childhood lead poisoning. In August 2013, in response to this situation, the Department of Planning and Development was awarded a grant for \$2.5 million from the U.S. Department of Housing and Urban Development’s (HUD) Office of Healthy Homes and Lead Hazard Control to administer the Lead-Safe Lowell lead paint abatement program. Under this 3-year grant, the City will offer 0% interest, deferred payment loans to low to moderate income families to delead 125 multifamily and single-family, owner occupied and rental units. Lead-Safe Lowell began enrolling clients in December of 2013. As of February 28, 2015, the City has created 32 lead safe units for low to moderate income residents with children under age 6. Despite a slowing of production due to this year’s harsh winter weather, the Lowell Lead Paint Abatement Program is on track to meet its benchmark goal of 125 units delead by August 2016.

Actions planned to reduce the number of poverty-level families

Most activities undertaken by the City of Lowell with CDBG, HOME, ESG, and HOPWA funds are efforts to reduce persons in poverty and improve the quality of life for Lowell residents, either directly or indirectly. Programs that directly influence the poverty level include: job enrichment, development and placement through education and economic development. Projects that indirectly affect poverty include those that upgrade the community and provide affordable housing. Consolidated Plan program funds are often used as matching funds for other grants that also reduce the number of poverty level families.

Actions planned to develop institutional structure

The central responsibility for the administration of the Consolidated Plan is assigned to the Department of Planning and Development (DPD). This agency will coordinate activities among the public and private organizations' efforts to realize the prioritized goals of the Consolidated Plan. Extensive public-private partnerships have been established and organized to address the City's housing and community development needs. DPD will access, facilitate, and coordinate resource linkages and draw from the immediate sources of expertise in the community to strengthen existing partnerships and develop new collaborative relationships.

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

Public and assisted housing providers, private and governmental health, mental health, and service agencies are participants in the network described in this document. They are also the organizations with which the City of Lowell worked to develop the Consolidated Plan, and they are expected to continue active participation in the upcoming years. The City has a well-developed Continuum of Care organizations with a full-time City staff member assigned. In addition, the City maintains a Hunger Homeless Commission that is comprised of homeless shelter and service providers.

The City strongly encourages collaborations in its RFPs for Consolidated Plan funds. A collaborative not only enhances the coordination of services among agencies but also helps consolidate the reporting requirements of block grant programs.

Program Specific Requirements

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

Introduction:

The City has elected to consider the aggregate use of CDBG funds, including all section 108 guaranteed loans, during program years 2013, 2014, and 2015 to determine the overall benefit of programs to persons of low and moderate income. This manner ensures that a minimum of 70% of the amount of CDBG funds are expended for activities that benefit such persons during the designated period.

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

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

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

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

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	90.00%

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

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

The City of Lowell does not intend to invest HOME funds using forms of investment other than those described in 24 CFR 92.205(b) during the 2015-2016 program year.

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

Section 92.254(a)(5) of HUD Section 24 allows the participating jurisdiction to impose either resale or recapture requirements on properties sold or refinanced that have been assisted with HOME funds. HOME funds awarded to first time homebuyers in the amount of 4.5% of the purchase price up to \$8,000 are provided as a deferred loan at 0%. The City of Lowell prefers to use the recapture method, but may be required to use the resale method, depending on the circumstance. HOME affordable homeownership limits for the area are provided by HUD, and eligible applicants are accepted on a rolling basis. There is no limit to beneficiaries or preferences to a particular segment of the low-income population. The following applies to the recapture requirements in compliance with the standards of 92.254(a)(5).

Recapture The City of Lowell will recapture all of the HOME assistance to the First Time Home Buyer when the house does not continue to be the principal residence of the family or if the property is sold, transferred or refinanced. The City of Lowell reserves the right to re-inspect any failed items noted on the Housing Quality Standard Report at the end of the 24-month rehabilitation period. Failure of the homeowner to repair said items will result in the immediate repayment of the original HOME assistance. In the event of foreclosure of the first mortgage the MORTGAGOR agrees that the net proceeds of a foreclosure sale (after payment of the prior mortgage) shall be paid to the City of Lowell in payment of the amount loaned under the HOME agreement as set forth in 92.254(a)(5)(ii)(A)(3). The City must demonstrate that it has made a good faith effort to salvage the project and preserve it for affordable housing.

Resale The City of Lowell also uses Resale Restrictions when applicable. In these cases, the units are deed restricted with covenants which ensure affordability at least for the minimum affordability period under Section 92.254(a)(4). The affordable units must be owner-occupied for the entire term of the affordability period. Resale of an affordable unit must be to a household at or below 80% of AMI for the jurisdiction. Maximum resale price of the unit is the purchase price paid by the Owner plus the cost of the appraisal plus the documented total cost of capital improvements made by the Owner plus a return on the Owner's investment equal to the product of (i) the sum of the Owner's original down payment plus one-half of the aggregate of regular principal payments made by the Owner on the allowable secured debt on the

Property multiplied by (ii) a fraction, the numerator of which shall be the Price Index for the last month preceding the Notice minus the Price Index for the month preceding the Owner's purchase of the Property and the denominator of which shall be the Price Index for the month preceding the Owner's purchase of the Property. The "Price Index" shall mean the "Consumer Index for Urban Wage Earners and Clerical Workers All Items (November 1982 = 100)" Published by the Bureau of Labor Statistics of the United States Department of Labor. The City of Lowell is able to maintain the affordability of the property for future income eligible buyers, while not compromising the owner's incentive to maintain the property, and providing a reasonable return on all improvements and investments in the property.

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

Affordability for homeownership units using the recapture method described above shall be ensured through the use of real estate liens outlining the City's recapture provisions. Homeownership units using resale provisions will use deed restrictions to ensure the resale requirements are met. The period of affordability specified in the mortgage will be based on the amount of HOM-E funds invested in the project. Additionally, funds used for homebuyer assistance and/or rehabilitation take into account HOME affordable homeownership limits provided by HUD. Eligible applicants/projects are accepted on a rolling basis, and RFPs/information are available by request via email, website, or in person at our offices. Additionally, Recapture is the provision used with the expectation of development subsidies, in which resale value is the provision used. In the case of presumption of affordability; affordability is required and not presumed. Market Analysis would be required in the event of homebuyer development projects, however Lowell has no development projects underway.

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

The City of Lowell does not intend to use HOME funds to refinance existing debt secured by multifamily housing that is being rehabilitated with HOME funds during the Program Year.

Emergency Solutions Grant (ESG) Reference 91.220(l)(4)

1. Include written standards for providing ESG assistance (may include as attachment)

A set of Written Standards governing the use of Emergency Solutions Grant funds for homelessness prevention and rapid re-housing activities was completed in coordination with the Substantial

Amendment to the 2011-2012 Annual Action Plan for the second allocation of ESG funds. Input from Lowell's Continuum of Care members as well as feedback from sub grantees of Lowell's Homeless Prevention and Rapid Re-housing Program (HPRP) were considered in the development of these standards. A copy of the Written Standards is attached to the Consolidated Plan as an appendix

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

Assessments for homeless individuals and families are coordinated jointly with the local CoC and State of Massachusetts and include determining household needs and the creation of a comprehensive housing and service plan. Families are deemed eligible for emergency assistance through a preliminary assessment conducted by the Mass. Dept. of Housing and Community Dept. If eligible, families are referred to a shelter program or other available temporary accommodation (motel/hotel). Once secured in housing, a much more extensive assessment is conducted via the state's HMIS software platform. Families not eligible for shelter or hotel placement are referred to Community Teamwork, Inc.'s Housing Consumer Education Center to access rapid rehousing assistance from programs funded through either state or local ESG dollars or the Stabilized Housing for Families in Transition program. Homeless individuals are referred to the Lowell Transitional Living Center and, once in shelter, are assessed for housing assistance along with case management services.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

The process for allocating ESG funds begins in November with the advertisement of the Annual Action Plan planning process, availability of funds, and the Request for Proposal (RFP). The schedule of the Action Plan process and RFP is advertised in the Lowell Sun, posted in four languages in several public locations, and emailed to all current subrecipients. City Staff also make presentations before the Lowell Non-Profit Alliance to publicize the availability of the RFP and answer questions from potential applicants. DPD also provides TA to the CAC and relies on priority needs of CoC providers to allocate funds. ESG funding is based on priorities identified in the Five-Year Consolidated Plan and City's 10-Year Plan to End Homelessness, particularly those that provide rapid re-housing and homelessness prevention services. The NPA reaches a wide pool of local nonprofit organizations including community and faith-based organizations. Applications are made available at the Department of Planning and Development as well as online via the City's website at www.lowellma.gov. Completed applications were due in December. The Request for Proposal contains information about eligible activities under the ESG regulations including program requirements for all sub grantees. The RFP also contains a set of evaluation criteria, based on the

priorities identified in the City's Five Year Consolidated Plan. Emphasis is placed on ESG projects that meet the goals of the City's 10 Year Plan to End Homelessness, particularly those that provide homelessness prevention or rapid re-housing services. A 9-member volunteer Citizens Advisory Committee meets throughout the Annual Action Plan process to review proposals and make funding recommendations to the City Manager and City Council. Throughout the process, City staff provide technical assistance to applicants as well as CAC members. A tentative award list is released as part of the Draft Annual Action Plan 30-day public comment period. A final Action Plan and award list is submitted to the City Council in May for final approval before the Plan is sent to HUD.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

One member of the 9-member Citizens Advisory Committee was formerly homeless. She participated in the Annual Action Plan process for the distribution of both ESG and CDBG Public Service Cap funds. Her knowledge of local services available in Lowell and their effectiveness in reaching homeless and at-risk households was valuable in recommending projects to receive 2015-2016 program funds. Additionally, a second formerly homeless individual sits on the CoC and is currently employed at CTI's shelter programs. Community Development staff continue to review strategies to include homeless and formerly homeless individuals in the annual plan process for ESG funds as well as the Continuum of Care. In order to identify short-term priorities for ESG funding, DPD will network with its non-profit partners to identify previously or currently homeless individuals who can provide feedback and input in prioritizing federal entitlement funds. Many of these non-profit providers currently employ formerly homeless clients to provide peer-to-peer counseling to current homeless and at-risk clients. ESG administrators at the City of Lowell will continue to work with the Lowell CoC and other service providers to formulate strategies for the inclusion of homeless or formerly homeless individuals in the planning and prioritizing Consolidated Plan program funds.

5. Describe performance standards for evaluating ESG.

The Department of Planning and Development has implemented a Performance and Outcome Measurement System in order to quantify the effectiveness of programs and establish clearly defined outcomes. Using goals set by the subrecipients in their applications for funding, DPD drafts grant agreements which relate reimbursement specifically to accomplishments. Where possible, the focus is on outcome measurements rather than outputs. For example, a rapid re-housing program that uses ESG funds to provide housing stabilization services will report on the number of participants who receive case management services but may only be reimbursed based on the number of participants who actually attain stable, permanent housing. Subrecipients are reimbursed only when they can provide accurate and appropriate documentation that demonstrates program accomplishments and can provide backup documentation for eligible costs as spelled out in the

contractual agreement. Subrecipients who do not accomplish their proposed goals are not reimbursed for their full grant amount, and funds are recaptured at fiscal yearend and made available for other ESG eligible programs in the following year. DPD staff work closely with subrecipients to ensure that these contract goals are reached. In the event of unforeseen circumstances, DPD staff may consider amending contractual goals when warranted. DPD Staff conduct thorough monitoring of all Consolidated Plan programs including those funded through ESG. Monitoring processes include detailed monthly desk audits of reimbursement requests as well as on-site visits to review program files and operations. With the implementation of the HEARTH Act, Staff also conduct periodic reviews of subrecipient beneficiary data entered into HMIS.

Discussion:

For more information on the process of consulting with our project sponsors, see AP-10 "Consultation."

Grantee Unique Appendices

Citizen Participation Comments

February 18, 2015

City of Lowell
Department of Planning and Development
50 Arcand Drive
Lowell, MA 01852

Re: CDBG Public Hearing

Four priorities of the City of Lowell's Consolidated Plan in serving low to moderate income households and neighborhoods in the city are to:

- support physical improvements in neighborhood business districts;
- promote walkability and connectivity between neighborhoods; and
- invest resources in projects that contribute to the City's goal of reducing energy usage and green house gas emissions;
- improve access to alternative forms of transportation including walking, bicycling and trolley (page 6, 3-5 Year Strategic Plan)

I am asking the City to prioritize awarding of Community Development Block Grants funds for small improvements to the infrastructure in support of people who use their bicycles for transportation. Specifically,

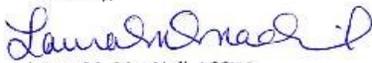
- improved signage and street markings for bike lanes;
- education programs that target low and moderate income households on bike safety and rules of the road; and
- purchase and installation of bike racks in front of businesses including but not limited to businesses in downtown, the Acre and the lower Highlands.

These suggestions do not come out of a vacuum but rather from on-going community discussions of the ad hoc Lowell Bike Coalition and members who participate in the very active social media discussion groups pertinent to Lowell. (Lowell Live Feed, Lowell Friendly Bike Rides; Lowell Bike Coalition) Members from these groups have met several times in person to talk about ways we can help our city improve safety for pedestrians, cyclists and motorists. Most of us fit all three categories.

This ad hoc group has already raised funds and distributed head lights for bicyclists in the City, targeting people in the downtown, the Acre and the Highlands. In a few short weeks, we were able to distribute bicycle headlights to over 200 people, many of the low income people whose main mode of transportation is their bicycle.

We believe that even modest investments in public funds can have a big impact on the safety of Lowell's residents. I would like to urge the City to consider allocating funds towards potential projects that would support these priorities.

Sincerely,



Laura M. MacNeil, LCSW
200 Market St, A2
Lowell MA 01852
laura@omacneil.org



City of Lowell
Department of Planning and Development
Written Standards for Provision of Emergency
Solutions Grant Assistance

May 2012

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Overview and Purpose of the Written Standards

In accordance with 24 CFR 91.220(l)(4)(i) and 567.400(e)(1), The City of Lowell's Department of Planning and Development has developed the following written standards for the provision and prioritization of Emergency Solutions Grant (ESG) funding.

The City of Lowell is awarded ESG funds annually from the Department of Housing and Urban Development as part of the Annual Action Plan Process. These funds, which are distributed as part of an annual competitive RFP process, are designed to identify sheltered and unsheltered homeless persons, as well as those at risk of homelessness, and provide the services necessary to help those persons quickly regain stability in permanent housing after experiencing a housing crisis and/or homelessness.

The Homeless Emergency Assistance and Rapid Transition to Housing Act of 2009 (HEARTH Act) amended the McKinney-Vento Homeless Assistance Act, including major revisions to the Emergency Shelter Grants program, now the Emergency Solutions Grants (ESG) program. The HEARTH Act incorporated many of the lessons learned from the implementation of the Homelessness Prevention and Rapid Re-Housing Recovery Act Program (HPRP) into the new ESG program, including placing a stronger emphasis on homelessness prevention and rapid re-housing assistance.

