



City of Lowell Massachusetts

Consolidated Annual Performance and Evaluation Report (CAPER)

for the HUD
CDBG, ESG, HOME and HOPWA
Programs

2011-2012 Program Year



Office of the City Manager
Department of Planning and Development
JFK Civic Center, 50 Arcand Drive
Lowell, MA 01852
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September 2012

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Second Program Year CAPER

The CPMP

Second Consolidated Annual Performance and Evaluation Report includes Narrative Responses to CAPER questions that CDBG, HOME, HOPWA, and ESG grantees must respond to each year in order to be compliant with the Consolidated Planning Regulations. The Executive Summary narratives are optional.

The grantee must submit an updated Financial Summary Report (PR26).

GENERAL	3
Executive Summary	3
General Questions	18
Managing the Process	31
Citizen Participation	32
Institutional Structure	35
Monitoring	36
Lead-based Paint.....	47
HOUSING	49
Housing Needs	49
Specific Housing Objectives	53
Public Housing Strategy	56
Barriers to Affordable Housing.....	60
HOME/ American Dream Down Payment Initiative (ADDI).....	63
HOMELESS	66
Homeless Needs.....	66
Specific Homeless Prevention Elements	72
Emergency Shelter Grants (ESG).....	76
COMMUNITY DEVELOPMENT	81
Community Development	81
Antipoverty Strategy.....	105
NON-HOMELESS SPECIAL NEEDS	107
Non-homeless Special Needs	107
Specific HOPWA Objectives	109
OTHER NARRATIVE.....	120

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GENERAL

Executive Summary

This module is optional but encouraged. If you choose to complete it, provide a brief overview that includes major initiatives and highlights that were proposed and executed throughout the first year.

Program Year 2 CAPER Executive Summary response:

This Consolidated Annual Performance and Evaluation Report (CAPER) describes the activities undertaken during the program year beginning July 1, 2011 and ending June 30, 2012 using 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. Activities and accomplishments described in this report 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 were used for eligible activities throughout Middlesex County.



*Armory Park, Lower Highlands
CDBG Assistance through Neighborhood
Impact Initiative*

A complete draft of this report was made available for public review and comment for a 15-day period beginning September 6, 2012. The availability of the report was publicly advertised consistent with the provisions of Lowell's Consolidated Plan. The complete document is 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.

FUNDS RECEIVED

The table below outlines the Consolidated Plan funding received by the City of Lowell between July 1, 2011 and June 30, 2012. This table only includes new funds received during the program year and does not account for either unspent prior year funds used for 2011-12 program year activities or funds from prior years spent during the 2011-12 program year.

Program Funds Received

	CDBG	HOME	H-ESG	HOPWA	Total
Entitlement Grants	\$2,172,762	\$1,049,022	\$105,442	\$704,550	\$4,031,776
Program Income	\$205,074	\$51,643	\$0	\$0	\$256,717
Total Funds Received	\$2,377,836	\$1,100,665	\$105,442	\$704,550	\$4,288,493

Source: IDIS Report PR01, 8/29/2012

FUNDS EXPENDED

The activities and accomplishments outlined in this document are based on the expenditure of Federal funding between July 1, 2011 and June 30, 2012 as outlined below. Funds expended during the program year include reprogrammed prior year funds and funds awarded to activities in prior program years that were not spent until the 2011-12 program year. In addition, several large construction projects will span over the course of several program years with expenditures occurring over multiple years. As a result, funds expended do not equal funds received. Reimbursements paid in July 2011 to subrecipients for activities completed prior to June 30, 2011 are not included in the totals below.

Program Funds Expended

	CDBG	HOME	H-ESG	HOPWA	Total
Total Funds Expended	\$2,082,118	\$330,851	\$95,467	\$605,748	\$3,114,183

Source: IDIS Reports: PR02, PR03, PR06, 8/29/12

REGULATORY CAPS AND SET-ASIDES

Program administration expenses were within the regulatory caps as outlined below.