While still an eligible cost-type under these funds, the new ESG places less of an emphasis on providing shelter operating costs or essential shelter services to subrecipients. In line with HUD's national homelessness policy as outlined in *Opening Doors: Federal Strategic Plan to Prevent and End Homelessness*, federal programs aimed at ending homelessness have shifted away from providing shelter support and are now geared towards providing stable, permanent housing opportunities for the homeless and at-risk homeless.

Additionally, The City of Lowell's 10-Year Plan to End Homelessness: *Partnership for Change: Action Plan to Ending Homelessness*, adopted in July 2008, was used for a guide in developing these standards. The 10-Year Plan provides a broad roadmap to assess the current system of "managing" homelessness and explore the new, more innovative and cost effective "prevention" and "housing first" approaches that are greatly reducing and/or eliminating homelessness in the community.

The new ESG program allows each city and town administering these funds to set priorities based on the individualized needs of the community. These standards serve to outline the specific guidelines and priorities that will be used by the City of Lowell's Department of Planning and Development in awarding and administering ESG funding.

A.) Standard Policies and Procedures for Evaluating Individuals' and Families' Eligibility for Assistance under ESG

The following eligibility criteria must be met in order for an individual or family to be provided with ESG assistance:

- 1) The individual or family must reside within the Lowell City limits, in a Lowell homeless shelter, or be relocated from an outside shelter to Lowell.

- 2) Program participants must meet the definition of homeless or at-risk homeless as spelled out in 24 CFR 576.2:

<u>Homeless means:</u>
<p>(1) <u>An individual or family who lacks a fixed, regular, and adequate nighttime residence, meaning:</u></p> <ul style="list-style-type: none"> (i) An individual or family with a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings, including a car, park, abandoned building, bus or train station, airport, or camping ground; (ii) An individual or family living in a supervised publicly or privately operated shelter designated to provide temporary living arrangements (including congregate shelters, transitional housing, and hotels and motels paid for by charitable organizations or by federal, state, or local government programs for low-income individuals); <or> (iii) An individual who is exiting an institution where he or she resided for 90 days or less and who resided in an emergency shelter or place not meant for human habitation immediately before entering that institution; <p><or></p> <p>(2) An individual or family who will imminently lose their primary nighttime residence, provided that:</p> <ul style="list-style-type: none"> (i) The primary nighttime residence will be lost within 14 days of the date of application for homeless assistance; (ii) No subsequent residence has been identified; <and> (iii) The individual or family lacks the resources or support networks, e.g., family, friends, faith-based or other social networks, needed to obtain other permanent housing; <p><or></p> <p>(3) <u>Unaccompanied youth under 25 years of age, or families with children and youth, who do not otherwise qualify as homeless under this definition, but who:</u></p> <ul style="list-style-type: none"> (i) Are defined as homeless under section 387 of the Runaway and Homeless Youth Act (42 U.S.C. 5732a), section 637 of the Head Start Act (42 U.S.C. 9832), section 41403 of the Violence Against Women Act of 1994 (42 U.S.C. 14043e-2), section 330(h) of the Public Health Service Act (42 U.S.C. 254b(h)), section 3 of the Food and Nutrition Act of 2008 (7 U.S.C. 2012), section 17(b) of the Child Nutrition Act of 1966 (42 U.S.C. 1786(b)) or section 725 of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11434a); (ii) Have not had a lease, ownership interest, or occupancy agreement in permanent housing at any time during the 60 days immediately preceding the date of application for homeless assistance; (iii) Have experienced persistent instability as measured by two moves or more during the 60-day period immediately preceding the date of applying for homeless assistance; <and> (iv) Can be expected to continue in such status for an extended period of time because of chronic disabilities, chronic physical health or mental health conditions, substance addiction, histories of domestic violence or childhood abuse (including neglect), the presence of a child or youth with a disability, or two or more barriers to employment, which include the lack of a high school degree or General Education Development (GED), illiteracy, low English proficiency, a history of incarceration or detention for criminal activity, and a history of unstable employment; <p><or></p> <p>(4) <u>Any individual or family who:</u></p> <ul style="list-style-type: none"> (i) Is fleeing, or is attempting to flee, domestic violence, dating violence, sexual assault, stalking, or other dangerous or life-threatening conditions that relate to violence against the individual or a family member, including a child, that has either taken place within the individual's or family's primary nighttime residence or has made the individual or family afraid to return to their primary nighttime residence; (ii) Has no other residence; <and> (iii) Lacks the resources or support networks, e.g., family, friends, faith-based or other social networks, to obtain other permanent housing.

At risk of homelessness means:

(1) An individual or family who:

- (i) Has an annual income below 30 percent of median family income for the area, as determined by HUD; <and>
- (ii) Does not have sufficient resources or support networks, e.g., family, friends, faith-based or other social networks, immediately available to prevent them from moving to an emergency shelter or another place described in paragraph (1) of the "homeless" definition in this section; <and>
- (iii) Meets one of the following conditions:
 - (A) Has moved because of economic reasons two or more times during the 60 days immediately preceding the application for homelessness prevention assistance;
 - (B) Is living in the home of another because of economic hardship;
 - (C) Has been notified in writing that their right to occupy their current housing or living situation will be terminated within 21 days after the date of application for assistance;
 - (D) Lives in a hotel or motel and the cost of the hotel or motel stay is not paid by charitable organizations or by Federal, State, or local government programs for low-income individuals;
 - (E) Lives in a single-room occupancy or efficiency apartment unit in which there reside more than two persons or lives in a larger housing unit in which there reside more than 1.5 persons reside per room, as defined by the U.S. Census Bureau;
 - (F) Is exiting a publicly funded institution, or system of care (such as a health-care facility, a mental health facility, foster care or other youth facility, or correction program or institution); <or>
 - (G) Otherwise lives in housing that has characteristics associated with instability and an increased risk of homelessness, as identified in the recipient's approved consolidated plan;

<or>

(2) A child or youth who does not qualify as "homeless" under this section, but qualifies as "homeless" under section 387(3) of the Runaway and Homeless Youth Act (42 U.S.C. 5732a(3)), section 637(11) of the Head Start Act (42 U.S.C. 9832(11)), section 41403(6) of the Violence Against Women Act of 1994 (42 U.S.C. 14043e-2(6)), section 330(h)(5)(A) of the Public Health Service Act (42 U.S.C. 254b(h)(5)(A)), section 3(m) of the Food and Nutrition Act of 2008 (7 U.S.C. 2012(m)), or section 17(b)(15) of the Child Nutrition Act of 1966 (42 U.S.C. 1786(b)(15));

<or>

(3) A child or youth who does not qualify as "homeless" under this section, but qualifies as "homeless" under section 725(2) of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11434a(2)), and the parent(s) or guardian(s) of that child or youth if living with her or him.

- 3) Income guidelines: as noted in the definitions above, clients who are at-risk of homelessness must have an income **at or below 30% of the area medium income** to qualify for ESG assistance. Income for clients who are literally homeless must also be documented in case files and must also be at or below 30% of the area medium income to qualify for this assistance.
- 4) The individual or family provided must have at least an initial consultation with a case manager or other authorized representative who can determine the appropriate type of assistance to meet their needs. At this initial consultation, long-term strategies for ensuring stable housing should be covered with the client. HUD encourages ineligible persons be referred to appropriate resources or service providers that can assist them.
- 5) HMIS participation is a mandatory ESG requirement. All clients receiving ESG assistance must be reported in an approved HMIS system.

- 6) All clients receiving ESG assistance must be re-certified as eligible **every three months**. ESG clients receiving more than three months of assistance must have documentation of re-certification of their eligibility for assistance included in their case file.

B.) Policies and Procedures for Coordination among Emergency Shelter Providers, Essential Service Providers, Homelessness Prevention and Rapid Re-Housing Service Providers, Other Homelessness Assistance Providers, and Mainstream Service and Housing Providers

In the development and continual refinement of these written standards, Department of Planning and Development staff coordinated with homeless and at-risk homeless service providers in the following ways:

Coordination with the Continuum of Care:

The City's Department of Planning and Development (DPD) is the Lead Entity for the Lowell Continuum of Care (CoC). With oversight from a Community Development Specialist from DPD, nonprofit organizations in Lowell that are members of the CoC are working to provide services to help increase the self-sufficiency of homeless persons and those with issues of mental illness, substance abuse, domestic violence and disabilities that are at-risk of homelessness. The CoC continues to operate a Homeless Management Information System (HMIS), which has been installed at five homeless provider locations. Data is collected annually to create a Housing Gaps Analysis Chart that is used by the community to determine the unmet need for emergency shelters, transitional housing programs and permanent housing sites for homeless persons. Current Lowell CoC Member Organizations are:

- Alternative House
- Bridgewell, Inc./ Pathfinder
- Community Teamwork, Inc.- Housing Consumer Education Center
- Community Teamwork, Inc.- Shelter Programs
- Crescent House
- House of Hope
- Lowell Housing Authority
- Lowell Transitional Living Center
- The Princeton House
- United Teen Equality Center
- Vinfen

To increase the level of coordination between the CoC and the city's homeless programs, staff responsible for the administration of the ESG program are now attending CoC meetings on a regular basis. Input and data from CoC members has been integrated throughout these Written Standards and was a main point of reference in formulating the prioritization standards outlined in Section C. Direct interactions with CoC service providers has allowed DPD staff to prioritize funding in support of the needs that are not currently being addressed by other federal, state and local funding sources.

Survey for Homeless and At-Risk Homeless Service Providers:

In addition to a higher level of coordination with the CoC, a survey was distributed to homeless and at-risk homeless service providers to solicit feedback from organizations or programs that may not be a part of the CoC. The purpose of this survey was to identify and better understand the most pressing needs of the homeless population in Lowell at present. Particular emphasis was placed on identifying sub-populations of homeless or at-risk homeless individuals that are growing or have disproportionate needs at present. Additionally, service providers were asked to identify areas of need that are not currently being addressed by other federal, state or local funding sources. Feedback from this survey was incorporated into the prioritization standards outlined in Section C.

As a means of keeping these Written Standards current and effective, similar short surveys will be reviewed by the CoC on a regular basis. Surveys should be aimed at identifying new or emerging needs in the homeless or at-risk homeless community.

Outreach to Homeless or At-risk homeless Service providers Outside the Continuum: In order to ensure that the full range of homeless or at-risk homeless individuals and families are being targeted for use of these funds, Department of Planning and Development staff also conducted outreach to homeless and at-risk homeless service providers outside of the Continuum of Care. Targeted focus was given to service providers working with specific populations of clients who are currently not serviced with ESG dollars. Organizations serving veterans, youth, elderly, the mentally disabled and substance abusers were targeted during this outreach process. Outreach activities include surveying these organizations to get a better understanding of the services they provide and the distinct needs of the populations they serve. Outreach also includes informing these organizations of the availability of new rounds of ESG funding.

C.) Policies and Procedures for Determining and Prioritizing which Eligible Families and Individuals will Receive Homelessness Prevention Assistance and which Eligible Families and Individuals will Receive Rapid Re-Housing Assistance

The resources available to address the needs of homeless and at-risk homeless populations are currently in flux. Federal, state and local programs aimed at assisting these vulnerable populations have recently undergone major changes and are expected to continue to fluctuate in the near future. In reference to the patchwork of various services and resources that are currently available, service providers indicated that HPRP—with its many eligible activities—helped to fill some of the gaps in service. These funds also prevented clients who were ineligible for other service-types from falling through the cracks. Therefore, feedback from homeless and at-risk homeless service providers in the City of Lowell has indicated that ESG funding will best serve the local community if it remains as flexible and open as possible. Lowell has a strong network of providers working with homeless and at-risk homeless populations in the city. Moving forward, DPD staff will continue to work with these service providers to ensure that the ESG program remains effective at addressing the changing needs of the community.

Despite the stressed need to make ESG funding as flexible as possible, several priority areas were identified as a result of coordination with the CoC, feedback from HPRP subrecipients, a survey and

outreach to other homeless or at-risk homeless service providers. This feedback indicated that the following populations should be given priority for funding under the new ESG program:

1. Substance abuse and mental illness remain predominant barriers in combating homelessness in Lowell.
2. A significant number of homeless individuals in Lowell are also victims of domestic violence.
3. In the past year, the city of Lowell has witnessed an increase in the number of youth/ young adults and elderly homeless individuals. These populations both have unique needs that require specialized services.
4. In line with HUD priorities, veterans will also be targeted for use of these funds.

As a result of the obstacles identified above and due to shortages in other resources, funding for extended case management services should be a high priority area for ESG funds. Ideally, in order to maintain stable housing and avoid crisis-situations, clients require on average approximately 18 months of continuous case management to transition to a more stable housing situation. Ideally, 24 months of case management is optimal to give the client the best chance of staying stably housed after services are terminated.

In addition to the specific populations listed above, specific re-occurring barriers were identified in preventing homeless individuals and families from obtaining and maintain stable permanent housing. These barriers include:

1. Lack of a stable sufficient income remains the primary obstacle in securing stable housing for homeless and at-risk populations in Lowell.
2. Unemployment, lack of marketable job skills and the strained economy present a series of significant obstacles to individuals and families who are currently homeless or at-risk of homelessness.

Lastly, HUD strongly encourages jurisdictions to target funding toward assisting individuals and families living on the streets and in emergency shelter. Therefore, in accordance with the City of Lowell's 10-Year Plan, individuals who are currently homeless—especially those who have been chronically homeless—should be targeted for use of these funds. Clients who do not have prospects to become stably housed in the near future should not be turned away from ESG assistance. Instead, case managers should work closely with these individuals to identify and overcome key barriers to obtaining permanent stable housing. DPD encourages service providers to communicate with city staff as new or pressing barriers are identified amongst the chronically homeless population so that new strategies for ESG use can be prioritized.

Department of Planning and Development staff will update these priority areas as new trends and patterns in the homeless and at-risk homeless community emerge.

D.) Standards for Determining the Share of Rent and Utilities Costs that Each Program Participant Must Pay, if any, While Receiving Homelessness Prevention or Rapid Re-Housing Assistance

The City of Lowell will not mandate that clients receiving ESG assistance pay a specific portion of their total rent with other sources. However, limits will be placed on the amount of funds that will be made available for direct financial assistance provided through this program. (see Section E for these limits) Whenever possible, ESG direct financial assistance should be provided to cover *only a portion* of the total cost-type; clients should be encouraged to come up with sustainable ways to

supplement this financial assistance. Direct financial assistance can be used to cover the entire cost of rent or utilities *only* in cases where the client has been chronically homeless and does not have any resources or income to supplement the financial assistance.

E.) Standards for Determining How Long a Particular Program Participant will be provided with Financial Assistance and whether and How the Amount of that Assistance will be Adjusted Over Time

All forms of direct financial ESG assistance will be limited to the **12 month fiscal year (July 1-June 30)**. Should an organization receive grants in two fiscal years for the same service type, clients are eligible for extended service **not to exceed a total of 18 months**. All clients receiving direct financial assistance must provide their case manager with a copy of their lease or rental agreement to be kept on file. Rent Reasonableness and Housing Habitability Standard screenings must be conducted *prior* to providing direct financial assistance, must be documented in the case file, and are the responsibility of the sub-grantee. ESG funds used to pay direct assistance must be issued to a third party. In order to qualify for the following forms of assistance, the client cannot already be receiving assistance of the same cost-type from an alternative source. Whenever possible, ESG direct financial assistance should be provided to cover *only a portion* of the total cost-type; clients should be encouraged to come up with sustainable ways to supplement this financial assistance. As a best practice, organizations receiving ESG funds for direct financial assistance should budget their awards to achieve a balance between distributing funds to as many clients as possible while ensuring that the assistance provided to each individual will be sufficient to obtain or maintain stable housing. Additional limitations for specific types of assistance apply and are outlined below.

Eligible types of direct financial assistance are:

Homelessness Prevention Direct Financial Assistance:

Under the Homelessness Prevention category, direct financial assistance can be made available to clients who are "at-risk" for homelessness, as spelled out in the definition in Section A. Please note that clients can **either** be provided with start-up costs (rental and/or utility arrearages) **<or>** medium term rental subsidies- but **not both**. Also, clients receiving start-up costs (rental and/or utility arrearages) are only eligible for this benefit on a **one-time basis per client per lifetime**.

- **Rental Arrears***: Rental arrears can be covered using ESG funds if and when the provision of these funds will allow clients to stay in their homes or move into a new unit. ESG funds that are provided for this cost-type are only to be made on a **one-time basis per client per lifetime** and **can only cover up to six (6) months of back-rent**. Clients receiving this benefit will not be eligible for medium-term rental subsidies.
- **Utility Arrears***: Utility arrears can be covered using ESG funds if and when paying such arrears will allow clients to stay in their home or move into a new unit. Each eligible client or family can be provided **up to six (6) months of back- utilities** for the purpose of preventing homelessness. This form of assistance is only to be made available on a **one-time basis per client per lifetime**. Clients receiving this benefit will not be eligible for medium-term rental subsidies.

**Please note:* Sub-grantees using ESG funds for payment of a client's back-rent or back-utilities should negotiate with landlords and utility companies to forgive or reduce the arrearage payments. A 10% reduction is suggested. Staff should document all attempts to reduce arrearages on behalf of the program participant in the case files.

- **Short or Medium Term Rental Subsidies:** Short or medium term rental subsidies paid by ESG funds should only be used to cover a portion of the client's total rent. The percentage of rent covered by ESG funds is to be determined by the case manager and should include considerations of the client's long-term prospects for becoming self-sufficient. Rental subsidies **can only be provided during the fiscal year of the grant (July 1-June 30) UNLESS an organization receives two consecutive ESG grants for the same cost-type, in which case medium term rental subsidies can be provided for up to 18 months.** Clients provided with this type of assistance must be receiving case management services (either through ESG or an alternative homelessness program) and must have a workable plan in place to become self-sufficient once the subsidy benefit expires. This plan is to be documented in the client's individual case file. When possible, case managers should also work with clients receiving this benefit to develop a plan whereby rental subsidies will decrease as the client prepares to become self-sufficient from this subsidy.

Rapid Re-Housing Programs Direct Financial Assistance:

Under the Rapid Re-housing category, clients who meet the definition for "homeless" as spelled out in Section A above will qualify for the following forms of direct financial assistance. Please note that qualifying individuals and families are only eligible for the following payments on a **one-time basis per client per lifetime**. Also, Rapid Re-Housing Assistance should be targeted towards families or individuals who have strong prospects of remaining stably housed after moving into their new home.

1. **First and Last Month's Rent:** **One-time** payments **not to exceed \$2,500 per client** can be made available using ESG funds to cover first and last month's rent for eligible individuals or families moving into a new residence. Clients receiving this benefit will not be eligible for medium-term rental subsidies provided under the homelessness prevention category of this funding source.
2. **Security Deposits:** **One-time** payments **not to exceed \$1,000 per client** can be provided to cover security deposits for homeless individuals or families moving into a new residence. Clients receiving this benefit will not be eligible for medium-term rental subsidies provided under the homelessness prevention category of this funding source. *Please note:* Security deposits must be returned to the organization when the assisted tenant leaves the unit. Because of this requirement, organizations must maintain accurate records of all security deposits provided to clients. A "good faith effort" must be made to recover program funds upon the departure of the beneficiary from the unit.
3. **Moving Costs:** **One-time** payments **not to exceed \$1,000 per client** can be provided to cover moving costs for homeless individuals or families moving into a new residence. Funds may be used for reasonable moving costs, such as truck rental or hiring a moving company. Payments in this category can only be paid to a third-party. Clients receiving this benefit will

not be eligible for medium-term rental subsidies provided under the homelessness prevention category of this funding source.

4. **Short or Medium Term Rental Subsidies:** In cases where clients are re-housed and do not have immediate prospects of becoming self-sufficient, short or medium term rental subsidies may be provided with these funds. Rental subsidies paid by ESG funds should only be used to cover a portion of the client's total rent. The percentage of rent covered by ESG funds is to be determined by the case manager and should include considerations of the client's long-term prospects for becoming self-sufficient. Rental subsidies **can only be provided during the fiscal year of the grant (July 1-June 30) UNLESS an organization receives two consecutive ESG grants for the same cost-type, in which case medium term rental subsidies can be provided for up to 18 months.** Clients provided with this type of assistance must be receiving case management services (either through ESG or an alternative homelessness program) and must have a workable plan in place to become self-sufficient once the subsidy benefit expires. This plan is to be documented in the client's individual case file. When possible, case managers should also work with clients receiving this benefit to develop a plan whereby rental subsidies will decrease as the client prepares to become self-sufficient from this subsidy.

F.) Standards for Determining the Type, Amount, and Duration of Housing Stabilization and/or Housing Relocation Services to Provide a Program Participant

ESG funds can be used to cover costs associated with providing homeless or at-risk homeless clients with housing relocation and stabilization services. Funds in this category will primarily cover case manager salaries. Duration of Housing Stabilization and/or Housing Relocation Services **must be completed by fiscal-year end (June30)**. Sub-grantees that receive ESG grants in consecutive fiscal years may continue to serve clients with these services over the course of two fiscal years, but must limit the duration of this service to **no more than 24 months**.

Eligible types of ESG services include:

Homelessness Prevention Services:

- **General Case Management:** Funds may be used for clients qualifying as "at-risk" for homelessness for activities for the arrangement, coordination, monitoring, and delivery of services related to meeting the housing needs of program participants and helping them to remain stably housed. Under this category, case managers should work with eligible clients to formulate a long-term plan for maintaining stable housing. Component services and activities may include: counseling; developing, securing, and coordinating services; monitoring and evaluating program participant progress; assuring program participants' rights are protected; developing an individualized housing and service plan, including a path to permanent housing stability subsequent to ESG financial assistance.
- **Housing Search and Placement:** Clients who meet the definition of "at-risk" for homelessness as outlined in Section A & who due to circumstances outside their control are being forced to relocate qualify for housing search and placement services. Funds may be

used for services or activities designed to assist individuals or families in locating, obtaining, and retaining suitable housing. Component services or activities may include: tenant counseling; assisting individuals and families to understand leases; securing utilities; making moving arrangements; representative payee services concerning rent and utilities; mediation and outreach to property owners related to locating or retaining housing.

Rapid Re-Housing Services:

- **General Case Management:** Funds may be used for clients qualifying as “homeless” for activities including the arrangement, coordination, monitoring, and delivery of services related to meeting the housing needs of program participants and helping them to obtain permanent, stable housing. Under this category, case managers should work with eligible clients to formulate a long-term plan for maintaining stable housing. Component services and activities may include: counseling; developing, securing, and coordinating services; monitoring and evaluating program participant progress; assuring program participants’ rights are protected; developing an individualized housing and service plan, including a path to permanent housing stability subsequent to ESG financial assistance.
- **Housing Search and Placement:** Clients who meet the definition of “homeless” as spelled out in Section A qualify for housing search and placement services. Funds may be used for services or activities designed to assist individuals or families in locating and obtaining suitable housing. Component services or activities may include: tenant counseling; assisting individuals and families to understand leases; securing utilities; making moving arrangements; representative payee services concerning rent and utilities; mediation and outreach to property owners related to locating or retaining housing.
- **Outreach & Engagement:** Funds may be used for services or assistance designed to publicize the availability of programs to make persons who are homeless aware of these and other available services and programs.

**Emergency Solutions Grant Program (ESG)
SUMMARY OF ELIGIBLE ACTIVITIES ****

Homelessness Prevention Activities	
Direct Financial Assistance	Housing Relocation and Stabilization Services
<ul style="list-style-type: none"> • Rent Arrearages • Utility Arrearages • Medium-Term Rental Subsidies 	<ul style="list-style-type: none"> • General Case Management • Housing Search and Placement

Rapid Re-housing Activities	
Direct Financial Assistance	Housing Relocation and Stabilization Services
<ul style="list-style-type: none"> • First/Last Months Rent • Security Deposits • Moving Costs 	<ul style="list-style-type: none"> • General Case Management • Housing Search and Placement • Outreach & Engagement

Shelter Expenses*	
Operating Expenses	Essential Services
<i>Includes:</i> Shelter Rent, Maintenance, Insurance, Utilities, and Furnishings	Essential services can address the immediate needs of homeless persons living on the street, in emergency shelter or in transitional housing, and can help enable homeless persons become more independent.

*Under the new Emergency Solutions Grant program, a cap has been placed on the amount of funds that can be used for shelter operating costs. Furthermore, in accordance with federal strategies on ending homelessness and the City of Lowell's 10-Year Plan, priority for ESG funding will be given to activities related to preventing homelessness and rapidly re-housing individuals who are currently homelessness.

**Please note: if an organization identifies a pressing or emerging need amongst the homeless or at-risk homeless community in Lowell that can be addressed via an eligible use of ESG funds not included above, Department of Planning and Development staff are willing to consider such projects for funding under a special projects category.

Documentation Requirements for All Clients Receiving ESG Assistance

All clients receiving ESG assistance must have the following documentation included in their case file:

1. Documentation of Homeless or At-risk Homeless Status
2. Documentation of income (when possible, if not- self declaration of income forms will suffice)
3. In the form of case notes, evidence of *at least* an initial consultation with a case manager including a needs assessment and formulation of a long-term plan for housing stability.
4. At Program Entry- HMIS Intake form
5. At Program Exit- HMIS Exit form
6. For clients receiving 3 or months of service: 3 Month Re-certification of Eligibility form

Additional Documentation Requirements by Activity-type

Direct Financial Assistance: All clients provided with ESG assistance in the form of direct financial support (i.e., first last months rent, security deposits, moving costs, rental arrearages, utility arrearages or medium-term rental subsidies) must have the following documentation included in their case file:

1. Lease or Rental Agreement
2. Rent Reasonableness Checklist
3. Housing Habitability Standards Checklist

Housing Relocation and Stabilization Services: All clients receiving Housing Relocation and Stabilization Services (i.e., General Case Management, Housing Search and Placement, Outreach and Engagement) must have case files with detailed case notes indicating the developments and progress made as a result of the ESG-funded services.

City of Lowell, Department of Planning and Development
Written Standards for the Provision of Emergency Solutions Grant Assistance
March 2012

**Emergency Solutions Grant Program (ESG)
SELF-DECLARATION OF HOMELESS STATUS**

ESG Applicant Name: _____

- Household without dependent children (complete one form for each adult in the household)
- Household with dependent children (complete one form for household)
Number of persons in the household: _____

This is to certify that the above named individual or household is currently homeless or at-risk of homelessness, based on the following and other indicated information and the signed declaration by the applicant.

Check only one:

- I [and my children] currently qualify as "homeless" as spelled out in the definition below.
- I [and my children] currently qualify as "at-risk homeless" as spelled out in the definition below.

I certify that the information above and any other information I have provided in applying for ESG assistance is true, accurate and complete.

ESG Applicant Signature: _____ Date: _____

ESG Staff Certification

I understand that third-party verification is the preferred method of certifying homelessness or risk for homelessness for an individual who is applying for ESG assistance. I understand self declaration is only permitted when I have attempted to but cannot obtain third party verification.

Documentation of attempt made for third-party verification:

ESG Staff Signature: _____ Date: _____

Definitions

<p>Homeless means:</p> <p>(1) An individual or family who lacks a fixed, regular, and adequate nighttime residence, meaning:</p> <ul style="list-style-type: none">(i) An individual or family with a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings, including a car, park, abandoned building, bus or train station, airport, or camping ground;(ii) An individual or family living in a supervised publicly or privately operated shelter designated to provide temporary living arrangements (including congregate shelters, transitional housing, and hotels and motels paid for by charitable organizations or by federal, state, or local government programs for low-income individuals); <or>(iii) An individual who is exiting an institution where he or she resided for 90 days or less and who resided in an emergency shelter or place not meant for human habitation immediately before entering that institution; <p><or></p> <p>(2) An individual or family who will imminently lose their primary nighttime residence, provided that:</p> <ul style="list-style-type: none">(i) The primary nighttime residence will be lost within 14 days of the date of application for homeless assistance;(ii) No subsequent residence has been identified; <and>(iii) The individual or family lacks the resources or support networks, e.g., family, friends, faith-based or other social networks, needed to obtain other permanent housing; <p><or></p> <p>(3) Unaccompanied youth under 25 years of age, or families with children and youth, who do not otherwise qualify as homeless under this definition, but who:</p> <ul style="list-style-type: none">(i) Are defined as homeless under section 387 of the Runaway and Homeless Youth Act (42 U.S.C. 5732a), section 637 of the Head Start Act (42 U.S.C. 9832), section 41403 of the Violence Against Women Act of 1994 (42 U.S.C. 14043e-2), section 330(h) of the Public Health Service Act (42 U.S.C. 254b(h)), section 3 of the Food and Nutrition Act of 2008 (7 U.S.C. 2012), section 17(b) of the Child Nutrition Act of 1966 (42 U.S.C. 1786(b)) or section 725 of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11434a);(ii) Have not had a lease, ownership interest, or occupancy agreement in permanent housing at any time during the 60 days immediately preceding the date of application for homeless assistance;(iii) Have experienced persistent instability as measured by two moves or more during the 60-day period immediately preceding the date of applying for homeless assistance; <and>(iv) Can be expected to continue in such status for an extended period of time because of chronic disabilities, chronic physical health or mental health conditions, substance addiction, histories of domestic violence or childhood abuse (including neglect), the presence of a child or youth with a disability, or two or more barriers to employment, which include the lack of a high school degree or General Education Development (GED), illiteracy, low English proficiency, a history of incarceration or detention for criminal activity, and a history of unstable employment; <p><or></p> <p>(4) Any individual or family who:</p> <ul style="list-style-type: none">(i) Is fleeing, or is attempting to flee, domestic violence, dating violence, sexual assault, stalking, or other dangerous or life-threatening conditions that relate to violence against the individual or a family member, including a child, that has either taken place within the individual's or family's primary nighttime residence or has made the individual or family afraid to return to their primary nighttime residence;(ii) Has no other residence; <and>(iii) Lacks the resources or support networks, e.g., family, friends, faith-based or other social networks, to obtain other permanent housing.