Program Administration Expenses

	CDBG	HOME	H-ESG	HOPWA
FFY 2011 Entitlement	\$2,172,762	\$1,049,022	\$105,442	\$704,550
2011-12 Program Income	\$205,074	\$51,643	\$0	\$0
Administrative Cap Allowance	20%	10%	5%	3%
Maximum Allowable Expenditures	\$475,567	\$110,067	\$5,272	\$21,137
Actual Program Administration Expenditures	\$420,347	\$103,567	\$5,272	\$21,137

Source: IDIS Report PR02, 8/29/12

Note: CDBG admin expenditures reported in the table above are higher than those reported in the PR03 and PR26 IDIS reports. The total in the above table is consistent with the PR02 IDIS report as well as the City's accounting system and is used throughout this CAPER report in order to demonstrate that the City stayed well below its Admin cap even using the highest figure reported through IDIS.

The limit on CDBG expenditures for public service activities has been calculated as follows.

CDBG Public Service Activity Cap

FFY 2011 Entitlement	\$2,172,762
2010-11 Program Income	\$97,280
Public Service Activity Cap Allowance	15%
Public Service Cap	\$340,506
Public Service Activity Expenditures	\$293,948

Source: IDIS Reports PR01 & PR03, 8/29/2012

The required HOME set-aside for Community Housing Development Organizations (CHDOs) is calculated as noted in the table below. The CHDO commitment listed

was awarded to the Residents First Development Corporation for construction of new affordable housing at the Rivers Edge Development.

HOME CHDO Set-Aside Calculation

FFY 2011 Entitlement	\$1,049,022
Minimum CHDO Set-Aside Percentage	15%
Minimum Required CHDO Set-Aside	\$157,353
Total CHDO Commitments*	\$200,000

Source: IDIS Report PR02, 8/29/2012

*The City committed \$1.3M in HOME funds to the Rivers Edge Development. This award was initially made in 2009 with the intention to disperse the funds over a period of seven years. The 2011-12 program year marked the third of this seven year commitment. The City recently decided to formally commit in IDIS the full balance of the award in FY11-12. As a result the total CHDO commitments for the program year will be \$900,000. These additional funds were committed in IDIS after the final reports were produced for this CAPER.



Before

After

*Lowell Community Health Center, 161 Jackson St.
CDBG funds are assisting with the redevelopment of the LCHC Facility
as well as improvements to roadway infrastructure throughout the
Hamilton Canal District.*

The following table reviews the City of Lowell’s compliance with the regulatory requirement that 70% of CDBG expenditures benefit low and- moderate-income persons. With the 2010-2015 Five-Year Consolidated Plan, the City of Lowell has adopted a three-year reporting period for calculating the low- and moderate-income benefit from the expenditure of CDBG and related funds.

CDBG Low and Moderate Income Benefit

Summary of CDBG Resources		2011-2012 Program Year	2010-2012 Projection
01	Unexpended CDBG funds at the end of 2010-11 Program Year	\$2,134,641	\$2,203,781
02	Entitlement Grant	\$2,172,762	\$2,237,356
03	Surplus Urban Renewal Funds	N/A	N/A
04	Section 108 Guaranteed Loan Funds & BEDI Grants	\$0	\$0
05	Program Income	\$205,621	\$169,151
06	Returns	\$0	\$0
07	Adjustment to Compute Total Available	\$0	\$0
08	Total Available (sum, lines 01-07)	\$4,513,024	\$4,610,287
Summary of CDBG Expenditures			
09	Disbursements other than Section 108 Repayments and Planning/Administrations	\$1,457,849	\$1,387,501
10	Adjustments to Compute Total Subject to Low/Mod Benefit	\$0	\$0
11	Amount Subject to Low/Mod Benefit (line 09 + line 10)	\$1,457,849	\$1,387,501
12	Disbursed in IDIS for Planning/Administration	\$420,347	\$455,819
13	Disbursed in IDIS for Section 108 Repayments	\$361,907	\$195,636
14	Adjustment to Compute Total Expenditures	\$0	\$0
15	Total Expenditures (sum, lines 11-14)	\$2,240,103	\$2,038,956
16	Unexpended Balance (line 08 - line 15)	\$2,272,921	\$2,571,331
2010-2012 Program Year Low/Mod Benefit			
17	Expended for Low/Mod Housing in Special Areas	\$0	\$0
18	Expended for Low/Mod Multi-Unit Housing	\$0	\$0
19	Disbursed for Other Low/Mod Activities	\$1,449,310	\$1,428,201
20	Adjustment to Compute Total Low/Mod Credit	\$0	\$0
21	Total Low/Mod Credit (sum, lines 17-20)	\$1,449,310	\$1,428,201
22	Percent Low/Mod Credit (line 21/11)	99%	103%
	Minimum Required Low/Mod Credit	70%	70%