At risk of homelessness means:

(1) An individual or family who:

- (i) Has an annual income below 30 percent of median family income for the area, as determined by HUD;
- <and>**
- (ii) Does not have sufficient resources or support networks, *e.g.*, family, friends, faith-based or other social networks, immediately available to prevent them from moving to an emergency shelter or another place described in paragraph (1) of the “homeless” definition in this section; **<and>**
 - (iii) Meets one of the following conditions:
 - (A) Has moved because of economic reasons two or more times during the 60 days immediately preceding the application for homelessness prevention assistance;
 - (B) Is living in the home of another because of economic hardship;
 - (C) Has been notified in writing that their right to occupy their current housing or living situation will be terminated within 21 days after the date of application for assistance;
 - (D) Lives in a hotel or motel and the cost of the hotel or motel stay is not paid by charitable organizations or by Federal, State, or local government programs for low-income individuals;
 - (E) Lives in a single-room occupancy or efficiency apartment unit in which there reside more than two persons or lives in a larger housing unit in which there reside more than 1.5 persons reside per room, as defined by the U.S. Census Bureau;
 - (F) Is exiting a publicly funded institution, or system of care (such as a health-care facility, a mental health facility, foster care or other youth facility, or correction program or institution); **<or>**
 - (G) Otherwise lives in housing that has characteristics associated with instability and an increased risk of homelessness, as identified in the recipient’s approved consolidated plan;

<or>

(2) A child or youth who does not qualify as “homeless” under this section, but qualifies as “homeless” under section 387(3) of the Runaway and Homeless Youth Act (42 U.S.C. 5732a(3)), section 637(11) of the Head Start Act (42 U.S.C. 9832(11)), section 41403(6) of the Violence Against Women Act of 1994 (42 U.S.C. 14043e–2(6)), section 330(h)(5)(A) of the Public Health Service Act (42 U.S.C. 254b(h)(5)(A)), section 3(m) of the Food and Nutrition Act of 2008 (7 U.S.C. 2012(m)), or section 17(b)(15) of the Child Nutrition Act of 1966 (42 U.S.C. 1786(b)(15));

<or>

(3) A child or youth who does not qualify as “homeless” under this section, but qualifies as “homeless” under section 725(2) of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11434a(2)), and the parent(s) or guardian(s) of that child or youth if living with her or him.

**Emergency Solutions Grant Program (ESG)
SELF-DECLARATION OF INCOME**

ESG Applicant Name: _____

This is to certify the income status for the above named individual. Income includes but is not limited to:

- The full amount of gross income earned before taxes and deductions.
- The net income earned from the operation of a business, i.e., total revenue minus business operating expenses. This also includes any withdrawals of cash from the business or profession for your personal use.
- Monthly interest and dividend income credited to an applicant's bank account and available for use.
- The monthly payment amount received from Social Security, annuities, retirement funds, pensions, disability and other similar types of periodic payments.
- Any monthly payments in lieu of earnings, such as unemployment, disability compensation, SSI, SSDI, and worker's compensation.
- Monthly income from government agencies excluding amounts designated for shelter, and utilities, WIC, food stamps, and childcare.
- Alimony, child support and foster care payments received from organizations or from persons not residing in the dwelling.
- All basic pay, special day and allowances of a member of the Armed Forces excluding special pay for exposure to hostile fire.

Check only one box and complete only that section

I certify, under penalty of perjury, that I currently receive the following income:

Source: _____ Amount: _____ Frequency: _____
Source: _____ Amount: _____ Frequency: _____
Source: _____ Amount: _____ Frequency: _____

ESG Applicant Signature: _____ Date: _____

I certify, under penalty of perjury, that I do not have any income from any source at this time.

ESG Applicant Signature: _____ Date: _____

ESG Staff Verification

I understand that third-party verification is the preferred method of certifying income for ESG assistance. I understand self declaration is only permitted when I have attempted to but cannot obtain third party verification.

Documentation of attempt made for third-party verification:

ESG Staff Signature: _____ Date: _____

City of Lowell, Department of Planning and Development
Emergency Solutions Grant Program
Declaration of Income Form (updated 3/2012)

**Emergency Solutions Grant Program (ESG)
3-MONTH RE-CERTIFICATION OF ELIGIBILITY**

ESG Client Name: _____

Today's Date: _____

How many total months of service has the client received to date? _____

(Note: count all ESG service types- including all forms for financial assistance and case management)

HOUSEHOLD INFORMATION

Has any of the client's contact information changed in the past three months? Yes No (If yes, please provide updated information below)

CURRENT STREET ADDRESS: _____ APT. #: _____

CITY: _____ STATE: _____ ZIP CODE: _____

PHONE: _____ EMAIL: _____

Has the Client's household composition changed since program entry? Yes No (If yes, please provide updated information below)

TOTAL # OF PEOPLE IN THE HOUSEHOLD: _____

OF ADULTS IN THE HOUSEHOLD: _____

OF CHILDREN UNDER THE AGE OF 18 CURRENTLY RESIDING IN THE HOUSEHOLD: _____

HOMELESSNESS STATUS INFORMATION

Have there been any changes to the client's homelessness status in the past three months? Yes No (If yes, please complete a new & updated *ESG Self Declaration of Homeless Status Form* and attach to this form.)

INCOME INFORMATION

Have there been any changes to the client's income in the past three months? Yes No (If yes, please complete a new & updated *ESG Income Declaration Form* and attach to this form.)

OTHER CHANGES TO CLIENT STATUS THAT RELATE TO ESG ELIGIBILITY

Please use the space below to discuss any additional changes to the client's status that have occurred over the past three months as it relates to eligibility for ESG services:

ESG STAFF VERIFICATION

I understand that third-party verification is the preferred method of certifying eligibility for ESG assistance. I understand self declaration is only permitted when I have attempted to but cannot obtain third party verification. To the best of my knowledge, all of the above information is true.

ESG Staff Signature: _____

Date: _____

City of Lowell, Department of Planning and Development
Emergency Solutions Grant Program
3-Month Re-certification of Eligibility Form (updated 3/2012)

**Emergency Solutions Grant Program (ESG)
HOUSING HABITABILITY STANDARDS INSPECTION CHECKLIST**

ESG Applicant Name: _____

About this Tool

These standards apply only when a program participant is receiving financial assistance and moving into a new (different) unit. Inspections must be conducted upon initial occupancy and then on an annual basis for the term of ESG assistance.

The habitability standards are different from the Housing Quality Standards (HQS) used for other HUD programs. Because the HQS criteria are more stringent than the habitability standards, a grantee could use either standard. In contrast to HQS inspections, the habitability standards do not require a certified inspector. As such, ESG program staff could conduct the inspections, using a form such as this one to document compliance.

Instructions: Mark each statement as 'A' for approved or 'D' for deficient. The property must meet all standards in order to be approved. A copy of this checklist should be placed in the client file.

Approved or Deficient	Element
	1. <i>Structure and materials:</i> The structures must be structurally sound so as not to pose any threat to the health and safety of the occupants and so as to protect the residents from hazards.
	2. <i>Access:</i> The housing must be accessible and capable of being utilized without unauthorized use of other private properties. Structures must provide alternate means of egress in case of fire.
	3. <i>Space and security:</i> Each resident must be afforded adequate space and security for themselves and their belongings. Each resident must be provided with an acceptable place to sleep.
	4. <i>Interior air quality:</i> Every room or space must be provided with natural or mechanical ventilation. Structures must be free of pollutants in the air at levels that threaten the health of residents.
	5. <i>Water Supply:</i> The water supply must be free from contamination.
	6. <i>Sanitary Facilities:</i> Residents must have access to sufficient sanitary facilities that are in proper operating condition, may be used in privacy, and are adequate for personal cleanliness and the disposal of human waste.
	7. <i>Thermal environment:</i> The housing must have adequate heating and/or cooling facilities in proper operating condition.

8. <i>Illumination and electricity:</i> The housing must have adequate natural or artificial illumination to permit normal indoor activities and to support the health and safety of residents. Sufficient electrical sources must be provided to permit use of essential electrical appliances while assuring safety from fire.
9. <i>Food preparation and refuse disposal:</i> All food preparation areas must contain suitable space and equipment to store, prepare, and serve food in a sanitary manner.
10. <i>Sanitary condition:</i> The housing and any equipment must be maintained in sanitary condition.
11. <i>Fire safety:</i> Both conditions below must be met to meet this standard. <ul style="list-style-type: none"> a. Each unit must include at least one battery-operated or hard-wired smoke detector, in proper working condition, on each occupied level of the unit. Smoke detectors must be located, to the extent practicable, in a hallway adjacent to a bedroom. If the unit is occupied by hearing-impaired persons, smoke detectors must have an alarm system designed for hearing-impaired persons in each bedroom occupied by a hearing-impaired person. b. The public areas of all housing must be equipped with a sufficient number, but not less than one for each area, of battery-operated or hard-wired smoke detectors. Public areas include, but are not limited to, laundry rooms, day care centers, hallways, stairwells, and other common areas.

CERTIFICATION STATEMENT

I certify that I am not a HUD certified inspector and I have evaluated the property located at the address below to the best of my ability and find the following:

- Property meets all of the above standards.
- Property does not meet all of the above standards.

Therefore, I make the following determination:

- Property is approved.
- Property is not approved.

Case Name:			
Street Address:			
Apartment:	City:	State:	Zip:
Evaluator's Signature: _____			Date:
Please Print. Name:			
Exec. Dir. Initial: _____			

**Emergency Solutions Grant Program (ESG)
RENT REASONABLENESS INSPECTION CHECKLIST**

ESG Applicant Name: _____

Checklist/Certification

	Proposed Unit	UNIT #1	UNIT #2	UNIT #3
ADDRESS				
NUMBER OF BEDROOMS				
SQUARE FEET				
TYPE OF UNIT/CONSTRUCTION				
HOUSING CONDITION				
LOCATION/ACCESSIBILITY				
AMENITIES UNIT: SITE: NEIGHBORHOOD:				
AGE IN YEARS				
UTILITIES (TYPE)				
UNIT RENT UTILITY ALLOWANCE GROSS RENT				
HANDICAP ACCESSIBLE?				

CERTIFICATION:

RENT REASONABLENESS

Based upon a comparison with rents for comparable units, I have determined that the proposed rent for the unit [] is / [] is not reasonable.

NAME:	SIGNATURE:	DATE:
-------	------------	-------

City of Lowell, Department of Planning and Development
Emergency Solutions Grant Program
Rent Reasonableness Checklist (updated 3/2012)

Notes on Determining Rent Reasonableness

HUD's standard for rent reasonableness means that the total rent charged for a unit must be reasonable in relation to the rents being charged during the same period for comparable units in the private, unassisted market and must not be in excess of rents being charged by the owner during the same period for comparable non-luxury unassisted units.

Determination criteria:

- Location
- Quality
- Size
- Type
- Age of unit
- Amenities, housing services, maintenance, and utilities provided by the owner

Comparing rents:

- Market study
- Reviewing comparable units advertised for rent
- Note from property owner verifying comparability of charged rents to other units owned

Grantee SF-424's and Certification(s)

CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing -- The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential antidisplacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

Drug Free Workplace -- It will or will continue to provide a drug-free workplace by:

1. Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the grantee's workplace and specifying the actions that will be taken against employees for violation of such prohibition;
2. Establishing an ongoing drug-free awareness program to inform employees about -
 - (a) The dangers of drug abuse in the workplace;
 - (b) The grantee's policy of maintaining a drug-free workplace;
 - (c) Any available drug counseling, rehabilitation, and employee assistance programs; and
 - (d) The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace;
3. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph 1;
4. Notifying the employee in the statement required by paragraph 1 that, as a condition of employment under the grant, the employee will -
 - (a) Abide by the terms of the statement; and
 - (b) Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;
5. Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph 4(b) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federal agency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;

Specific CDBG Certifications

The Entitlement Community certifies that:

Citizen Participation – It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

Community Development Plan -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR 24 part 570)

Following a Plan -- It is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.

Use of Funds -- It has complied with the following criteria:

1. **Maximum Feasible Priority.** With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);
2. **Overall Benefit.** The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) 2014, 15, 16 (a period specified by the grantee consisting of one, two, or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;
3. **Special Assessments.** It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force – It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its

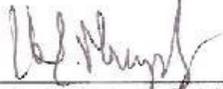
jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and

2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

Compliance With Anti-discrimination laws – The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

Lead-Based Paint – Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, subparts A, B, J, K and R;

Compliance with Laws -- It will comply with applicable laws.


Signature/Authorized Official 3-24-2015
Date

City Manager
Title

OPTIONAL CERTIFICATION
CDBG

N/A

Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having a particular urgency as specified in 24 CFR 570.208(c):

The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBG-assisted activities which are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.

Signature/Authorized Official

Date

Title

Specific HOME Certifications

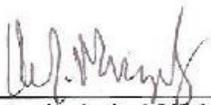
The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance -- If the participating jurisdiction intends to provide tenant-based rental assistance:

The use of HOME funds for tenant-based rental assistance is an essential element of the participating jurisdiction's consolidated plan for expanding the supply, affordability, and availability of decent, safe, sanitary, and affordable housing.

Eligible Activities and Costs -- it is using and will use HOME funds for eligible activities and costs, as described in 24 CFR § 92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in § 92.214.

Appropriate Financial Assistance -- before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;



Signature/Authorized Official

3-24-2015

Date

City Manager

Title

ESG Certifications

The Emergency Solutions Grants Program Recipient certifies that:

Major rehabilitation/conversion – If an emergency shelter's rehabilitation costs exceed 75 percent of the value of the building before rehabilitation, the jurisdiction will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed rehabilitation. If the cost to convert a building into an emergency shelter exceeds 75 percent of the value of the building after conversion, the jurisdiction will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed conversion. In all other cases where ESG funds are used for renovation, the jurisdiction will maintain the building as a shelter for homeless individuals and families for a minimum of 3 years after the date the building is first occupied by a homeless individual or family after the completed renovation.

Essential Services and Operating Costs – In the case of assistance involving shelter operations or essential services related to street outreach or emergency shelter, the jurisdiction will provide services or shelter to homeless individuals and families for the period during which the ESG assistance is provided, without regard to a particular site or structure, so long the jurisdiction serves the same type of persons (e.g., families with children, unaccompanied youth, disabled individuals, or victims of domestic violence) or persons in the same geographic area.

Renovation – Any renovation carried out with ESG assistance shall be sufficient to ensure that the building involved is safe and sanitary.

Supportive Services – The jurisdiction will assist homeless individuals in obtaining permanent housing, appropriate supportive services (including medical and mental health treatment, victim services, counseling, supervision, and other services essential for achieving independent living), and other Federal State, local, and private assistance available for such individuals.

Matching Funds – The jurisdiction will obtain matching amounts required under 24 CFR 576.201.

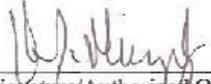
Confidentiality – The jurisdiction has established and is implementing procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted under the ESG program, including protection against the release of the address or location of any family violence shelter project, except with the written authorization of the person responsible for the operation of that shelter.

Homeless Persons Involvement – To the maximum extent practicable, the jurisdiction will involve, through employment, volunteer services, or otherwise, homeless individuals and families in constructing, renovating, maintaining, and operating facilities assisted under the ESG program, in providing services assisted under the ESG program, and in providing services for occupants of facilities assisted under the program.

Consolidated Plan – All activities the jurisdiction undertakes with assistance under ESG are consistent with the jurisdiction's consolidated plan.

Discharge Policy – The jurisdiction will establish and implement, to the maximum extent practicable and where appropriate policies and protocols for the discharge of persons from

publicly funded institutions or systems of care (such as health care facilities, mental health facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent this discharge from immediately resulting in homelessness for these persons.



Signature/Authorized Official

3-24-2015

Date

City Manager

Title

HOPWA Certifications

The HOPWA grantee certifies that:

Activities -- Activities funded under the program will meet urgent needs that are not being met by available public and private sources.

Building -- Any building or structure assisted under that program shall be operated for the purpose specified in the plan:

1. For at least 10 years in the case of assistance involving new construction, substantial rehabilitation, or acquisition of a facility,
2. For at least 3 years in the case of assistance involving non-substantial rehabilitation or repair of a building or structure.



Signature/Authorized Official

3-24-2015
Date

City Manager
Title

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING AND DRUG-FREE WORKPLACE REQUIREMENTS:

A. Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

B. Drug-Free Workplace Certification

1. By signing and/or submitting this application or grant agreement, the grantee is providing the certification.
2. The certification is a material representation of fact upon which reliance is placed when the agency awards the grant. If it is later determined that the grantee knowingly rendered a false certification, or otherwise violates the requirements of the Drug-Free Workplace Act, HUD, in addition to any other remedies available to the Federal Government, may take action authorized under the Drug-Free Workplace Act.
3. Workplaces under grants, for grantees other than individuals, need not be identified on the certification. If known, they may be identified in the grant application. If the grantee does not identify the workplaces at the time of application, or upon award, if there is no application, the grantee must keep the identity of the workplace(s) on file in its office and make the information available for Federal inspection. Failure to identify all known workplaces constitutes a violation of the grantee's drug-free workplace requirements.
4. Workplace identifications must include the actual address of buildings (or parts of buildings) or other sites where work under the grant takes place. Categorical descriptions may be used (e.g., all vehicles of a mass transit authority or State highway department while in operation, State employees in each local unemployment office, performers in concert halls or radio stations).
5. If the workplace identified to the agency changes during the performance of the grant, the grantee shall inform the agency of the change(s), if it previously identified the workplaces in question (see paragraph three).
6. The grantee may insert in the space provided below the site(s) for the performance of work done in connection with the specific grant:

Place of Performance (Street address, city, county, state, zip code)

Check if there are workplaces on file that are not identified here.

This information with regard to the drug-free workplace is required by 24 CFR part 21.

7. Definitions of terms in the Nonprocurement Suspension and Debarment common rule and Drug-Free Workplace common rule apply to this certification. Grantees' attention is called, in particular, to the following definitions from these rules:

"Controlled substance" means a controlled substance in Schedules I through V of the Controlled Substances Act (21 U.S.C. 812) and as further defined by regulation (21 CFR 1308.11 through 1308.15);

"Conviction" means a finding of guilt (including a plea of nolo contendere) or imposition of sentence, or both, by any judicial body charged with the responsibility to determine violations of the Federal or State criminal drug statutes;

"Criminal drug statute" means a Federal or non-Federal criminal statute involving the manufacture, distribution, dispensing, use, or possession of any controlled substance;

"Employee" means the employee of a grantee directly engaged in the performance of work under a grant, including: (i) All "direct charge" employees; (ii) all "indirect charge" employees unless their impact or involvement is insignificant to the performance of the grant; and (iii) temporary personnel and consultants who are directly engaged in the performance of work under the grant and who are on the grantee's payroll. This definition does not include workers not on the payroll of the grantee (e.g., volunteers, even if used to meet a matching requirement; consultants or independent contractors not on the grantee's payroll; or employees of subrecipients or subcontractors in covered workplaces).

Application for Federal Assistance SF-424		
* 1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application	* 2. Type of Application: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision	* If Revision, select appropriate letter(s): <input style="width: 100%;" type="text"/> * Other (Specify): <input style="width: 100%;" type="text"/>
* 3. Date Received: <input style="width: 100%;" type="text" value="03/19/2015"/>	4. Applicant Identifier: <input style="width: 100%;" type="text"/>	
5a. Federal Entity Identifier: <input style="width: 100%;" type="text"/>	5b. Federal Award Identifier: <input style="width: 100%;" type="text"/>	
State Use Only:		
6. Date Received by State: <input style="width: 100%;" type="text"/>	7. State Application Identifier: <input style="width: 100%;" type="text"/>	
B. APPLICANT INFORMATION:		
* a. Legal Name: <input style="width: 100%;" type="text" value="City of Lowell"/>		
* b. Employer/Taxpayer Identification Number (EIN/TIN): <input style="width: 100%;" type="text" value="04-6001396"/>	* c. Organizational DUNS: <input style="width: 100%;" type="text" value="0795219280000"/>	
d. Address:		
* Street1: <input style="width: 100%;" type="text" value="50 Arcand Drive"/>	Street2: <input style="width: 100%;" type="text"/>	
* City: <input style="width: 100%;" type="text" value="Lowell"/>	County/Parish: <input style="width: 100%;" type="text"/>	
* State: <input style="width: 100%;" type="text" value="MA: Massachusetts"/>	Province: <input style="width: 100%;" type="text"/>	
* Country: <input style="width: 100%;" type="text" value="USA: UNITED STATES"/>	* Zip / Postal Code: <input style="width: 100%;" type="text" value="01852-1803"/>	
e. Organizational Unit:		
Department Name: <input style="width: 100%;" type="text" value="Planning and Development"/>	Division Name: <input style="width: 100%;" type="text" value="Community Development"/>	
f. Name and contact information of person to be contacted on matters involving this application:		
Prefix: <input style="width: 100%;" type="text"/>	* First Name: <input style="width: 100%;" type="text" value="Christopher"/>	
Middle Name: <input style="width: 100%;" type="text"/>		
* Last Name: <input style="width: 100%;" type="text" value="Samaras"/>		
Suffix: <input style="width: 100%;" type="text"/>		
Title: <input style="width: 100%;" type="text"/>		
Organizational Affiliation: <input style="width: 100%;" type="text"/>		
* Telephone Number: <input style="width: 100%;" type="text" value="578-674-4252"/>	Fax Number: <input style="width: 100%;" type="text"/>	
* Email: <input style="width: 100%;" type="text" value="csamaras@lowellma.gov"/>		

Application for Federal Assistance SF-424		
* 9. Type of Applicant 1: Select Applicant Type:		
C: City or Township Government		
Type of Applicant 2: Select Applicant Type:		
Type of Applicant 3: Select Applicant Type:		
* Other (specify):		
* 10. Name of Federal Agency:		
U.S. Department of Housing and Urban Development (HDD)		
11. Catalog of Federal Domestic Assistance Number:		
14.218		
CFDA Title:		
Community Development Block Grants/Entitlement Grants		
* 12. Funding Opportunity Number:		
N/A		
* Title:		
N/A		
13. Competition Identification Number:		
Title:		
14. Areas Affected by Project (Cities, Counties, States, etc.):		
	<input type="button" value="Add Attachment"/>	<input type="button" value="Delete Attachment"/>
* 15. Descriptive Title of Applicant's Project:		
CDBG funds will be allocated among eligible activities throughout the City of Lowell. Priority will be placed on the census tracts with high concentration of low and moderate income populations.		
Attach supporting documents as specified in agency instructions.		
<input type="button" value="Add Attachments"/>	<input type="button" value="Delete Attachments"/>	<input type="button" value="View Attachments"/>

Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant: * b. Program/Project:

Attach an additional list of Program/Project Congressional Districts if needed.

17. Proposed Project:

* a. Start Date: * b. End Date:

18. Estimated Funding (\$):

* a. Federal	<input type="text" value="3,937,164.00"/>
* b. Applicant	<input type="text" value="6,456,656.00"/>
* c. State	<input type="text" value="529,309.00"/>
* d. Local	<input type="text" value="576,224.00"/>
* e. Other	<input type="text" value="4,321,912.74"/>
* f. Program Income	<input type="text" value="40,000.00"/>
* g. TOTAL	<input type="text" value="13,868,245.74"/>

*** 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

a. This application was made available to the State under the Executive Order 12372 Process for review on

b. Program is subject to E.O. 12372 but has not been selected by the State for review.

c. Program is not covered by E.O. 12372.

*** 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**

Yes No

If "Yes", provide explanation and attach

21. *By signing this application, I certify (1) to the statements contained in the list of certifications and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 216, Section 1001)**

** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix: * First Name:

Middle Name:

* Last Name:

Suffix:

* Title:

* Telephone Number: Fax Number:

* Email:

* Signature of Authorized Representative: * Date Signed:

Application for Federal Assistance SF-424		
* 1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application	* 2. Type of Application: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision	* If Revision, select appropriate letter(s): _____ * Other (Specify): _____
* 3. Date Received: 03/19/2015	4. Applicant Identifier: _____	
5a. Federal Entity Identifier: _____	5b. Federal Award Identifier: _____	
State Use Only:		
6. Date Received by State: _____	7. State Application Identifier: _____	
B. APPLICANT INFORMATION:		
* a. Legal Name: City of Lowell		
* b. Employer/Taxpayer Identification Number (EIN/TIN): 04-6001396	* c. Organizational DUNS: 0795219280000	
d. Address:		
* Street1: 50 Arcand Drive	Street2: _____	
* City: Lowell	County/Parish: _____	
* State: MA: Massachusetts	Province: _____	
* Country: USA: UNITED STATES	* Zip / Postal Code: 01852-1803	
e. Organizational Unit:		
Department Name: Planning and Development	Division Name: Community Development	
f. Name and contact information of person to be contacted on matters involving this application:		
Prefix: _____	* First Name: Christopher	
Middle Name: _____	* Last Name: SARAS	
Suffix: _____	Title: _____	
Organizational Affiliation: _____		
* Telephone Number: 378-674-4252	Fax Number: _____	
* Email: csaras@lowellma.gov		

Application for Federal Assistance SF-424	
* 9. Type of Applicant 1: Select Applicant Type: <input type="text" value="C: City or Township Government"/> Type of Applicant 2: Select Applicant Type: <input type="text"/> Type of Applicant 3: Select Applicant Type: <input type="text"/> * Other (specify): <input type="text"/>	
* 10. Name of Federal Agency: <input type="text" value="U.S. Department of Housing and Urban Development (HUD)"/>	
11. Catalog of Federal Domestic Assistance Number: <input type="text" value="14.231"/> CFDA Title: <input type="text" value="Emergency Solutions Grant"/>	
* 12. Funding Opportunity Number: <input type="text" value="N/A"/> * Title: <input type="text" value="N/A"/>	
13. Competition Identification Number: <input type="text"/> Title: <input type="text"/>	
14. Areas Affected by Project (Cities, Counties, States, etc.): <input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachments"/>	
* 15. Descriptive Title of Applicant's Project: <input type="text" value="HESG funds will be allocated among eligible activities throughout the City of Lowell."/>	
Attach supporting documents as specified in agency instructions. <input type="button" value="Add Attachments"/> <input type="button" value="Delete Attachments"/> <input type="button" value="View Attachments"/>	

Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant: * b. Program/Project:

Attach an additional list of Program/Project Congressional Districts if needed

17. Proposed Project:

* a. Start Date: * b. End Date:

18. Estimated Funding (\$):

* a. Federal	<input type="text" value="175,784.00"/>
* b. Applicant	<input type="text" value="63,000.00"/>
* c. State	<input type="text" value="429,909.00"/>
* d. Local	<input type="text" value="10,000.00"/>
* e. Other	<input type="text" value="161,250.00"/>
* f. Program Income	<input type="text"/>
* g. TOTAL	<input type="text" value="839,943.00"/>

*** 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

a. This application was made available to the State under the Executive Order 12372 Process for review on

b. Program is subject to E.O. 12372 but has not been selected by the State for review.

c. Program is not covered by E.O. 12372.