The following table outlines the City of Lowell’s expenditures in compliance with regulatory requirements for the 2011-12 Program Year.

Compliance with Regulatory Requirements

Requirement	Required	Spent
CDBG Administrative Cap	<= \$475,567	\$420,347
CDBG Public Service Cap	<=\$340,506	\$293,949
HOME Administrative Cap	<=\$110,067	\$103,567
HOME CHDO Set-Aside	>=\$157,353	\$200,000
ESG Administrative Cap	<=\$5,272	\$5,272
HOPWA Grantee Administrative Cap (Lowell)	<=\$21,137	\$21,137

RECOVERY ACT PROGRAMS

In addition to the Consolidated Plan funds discussed, the City is currently administering \$1.2M in Neighborhood Stabilization Program funds, awarded through the Massachusetts Department of Housing and Community Development. These funds were awarded on a competitive basis from the State’s allotment of NSP1 funds through the Housing and Economic Recovery Act of 2008. Lowell is using these dollars to support the rehabilitation of vacant and foreclosed properties. The City also received \$200,000 in NSP funds for strategic demolition of abandoned property. This program is helping to revitalize neighborhoods impacted by the national foreclosure crisis. NSP funded activities support several of the City’s housing priorities identified in the 2005-2010 and 2010-2015 Consolidated Plans.

In addition to NSP1 funds, Lowell was awarded more than \$10,570,000 in funds through the 2009 American Recovery and Reinvestment Act. The programs supported by these funds are summarized in the table below. Many programs supported through ARRA funds are recipients of Consolidated Plan funds and are using these dollars to either enhance existing programs or create new activities to meet the needs of Lowell’s low- and moderate-income residents.

ARRA Grant Program	Award	Description
Community Development Block Grant-Recovery	\$639,803	Supporting programs that promote economic development and job creation as well as infrastructure improvements in Lowell’s downtown
Homelessness Prevention/Rapid Re-housing Program	\$978,048	Supporting activities that help those at-risk of becoming homeless and homeless individuals that could be housed in affordable housing units
Lead Hazard Control Grant	\$3,000,000	Supporting lead abatement activity in Lowell and surrounding communities
Energy Efficiency & Conservation Block Grant – Entitlement Program*	\$954,700	Supporting energy efficiency retrofits, installation of renewable energy technology, and installation of bike lane infrastructure
Energy Efficiency & Conservation Block Grant – Better Buildings Program*	\$5,000,000	Supporting energy efficiency retrofits on historic non-residential buildings in Lowell’s Downtown National Park Historic District

* ARRA programs administered through the U.S. Department of Energy

The City’s Lead Hazard Control grant was completed in April 2012. Additional discussion about accomplishments achieved through this program are included in the Lead Paint section of this CAPER report.

As of July 20, 2012 the City expended its full HPRP award and is in the process of closing out this grant per HUD requirements.