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Yes No

If "Yes", provide explanation and attach

21. *By signing this application, I certify (1) to the statements contained in the list of certifications and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)**

** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix: * First Name:

Middle Name:

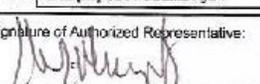
* Last Name:

Suffix:

* Title:

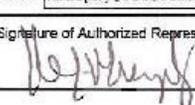
* Telephone Number: Fax Number:

* Email:

* Signature of Authorized Representative:  * Date Signed:

Application for Federal Assistance SF-424		
* 1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application	* 2. Type of Application: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision	* If Revision, select appropriate letter(s): <input type="text"/> * Other (Specify): <input type="text"/>
* 3. Date Received: 03/19/2015	4. Applicant Identifier: <input type="text"/>	
5a. Federal Entity Identifier: <input type="text"/>	5b. Federal Award Identifier: <input type="text"/>	
State Use Only:		
6. Date Received by State: <input type="text"/>	7. State Application Identifier: <input type="text"/>	
8. APPLICANT INFORMATION:		
* a. Legal Name: City of Lowell		
* b. Employer/Taxpayer Identification Number (EIN/TIN): 04-6001395	* c. Organizational DUNS: 0795219280000	
d. Address:		
* Street1: 50 Arcand Drive	Street2: <input type="text"/>	
* City: Lowell	County/Parish: <input type="text"/>	
* State: MA: Massachusetts	Province: <input type="text"/>	
* Country: USA: UNITED STATES	* Zip / Postal Code: 01852-1803	
e. Organizational Unit:		
Department Name: Planning and Development	Division Name: Community Development	
f. Name and contact information of person to be contacted on matters involving this application:		
Prefix: <input type="text"/>	* First Name: Christopher	
Middle Name: <input type="text"/>	* Last Name: Samaras	
Suffix: <input type="text"/>	Title: <input type="text"/>	
Organizational Affiliation: <input type="text"/>		
* Telephone Number: 978-674-4252	Fax Number: <input type="text"/>	
* Email: csamaras@lowellma.gov		

Application for Federal Assistance SF-424	
* 9. Type of Applicant 1: Select Applicant Type: <input type="text" value="C: City or Township Government"/> Type of Applicant 2: Select Applicant Type: <input type="text"/> Type of Applicant 3: Select Applicant Type: <input type="text"/> * Other (specify): <input type="text"/>	
* 10. Name of Federal Agency: <input type="text" value="U.S. Department of Housing and Urban Development (HUD)"/>	
11. Catalog of Federal Domestic Assistance Number: <input type="text" value="14.239"/> CFDA Title: <input type="text" value="Home Investment Partnership Program"/>	
* 12. Funding Opportunity Number: <input type="text" value="N/A"/> * Title: <input type="text" value="N/A"/>	
13. Competition Identification Number: <input type="text"/> Title: <input type="text"/>	
14. Areas Affected by Project (Cities, Counties, States, etc.): <input type="text"/> <div style="display: flex; justify-content: space-around; margin-top: 5px;"> Add Attachment Delete Attachment View Attachment </div>	
* 15. Descriptive Title of Applicant's Project: <input type="text" value="HOME funds will be allocated among eligible activities throughout the City of Lowell. Priority will be placed on Census tracts with high concentration of low and moderate income populations."/>	
Attach supporting documents as specified in agency instructions. <div style="display: flex; justify-content: space-around; margin-top: 5px;"> Add Attachments Delete Attachments View Attachments </div>	

Application for Federal Assistance SF-424	
16. Congressional Districts Of:	
* a. Applicant: <input type="text" value="3rd"/>	* b. Program/Project: <input type="text" value="15/16"/>
Attach an additional list of Program/Project Congressional Districts if needed.	
<input type="text"/>	<input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>
17. Proposed Project:	
* a. Start Date: <input type="text" value="07/01/2015"/>	* b. End Date: <input type="text" value="06/30/2016"/>
18. Estimated Funding (\$):	
* a. Federal	<input type="text" value="515,813.00"/>
* b. Applicant	<input type="text"/>
* c. State	<input type="text"/>
* d. Local	<input type="text"/>
* e. Other	<input type="text"/>
* f. Program Income	<input type="text" value="20,000.00"/>
* g. TOTAL	<input type="text" value="535,813.00"/>
* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?	
<input type="checkbox"/> a. This application was made available to the State under the Executive Order 12372 Process for review on <input type="text"/>	
<input type="checkbox"/> b. Program is subject to E.O. 12372 but has not been selected by the State for review.	
<input checked="" type="checkbox"/> c. Program is not covered by E.O. 12372.	
* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)	
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
If "Yes", provide explanation and attach	
<input type="text"/>	<input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>
21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)	
<input checked="" type="checkbox"/> ** I AGREE	
<small>** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.</small>	
Authorized Representative:	
Prefix: <input type="text"/>	* First Name: <input type="text" value="Kevin"/>
Middle Name: <input type="text"/>	
* Last Name: <input type="text" value="Murphy"/>	
Suffix: <input type="text"/>	
* Title: <input type="text" value="City Manager"/>	
* Telephone Number: <input type="text" value="970-674-4000"/>	Fax Number: <input type="text"/>
* Email: <input type="text" value="kmurphy@lowellma.gov"/>	
* Signature of Authorized Representative: 	* Date Signed: <input type="text"/>

Application for Federal Assistance SF-424		
* 1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application	* 2. Type of Application: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision	* If Revision, select appropriate letter(s): _____ * Other (Specify): _____
* 3. Date Received: 03/19/2015	4. Applicant Identifier: _____	
5a. Federal Entity Identifier: _____	5b. Federal Award Identifier: _____	
State Use Only:		
6. Date Received by State: _____	7. State Application Identifier: _____	
8. APPLICANT INFORMATION:		
* a. Legal Name: City of Lowell		
* b. Employer/Taxpayer Identification Number (EIN/TIN): 04-6001396	* c. Organizational DUNS: 0795219280000	
d. Address:		
* Street1: 50 Arcand Drive	Street2: _____	
* City: Lowell	County/Parish: _____	
* State: MA: Massachusetts	Province: _____	
* Country: USA: UNITED STATES	* Zip / Postal Code: 01852-1803	
e. Organizational Unit:		
Department Name: Planning and Development	Division Name: Community Development	
f. Name and contact information of person to be contacted on matters involving this application:		
Prefix: _____	* First Name: Christopher	
Middle Name: _____	* Last Name: Sanaras	
Suffix: _____	Title: _____	
Organizational Affiliation: _____		
* Telephone Number: 978-674-4252	Fax Number: _____	
* Email: csanaras@lowellma.gov		

Application for Federal Assistance SF-424	
<p>* 9. Type of Applicant 1: Select Applicant Type:</p> <p>C: City or Township Government</p> <p>Type of Applicant 2: Select Applicant Type:</p> <p>Type of Applicant 3: Select Applicant Type:</p> <p>* Other (specify):</p>	
<p>* 10. Name of Federal Agency:</p> <p>U.S. Department of Housing and Urban Development (HUD)</p>	
<p>11. Catalog of Federal Domestic Assistance Number:</p> <p>14.421</p> <p>CFDA Title:</p> <p>Housing Opportunities for People with AIDS</p>	
<p>* 12. Funding Opportunity Number:</p> <p>N/A</p> <p>* Title:</p> <p>N/A</p>	
<p>13. Competition Identification Number:</p> <p>Title:</p>	
<p>14. Areas Affected by Project (Cities, Counties, States, etc.):</p> <p>Add Attachment Delete Attachment View Attachment</p>	
<p>* 15. Descriptive Title of Applicant's Project:</p> <p>HOPEA funds will be allocated among eligible activities throughout Middlesex and Essex County.</p>	
<p>Attach supporting documents as specified in agency instructions.</p> <p>Add Attachments Delete Attachments View Attachments</p>	

Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant: * b. Program/Project:

Attach an additional list of Program/Project Congressional Districts if needed.

17. Proposed Project:

* a. Start Date: * b. End Date:

18. Estimated Funding (\$):

* a. Federal	<input type="text" value="1,067,827.00"/>
* b. Applicant	<input type="text" value="2,000.00"/>
* c. State	<input type="text" value="397,523.00"/>
* d. Local	<input type="text" value="921,505.00"/>
* e. Other	<input type="text" value="20,754.00"/>
* f. Program Income	<input type="text"/>
* g. TOTAL	<input type="text" value="2,429,609.00"/>

*** 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

a. This application was made available to the State under the Executive Order 12372 Process for review on

b. Program is subject to E.O. 12372 but has not been selected by the State for review.

c. Program is not covered by E.O. 12372

*** 20. Is the Applicant Delinquent On Any Federal Debt? (if "Yes," provide explanation in attachment.)**

Yes No

If "Yes", provide explanation and attach:

21. *By signing this application, I certify (1) to the statements contained in the list of certifications and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 28, Section 1001)**

** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix: * First Name:

Middle Name:

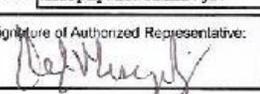
* Last Name:

Suffix:

* Title:

* Telephone Number: Fax Number:

* Email:

* Signature of Authorized Representative:  * Date Signed:

Appendix - Alternate/Local Data Sources

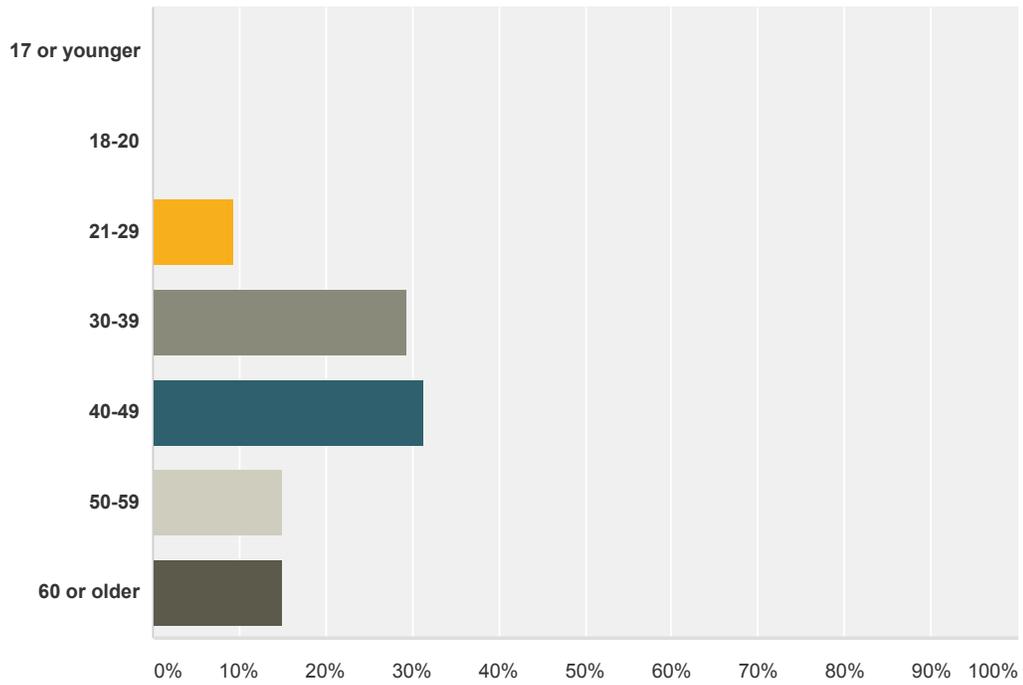
1	Data Source Name NA-10 Housing Needs Assessment: Children
	List the name of the organization or individual who originated the data set. 2009-2013 American Community Survey
	Provide a brief summary of the data set. MEDIAN HOUSEHOLD INCOME THE PAST 12 MONTHS (IN 2013 INFLATION-ADJUSTED DOLLARS) BY TENURE AND OCCUPANCY
	What was the purpose for developing this data set? To determine occupancy of children in a household by housing tenure
	Provide the year (and optionally month, or month and day) for when the data was collected. 2009-2013 ACS Data
	Briefly describe the methodology for the data collection. survey of percentage of households
	Describe the total population from which the sample was taken. n/a
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed. n/a
	2
Data Source Name 2013 PIT Count	
List the name of the organization or individual who originated the data set. City of Lowell, COC	
Provide a brief summary of the data set. 2013 Point in Time Count	
What was the purpose for developing this data set? n/a	
Provide the year (and optionally month, or month and day) for when the data was collected. n/a	
Briefly describe the methodology for the data collection. n/a	

	<p>Describe the total population from which the sample was taken.</p> <p>n/a</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>n/a</p>
3	<p>Data Source Name</p> <p>2013 HIC Count</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>n/a</p>
	<p>Provide a brief summary of the data set.</p> <p>n/a</p>
	<p>What was the purpose for developing this data set?</p> <p>n/a</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>n/a</p>
	<p>Briefly describe the methodology for the data collection.</p> <p>n/a</p>
	<p>Describe the total population from which the sample was taken.</p> <p>n/a</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>n/a</p>

Con Plan Survey Results

Q1 What is your age?

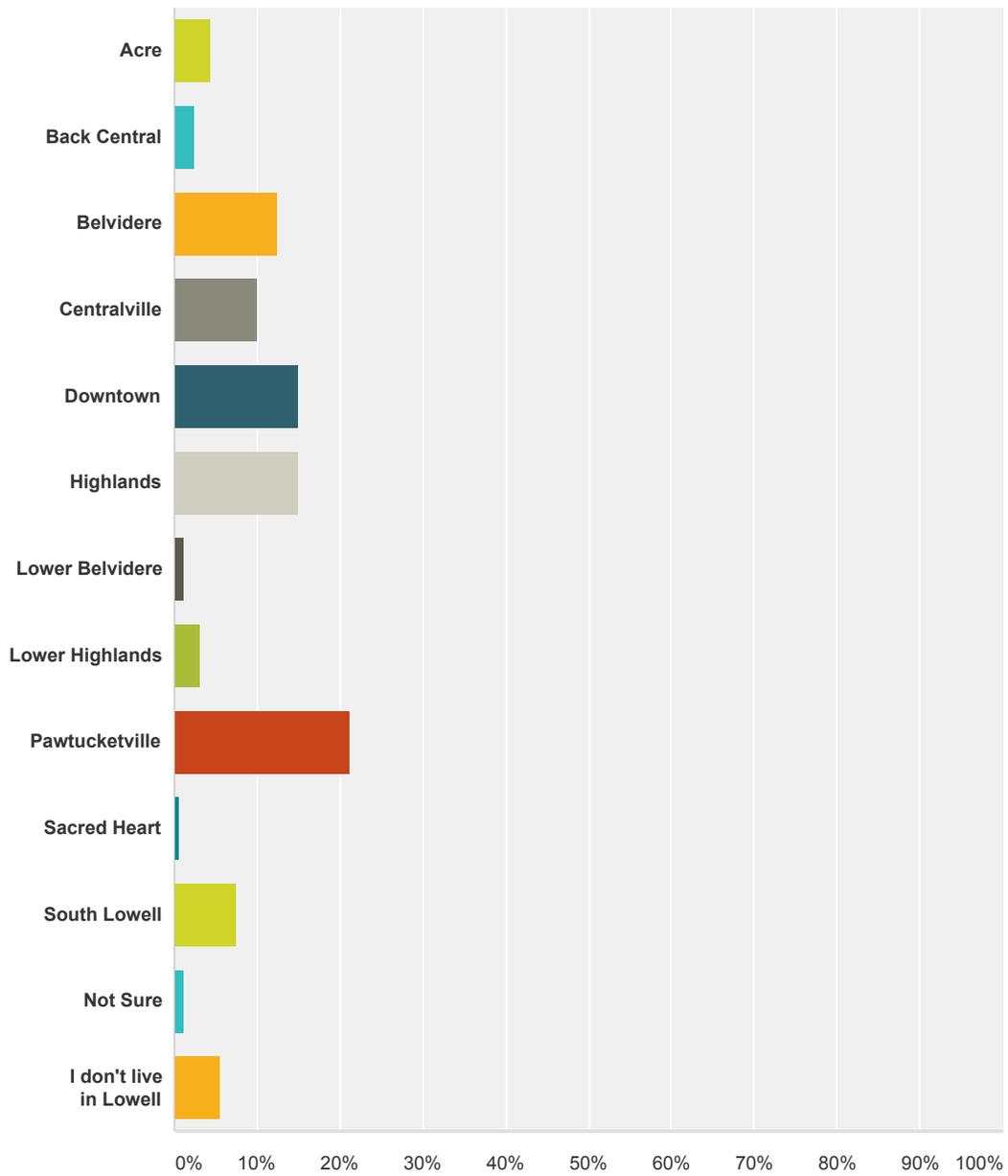
Answered: 160 Skipped: 0



Answer Choices	Responses
17 or younger	0.00% 0
18-20	0.00% 0
21-29	9.38% 15
30-39	29.38% 47
40-49	31.25% 50
50-59	15.00% 24
60 or older	15.00% 24
Total	160

Q2 In what Neighborhood do you currently reside?

Answered: 160 Skipped: 0

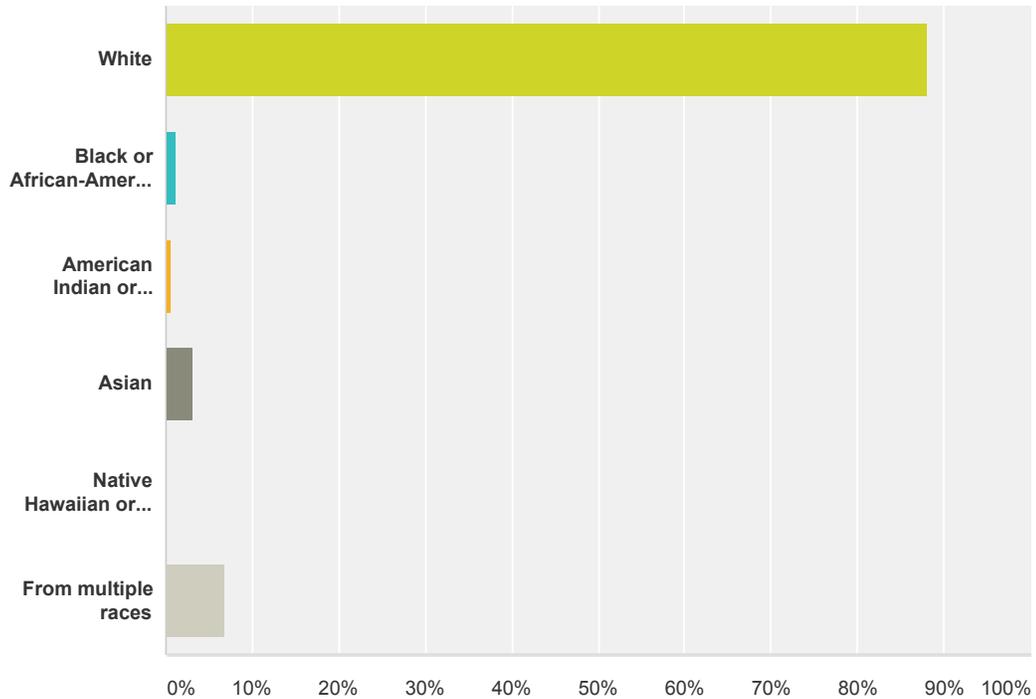


Answer Choices	Responses
Acre	4.38% 7
Back Central	2.50% 4
Belvidere	12.50% 20
Centralville	10.00% 16
Downtown	15.00% 24

Highlands	15.00%	24
Lower Belvidere	1.25%	2
Lower Highlands	3.13%	5
Pawtucketville	21.25%	34
Sacred Heart	0.63%	1
South Lowell	7.50%	12
Not Sure	1.25%	2
I don't live in Lowell	5.63%	9
Total		160

Q3 Are you White, Black or African-American, American Indian or Alaskan Native, Asian, Native Hawaiian or other Pacific islander, or some other race?

Answered: 160 Skipped: 0



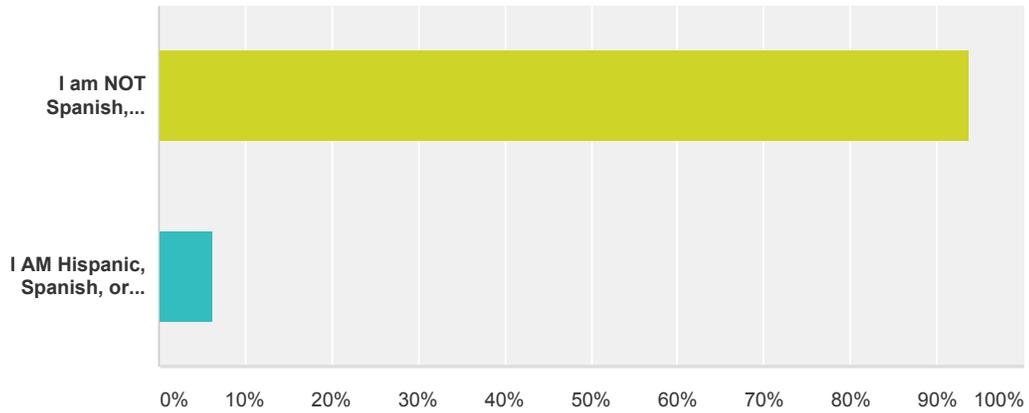
Answer Choices	Responses
White	88.13% 141
Black or African-American	1.25% 2
American Indian or Alaskan Native	0.63% 1
Asian	3.13% 5
Native Hawaiian or other Pacific Islander	0.00% 0
From multiple races	6.88% 11
Total	160

#	Some other race (please specify)	Date
1	HISPANIC	2/27/2015 2:51 PM
2	Latino	2/23/2015 1:19 PM
3	American	2/20/2015 10:49 AM
4	American	2/20/2015 10:34 AM
5	Portuguese	2/3/2015 12:20 AM

6	human race	2/1/2015 6:15 PM
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Q4 Are you Mexican, Mexican-American, Chicano, Puerto Rican, Cuban, Cuban-American, or some other Spanish, Hispanic, or Latino group?

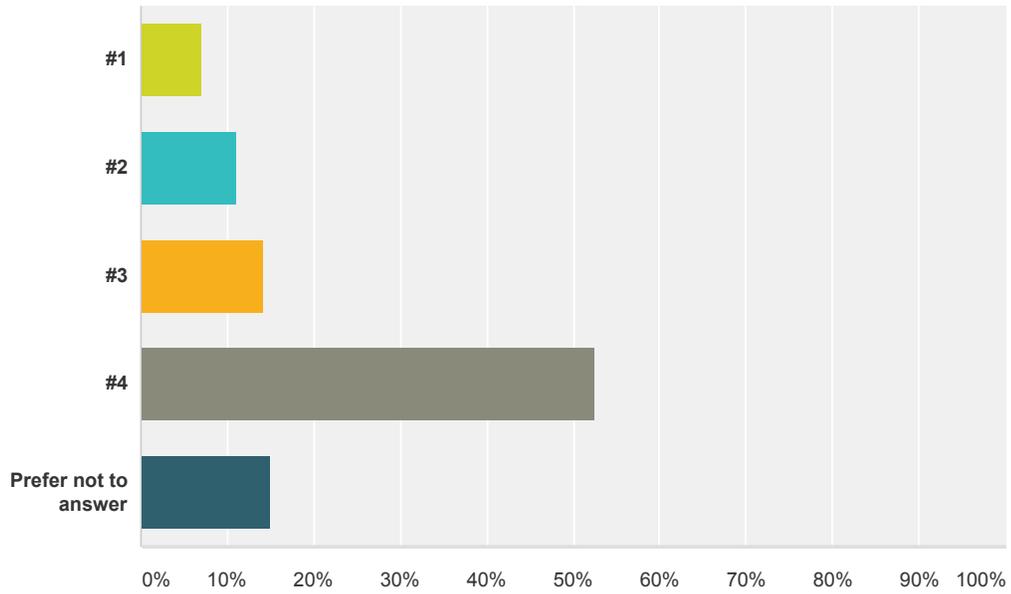
Answered: 160 Skipped: 0



Answer Choices	Responses
I am NOT Spanish, Hispanic, or Latino	93.75% 150
I AM Hispanic, Spanish, or Latino	6.25% 10
Total	160

Q5 Household Income Using the Chart Above, what Number best represents your household income before taxes during the past 12 months?

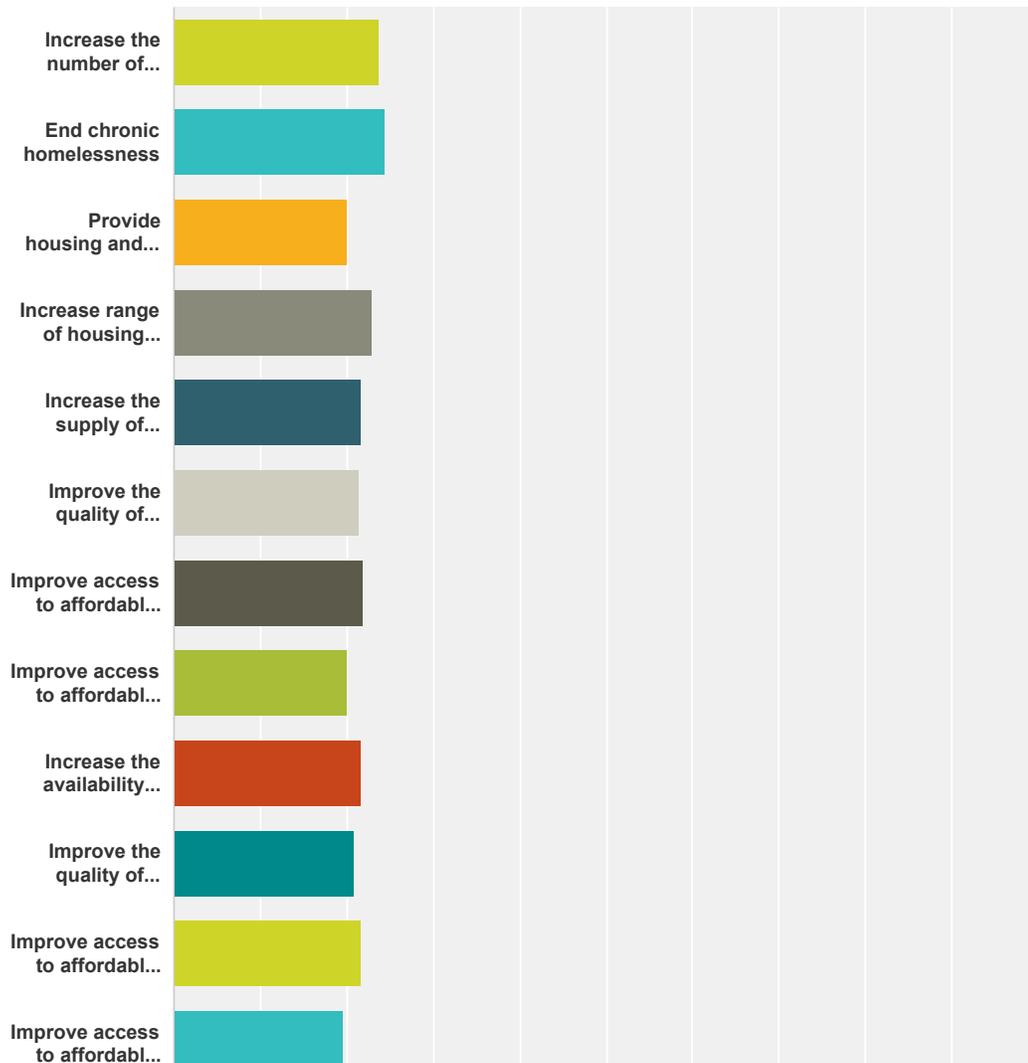
Answered: 154 Skipped: 6

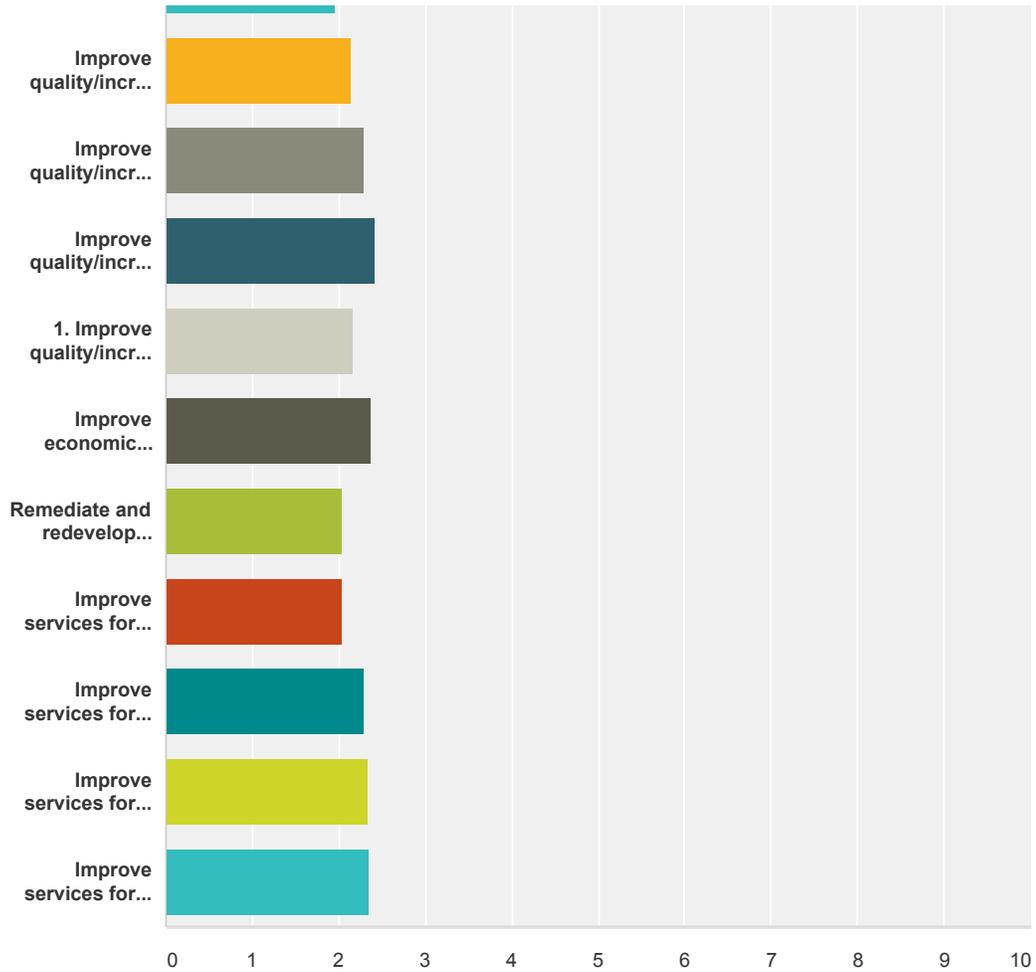


Answer Choices	Responses	
#1	7.14%	11
#2	11.04%	17
#3	14.29%	22
#4	52.60%	81
Prefer not to answer	14.94%	23
Total		154