A final project under the CDBG-R program is near completion and expected to draw down the remaining balance by the end of September. The City is also expected to draw down the balance of EECBG funds by September. The BetterBuildings Program is entering the final year of the project and will expend its award and complete its projects by May 2013.

Additional information about how the City is using Recovery Act dollars is included in the General Questions section of this report.

SUMMARY OF PRIORITY GOALS AND EXPENDITURES

The City of Lowell’s 2010-2015 Consolidated Plan established seven priority needs to be addressed using Federal funds. The following table outlines these goals and how funds were used in the 2011-12 program year. This chart does not include program administration costs, which are presumed to be distributed across the priority need areas in a manner roughly proportional to the activity expenses.

Expenditures by Five-Year Plan Priority Needs

Priority Need	Consolidated Plan		Actual Expenditures	
	Five-Year Budget	Five-Year Proportion	2011-12 Expenditures	2011-12 Proportion
HOMELESS/HIV/AIDS	\$3,640,000	16%	\$695,942	27%
NONHOMELESS SPECIAL NEEDS	\$227,500	1%	\$90,511	4%
AFFORDABLE HOUSING	\$9,100,000	40%	\$360,141	14%
PUBLIC FACILITIES	\$3,640,000	16%	\$593,676	23%
INFRASTRUCTURE	\$1,820,000	8%	\$387,718	15%
ECONOMIC DEVELOPMENT	\$2,730,000	12%	\$246,070	10%
PUBLIC SERVICES	\$1,592,500	7%	\$210,938	8%

Source: IDIS Reports: PR02, PR03, PR06, 8/29/2012

*Percentages may not equal 100 due to rounding

The City of Lowell’s 2010-15 Consolidated Plan also recognizes four thematic funding areas that correspond to the vision of the City of Lowell’s Comprehensive Master Plan. The following table outlines these thematic areas and how funds were used in the 2011-12 program year. This chart does not include program administration costs, which are presumed to be distributed across the priority need areas in a manner roughly proportional to the activity expenses.

Expenditures by Master Plan Themes

Priority Need	Consolidated Plan		Actual Expenditures	
	Five-Year Budget	Five-Year Proportion	2011-12 Expenditures	2011-12 Proportion
LIFETIME CITY	\$12,740,000	56%	\$1,294,947	50%
ECONOMIC DEVELOPMENT	\$2,275,000	10%	\$246,070	12%
NEIGHBORHOOD CHARACTER	\$4,550,000	20%	\$425,388	16%
CAPACITY BUILDING	\$3,185,000	14%	\$618,597	24%

Source: IDIS Reports: PR02, PR03, PR06, 8/29/2012

*Percentages may not equal 100 due to rounding

ACTIVITIES

The following tables list the activities and programs that were supported using Consolidated Plan program funds during the 2011-12 program year. Program Administration and Planning activities have been excluded from this list.

Organization-Activity	2011-2012 Expenditures
CDBG NON-PUBLIC SERVICE CAP ACTIVITIES	
Acre Family Day Care Center - Family Child Care Business Development	\$15,000.00
Boys & Girls Club of Greater Lowell, Inc.- Boys & Girls Club Roof	\$54,850.00
City of Lowell, Council on Aging - Senior Center Lease	\$335,938.42
City of Lowell, DPD - Demolition Program	\$8,538.52
City of Lowell, DPD - Emergency Repair Program	\$28,973.43
City of Lowell, DPD - HCD Infrastructure/Construction Mgmt	\$224,990.23
City of Lowell, DPD - Lead Abatement Program	\$42,345.75
City of Lowell, DPD - Neighborhood Innovation Grant Program	\$5,250.00
City of Lowell, DPD. - Sanitary Code Enforcement	\$45,000.00
City of Lowell, DPD - Section 108 Debt Service (2011)	\$199,069.79
City of Lowell, DPD - Small Business Loan Program - Assets for Artists	\$2,500.00
City of Lowell, DPD - Small Business Loan Program - Best Retail Practices	\$25,500.00
City of Lowell, DPD- Thorndike Sidewalk Lights/ South Common	\$69,880.00
City of Lowell, Office of the City Manager - Neighborhood Impact Initiative (Back Central)	\$29,427.06
City of Lowell, Office of the City Manager - Neighborhood Impact Initiative (Lower Highlands)	\$63,421.16
Community Teamwork Inc. - Lowell Small Business Assistance Center (SBA)	\$4,000.00
Community Teamwork Inc./Coalition for a Better Acre - IDA Collaborative	\$8,000.00
Lowell Community Health Center - Building Renovations	\$40,850.43
Lowell Parks & Conservation Trust, Inc - Urban Forestry	\$25,000.00
RARA - Accessibility Upgrades	\$7,500.00
St. Anne's Episcopal Church - 20 Kirk St Renovation Project	\$7,420.00
United Teen Equality Center - Building Renovations	\$124,367.21
CDBG PUBLIC SERVICE CAP ACTIVITIES	
Angkor Dance Troupe- At-Risk Youth Employment	\$2,940.00
Asian Task Force Against Domestic Violence- Lowell Asian Initiative Against Domestic Violence	\$4,900.00
Cambodian Mutual Assistance Association/Merrimack Valley Housing Partnership- First Time Homebuyer Classes	\$3,332.00
Cambodian Mutual Assistance Association-Elderly Assistance Program	\$4,900.00
Center for Hope and Healing (formally RCCGL)- Multi Lingual Sexual Assault Services	\$4,630.50
Central Food Ministry, Inc.- Food Pantry	\$6,880.00
City of Lowell, Council on Aging - Senior Programs	\$13,885.11
Coalition for a Better Acre- Post Purchase Homeownership Education Program	\$254.80
Coalition for a Better Acre/ Lowell Housing Authority- Homework Club	\$2,450.00
Community Family, Inc.- Alzheimer's Adult Day Health Program	\$2,940.00
Community Teamwork, Inc.- Big Brothers Big Sisters Mentoring	\$9,800.00
Community Teamwork, Inc.- Emergency Hotel Placement	\$4,900.00

City of Lowell

Community Teamwork, Inc.- Fuel Assistance	\$8,820.00
Community Teamwork, Inc.- Spindle City Corps- Youth Programs	\$4,900.00
Community Teamwork, Inc.- SuitAbility	\$14,152.18
Elder Services of the Merrimack Valley- Basic Necessities Program	\$4,900.00
Girls Incorporated of Greater Lowell- Youth Enrichment Programs	\$9,800.00
Greater Lowell Family YMCA- Camperships	\$8,330.00
Kids in Disability Sports, Inc.- Sports & Rec Programs for Children with Disabilities	\$1,764.00
LifeLinks, Inc.- Independent Living Seminars	\$5,131.80
LifeLinks, Inc.- Urban Youth Employment Project	\$9,800.00
Light of Cambodian Children- Future Stars Sports & Leadership Program	\$8,330.00
Lowell Association for the Blind- Services/ Transportation for the Blind	\$14,700.00
Lowell Community Health Center- League of Youth Program	\$11,695.00
Lowell West End Gym, Inc.- Youth Boxing Program	\$5,292.00
Lowell Wish Project- Beds 4 Kids/ Furniture Bank	\$14,700.00
Mental Health Association of Greater Lowell- Bilingual Advocates	\$8,330.00
Merrimack Valley Catholic Charities- Lowell Food Pantry	\$10,956.00
Merrimack Valley Food Bank, Inc.- Food Distribution Program	\$14,455.00
Merrimack Valley Food Bank, Inc.- Mobile Pantry	\$6,860.00
Middlesex Community College- Out of School Youth Development	\$14,700.00
ONE Lowell- School Success for Newcomer Students	\$7,840.00
Open Pantry- Food Pantry	\$7,644.00
Rebuilding Together Lowell- Rebuilding Day	\$6,696.12
Retarded Adult Rehabilitation Association- RARA Programs and Services	\$9,800.00
Revolving Museum- Youth Development Through the Arts	\$3,920.00
St. Paul's Soup Kitchen- Staffing	\$3,920.00
United Teen Equity Center- Transitional Coaching	\$9,800.00
YWCA of Lowell- Youth Enrichment Training Institute	\$4,900.00