Q6 The next questions below outlines the priority need categories that HUD has found to be eligible to be supported with Consolidated Plan program funds. The next series of questions pertain those categories, which are as follows:
GOAL A: HOMELESS/HIV/AIDS
GOAL B: NONHOMELESS SPECIAL NEEDS
GOAL C: RENTAL HOUSING
GOAL D: OWNER-OCCUPIED HOUSING
GOAL E: PUBLIC FACILITIES
GOAL F: INFRASTRUCTURE
GOAL G: ECONOMIC DEVELOPMENT
GOAL H: PUBLIC SERVICES
 Please rank by priority, and vary your responses. (LMI represents Low-mod income person)

Answered: 126 Skipped: 34



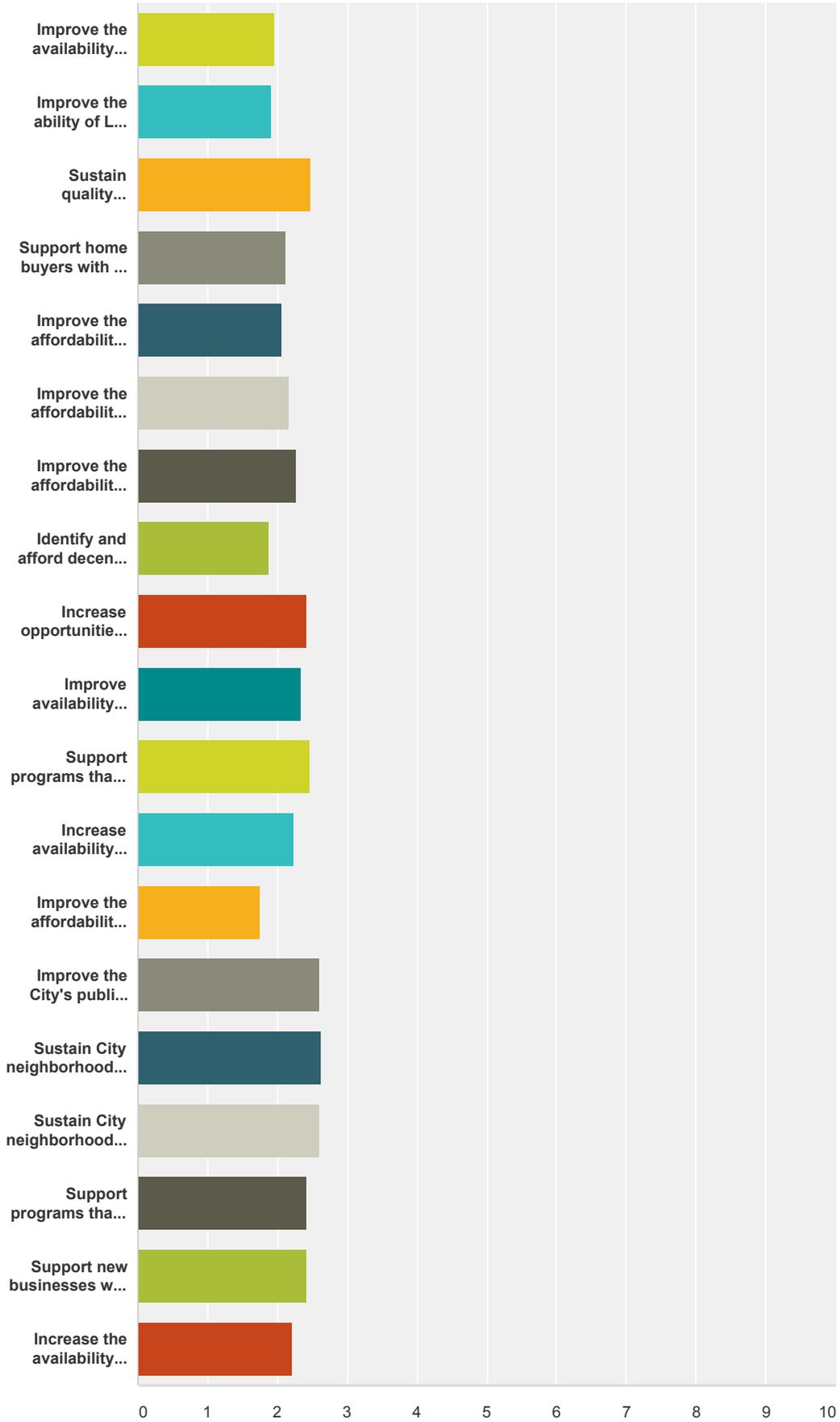


	LOW Priority	MEDIUM Priority	HIGH Priority	Total	Weighted Average
Increase the number of homeless persons moving into permanent housing	11.11% 14	38.89% 49	50.00% 63	126	2.39
End chronic homelessness	8.73% 11	38.10% 48	53.17% 67	126	2.44
Provide housing and supportive services for persons with HIV/AIDS and their families	19.84% 25	60.32% 76	19.84% 25	126	2.00
Increase range of housing options and related services for persons with special needs	8.73% 11	53.97% 68	37.30% 47	126	2.29
Increase the supply of affordable rental housing	20.63% 26	41.27% 52	38.10% 48	126	2.17
Improve the quality of affordable rental housing	22.22% 28	39.68% 50	38.10% 48	126	2.16
Improve access to affordable rental housing	18.25% 23	44.44% 56	37.30% 47	126	2.19
Improve access to affordable rental housing for minorities	29.37% 37	41.27% 52	29.37% 37	126	2.00
Increase the availability of affordable owner housing	18.25% 23	46.83% 59	34.92% 44	126	2.17

Improve the quality of owner housing	26.19% 33	39.68% 50	34.13% 43	126	2.08
Improve access to affordable owner housing	16.67% 21	49.21% 62	34.13% 43	126	2.17
Improve access to affordable owner housing for minorities	29.37% 37	44.44% 56	26.19% 33	126	1.97
Improve quality/increase quantity of neighborhood facilities serving LMI persons	17.46% 22	50.79% 64	31.75% 40	126	2.14
Improve quality/increase quantity of facilities that benefit LMI teens and youth	11.90% 15	47.62% 60	40.48% 51	126	2.29
Improve quality/increase quantity of facilities that benefit seniors and the elderly	5.56% 7	46.83% 59	47.62% 60	126	2.42
1. Improve quality/increase quantity of public improvements that benefit LMI persons	12.70% 16	57.14% 72	30.16% 38	126	2.17
Improve economic opportunities for LMI persons	10.32% 13	42.86% 54	46.83% 59	126	2.37
Remediate and redevelop brownfields	26.98% 34	41.27% 52	31.75% 40	126	2.05
Improve services for LMI persons	23.81% 30	48.41% 61	27.78% 35	126	2.04
Improve services for LMI youth and teens	15.08% 19	41.27% 52	43.65% 55	126	2.29
Improve services for seniors and the elderly	8.73% 11	48.41% 61	42.86% 54	126	2.34
Improve services for disabled adults	7.94% 10	48.41% 61	43.65% 55	126	2.36

Q7 Please rank by priority, and vary your responses. (LMI represents Low-mod income person)

Answered: 104 Skipped: 56



	LOW Priority	MEDIUM Priority	HIGH Priority	Total	Weighted Average
Improve the availability of affordable housing through the creation of new housing units.	32.69% 34	37.50% 39	29.81% 31	104	1.97
Improve the ability of LMI households with HIV/AIDS to remain in decent affordable housing units and housing-related supportive services.	24.04% 25	58.65% 61	17.31% 18	104	1.93
Sustain quality standards of affordable housing through units inspected for compliance with health and sanitary codes.	8.65% 9	34.62% 36	56.73% 59	104	2.48
Support home buyers with pre and post-purchase counseling services.	26.92% 28	34.62% 36	38.46% 40	104	2.12
Improve the affordability of home ownership through down payment assistance.	29.81% 31	34.62% 36	35.58% 37	104	2.06
Improve the affordability of housing through rehabilitation assistance via repairs and lead-paint abatement.	14.42% 15	53.85% 56	31.73% 33	104	2.17
Improve the affordability of housing through increased fuel efficiency via fuel assistance services.	11.54% 12	49.04% 51	39.42% 41	104	2.28
Identify and afford decent housing for LMI households with HIV/AIDS with financial assistance and services.	31.73% 33	49.04% 51	19.23% 20	104	1.88
Increase opportunities for LMI youth through educational, recreational, leadership-development programs	8.65% 9	39.42% 41	51.92% 54	104	2.43
Improve availability and accessibility of programs that maintain and enhance the quality of life for the elderly and special needs populations	7.69% 8	50.96% 53	41.35% 43	104	2.34
Support programs that provide emergency food and shelter to homeless and at-risk households	6.73% 7	40.38% 42	52.88% 55	104	2.46
Increase availability and accessibility of public facilities for LMI youth, elderly, and special needs populations via new public facilities created or assisting existing facility renovations	9.62% 10	57.69% 60	32.69% 34	104	2.23
Improve the affordability of a LMI households living environment through the provision of household goods via households receiving furnishing and household goods to equip them for new apartments	38.46% 40	48.08% 50	13.46% 14	104	1.75
Improve the City's public infrastructure and public parks	4.81% 5	28.85% 30	66.35% 69	104	2.62
Sustain City neighborhoods through activities that improve the physical environment	1.92% 2	32.69% 34	65.38% 68	104	2.63
Sustain City neighborhoods through demolition of vacant and abandoned properties	5.77% 6	26.92% 28	67.31% 70	104	2.62
Support programs that provide LMI residents with training and technical support to obtain employment	3.85% 4	50.00% 52	46.15% 48	104	2.42
Support new businesses with small business loans and technical assistance	7.69% 8	42.31% 44	50.00% 52	104	2.42
Increase the availability and accessibility of jobs for LMI persons through financial incentive programs to businesses relocating to the City	11.54% 12	55.77% 58	32.69% 34	104	2.21

Q8 Any other housing and community development priorities in Lowell not mentioned you would like to tell us about?

Answered: 26 Skipped: 134

#	Responses	Date
1	SECURITY IN THE CITY: Lowell is getting very dangerous to live , not a safe city to live , AND RENATAL RATES are extremely high .	2/27/2015 2:55 PM
2	Ongoing engagement of residents to help collectively take ownership of the areas they live with the goal of creating a stronger community and safer neighborhoods overall.	2/25/2015 2:02 PM
3	FIXTHE PUMPING STATION to get us re-certified and off unnecessary mandatory flood insurance(its only been 10 years waiting for that)	2/25/2015 6:23 AM
4	enhance public transportation to enable LMI to get to jobs, services, etc.	2/24/2015 2:21 PM
5	Fix school playgrounds! Add , fix , improve! Also we need more recreational activities for our children. More sports, physical activities starting at preschool level. Our children are more into electronics and need more school based excersize. Etc... A water park for lowell other then shed park, open longer hours too would be nice since its way too crammed in the summer.	2/23/2015 11:23 PM
6	Beach areas, parks, school gardens	2/23/2015 8:56 PM
7	Why isn't there anything in the South Lowell area for recreation for the children? No skate parks, pool on Gorham St closed for yrs etc. Do the children in this area not matter?	2/23/2015 10:38 AM
8	Worry less about housing for LMI. Lowell has enough. Worry more about job opportunities and transportation to those jobs. The rest will fall into place	2/22/2015 3:26 PM
9	keep the streets and parks clean of litter. It's disgusting. Encourage people to not litter any way possible please!	2/21/2015 8:37 PM
10	Isolationism of neighborhoods by bad road design reduces opportunity for its residents. Making Lowell more walkable and reducing car dependence will strengthen neighborhoods.	2/20/2015 10:47 PM
11	Need a mix of low income housing with higher priced units to preserve present local business and creative opportunitites. The businesses need customers !	2/20/2015 9:38 PM
12	Bike lanes Shared bike transportation Improve traffic on/surrounding bridges	2/20/2015 7:14 PM
13	I would like to re-tool NMCOCG to increase density in areas in our suburbs well-served by jobs and transit (like Drum Hill...) so that fewer lower income residents need to have cars to get to work or take lengthy bus trips, and Lowell isn't the only local municipality to support LMIs	2/20/2015 5:32 PM
14	Housing for Vets and not Illegals.	2/20/2015 2:47 PM
15	Be sure we have No homeless veterans.	2/20/2015 12:18 PM
16	Stop monstrocities like GrandView from being built in a neighborhood of single family homes.	2/20/2015 7:38 AM
17	Cleanliness is an issue. Pride in the way your property looks particularly if you rent it out	2/20/2015 5:08 AM
18	Need much improved services for the genuinely disabled. 'm 55 with a serious, chronic illness expected to result in death within 2.8 years of diagnosis. I'm living in a fire-damaged, "handy-man-special" that I no longer have the health or income to repair. I would like to sell it to a developer if it would cover my remaining loans; it could be "flipped" and make a good starter home for a couple or small family. I could then move into disabled housing where I wouldn't have to worry constantly about the mortgage, finding someone to shovel my walkways, trying to maintain the home. But I've been told that there is an 18 month wait for the less desirable disability units and a 6 year one for the nice ones. Won't help me; I only have 7 months of the 2.8 year prognosis left if the docs are correct. Also need to increase access by making the disabled person aware of where to go for help. I got a 2 year run-around before being told where to access energy/heating help, housing help, etc.. (And I'm still not sure if the housing help is accurate; have been tossed back & forth between 3 agencies and still no solid answers, much less help.)	2/19/2015 7:31 PM

19	Focus on our downtown environment, bring in anchor store(s), family shopping venues, etc.	2/19/2015 5:40 PM
20	1) Public transportation. Increase hours of operation of LRTA, especially early in the morning. Many jobs in the suburbs or in the city start before 7:00 AM and the LRTA schedule does not insure access to such jobs. The LRTA seems solely focused on moving passengers to the commuter train, instead of also moving passengers to jobs and activities in the Lowell metropolitan area. 2) Pedestrian/bicycle safety and neighborhood walkability. Bicycling should be encouraged as a primary mode of transportation to get people to and from work. Many people are afraid to do this out of fear. Traffic should be calmed to make walking safer as well.	2/3/2015 4:31 PM
21	More publicly available information concerning housing stock: availability, inspection status, income of residents, crime stats, age distribution, and so on. Difficult to assign priorities without knowing the basic data. For instance, I am familiar with youth-at-risk programs, and believe that we may have enough, but I just don't know much about housing. Similarly, I would like to know how bus routes impact housing, but no data.	2/2/2015 3:47 PM
22	I live in JAMBRA, so I stated 'not sure' on neighborhood because it is not listed as a neighborhood. Thank you.	2/1/2015 1:24 PM
23	no	1/30/2015 9:44 PM
24	Tear down roads and sidewalks and re-built them. Also, less trash on roads and sidewalks, shovel sidewalks as good as roads are shoveled (sidewalks are neglected in most cases).	1/30/2015 6:36 PM
25	Lowell currently has too much housing/assistance for low income. The only way this city will survive is with diversity. We need to support businesses more than people with this federal money.	1/30/2015 11:59 AM
26	NA	1/20/2015 10:53 AM