*Girls, Inc. of Greater Lowell
A recipient of CDBG Public Service
Cap funds.*

ESG ACTIVITIES	
Alternative House, Inc.- Domestic Violence Emergency Shelter	\$12,025.00
Community Teamwork, Inc.- Merrimack House	\$13,000.00
Community Teamwork, Inc.- The SHIFT Coalition	\$29,170.00
House of Hope, Inc.- House of Hope Shelters	\$14,000.00
Lowell Transitional Living Center- Winter Protocol	\$13,000.00
Merrimack Valley Catholic Charities- Brigid's Crossing	\$9,000.00
HOME ACTIVITIES	
City of Lowell, DPD/Merrimack Valley Housing Partnership - First Time Homebuyer Program	\$166,722.84
City of Lowell, DPD - HOME Housing Rehab	\$60,560.89
HOPWA ACTIVITIES	
AIDS Action Committee of MA, Inc. - Rental Assistance Program	\$46,729.00
AIDS Action Committee of MA, Inc. -Emergency Housing & St. Paul's Residence	\$51,098.00
AIDS Action Committee of MA, Inc. -Middlesex HOCH Program	\$67,293.00
Institute for Health and Recovery- Project HEAL	\$25,036.78
Justice Resource, Inst. DbA JRI Health - Assisted Living Program	\$149,006.19
Lowell House, Inc. - Darby Fossett Drop-In Center	\$25,303.69
Lowell House, Inc. - HIV/AIDS Housing Information Services	\$37,876.00
Lowell House, Inc. - HIV/AIDS Supportive Services	\$60,865.00
South Middlesex Opportunity Council - HOPWA Program	\$54,206.00
Tri-City Community Action Program, Inc. - Benefits and Specialized Housing	\$47,232.00
Victory Programs Inc. - Ruah House	\$41,102.00

Source: IDIS Reports: PR02 & PR06, 8/29/2012

SUMMARY OF ACCOMPLISHMENTS

The activities listed above resulted in the following accomplishments during the 2011-12 program year. In addition to the specific outputs outlined below, the collective impact of these activities resulted in substantial improvements to the lives and neighborhoods of Lowell's low and moderate-income residents and persons living with AIDS/HIV throughout Middlesex County.

LIFETIME CITY

Activity	Accomplishment Units	2010-2015 Five Year Goals	2011-2012 Program Year Goals	FY 11-12 Accomplishments	Five-Year Accomplishments to Date	Federal Funding Sources
Lifetime City						
Senior Centers	Public Facility Acquired/Rehabbed	1	1	1	1	CDBG
Youth Facilities	Public Facility Acquired/Rehabbed	1	2	1	1	CDBG
Handicapped Centers	Public Facility Acquired/Rehabbed	N/A*	0	1	1	CDBG
Homeless Facilities (Not Operating)	Public Facility Acquired/Rehabbed	N/A*	0	0	2	CDBG
Operating Costs of Homeless/AIDS Programs	People Served	3000	175	0	737	ESG
Senior Services	People Served	15,000	2,315	1,272	2,533	CDBG
Handicapped Services	People Served	1,000	164	122	295	CDBG
Security Deposits	Households Served	N/A	10	0	6	CDBG
New Construction (Residential)	Housing Units	100	2	0	13	HOME
Direct Homeownership Assistance	Households	175	30	23	60	HOME/CDBG
Rehab, Single-Unit Residential	Housing Units	75	13	5	21	HOME/CDBG
Rehab, Multi-Unit Residential	Housing Units	50	11	0	22	HOME
Lead-Based/Lead Hazard Test/Abatement	Housing Units Abated	50	2	4	9	CDBG
HOPWA-Tenant Based Rental Assistance	Households Served	140	16	18	31	HOPWA
HOPWA-Short Term Rent/Mortgage/Utility Payments	Households Served	inc.	32	32	47	HOPWA
HOPWA – Permanent Housing Placement	Households Served	N/A	22	25	25	HOPWA

* 5 Year goals were not identified in the Consolidated Plan

ECONOMIC DEVELOPMENT

Activity	Accomplishment Units	2010-2015 Five Year Goals	2011-2012 Program Year Goals	FY 11-12 Accomplishments	Five-Year Accomplishments to Date	Federal Funding Sources
Direct Financial Assistance to For- Profits	Businesses Assisted	200	25	0	0	CDBG
ED Technical Assistance	Businesses Assisted/People Served	215	4	4	22	CDBG
Micro-enterprise Training	Businesses Assisted/People Trained	150	15	13/15	13/36	CDBG

NEIGHBORHOOD CHARACTER

Activity	Accomplishment Units	2010-2015 Five Year Goals	2011-2012 Program Year Goals	FY 11-12 Accomplishments	Five-Year Accomplishments to Date	Federal Funding Sources
Public Facilities (General)	Public Facilities Acquired/Rehabbed	N/A	1	3 underway	3	CDBG
Parks/Recreational Facilities	Public Facilities Improved/Constructed	5	1	0	1	CDBG
Tree Planting Projects	Public Facilities (Trees)	100	10	83	233	CDBG
Clearance/Demolition	Housing Units Demolished	10	0	1	1	CDBG
Code Enforcement	Housing Units Inspected	7200	720	720	2,160	CDBG

* 5 Year goals were not identified in the Consolidated Plan

CAPACITY BUILDING

Activity	Accomplishment Units	2010-2015 Five Year Goals	2011-2012 Program Year Goals	FY 11-12 Accomplishments	Five-Year Accomplishments to Date	Federal Funding Sources
General Public Services	People Served	60,000	5,493	6,036	13,101	CDBG
Youth Services	People Served	3,500	475	691	1,356	CDBG
Battered and Abused Spouses	People Served	N/A	48	50	135	CDBG
Employment Training	People Served	765	50	55	124	CDBG
Mental Health Services	People Served	N/A	85	76	161	CDBG
Subsistence Payments	People Served	N/A	51	55	142	CDBG
Homeownership Assistance (Not Direct)	People Served	2000	89	67	145	CDBG
HOPWA-Supportive Services	People Served	1720	303	272	564	HOPWA
HOPWA-Housing Informational Services	People Served	inc.	30	45	180	HOPWA

* 5 Year goals were not identified in the Consolidated Plan

SUMMARY OF OBJECTIVES AND OUTCOMES

Consolidated Plan funds for the 2011-12 program year were distributed among the following nationally reportable outcomes, which have been established by HUD:

	Outcome 1: Availability/ Accessibility	Outcome 2: Affordability	Outcome 3: Sustainability
General Objective SL: Create Suitable Living Environment	\$826,767	\$14,700	\$421,257
General Objective DH: Provide Decent Affordable Housing	\$447,910	\$520,543	
General Objective EO: Create Economic Opportunities	\$70,952		

The City of Lowell has been utilizing logic models that incorporate outcome measures in program planning and project applications, since 2004. The City has incorporated HUD's performance measurement system into its planning, project selection, contracting, reporting, and monitoring processes. The 2010-2015 Consolidated Plan establishes goals and objectives for the five year period. Progress made toward these goals during the 2011-12 reporting period is summarized in the tables below.



*Planting during Gage Goes Green Event
CDBG funds supported this and other Neighborhood
Innovation Grant projects*

Provide Decent Affordable Housing

Objective/Outcome	Source of Funds	Performance Indicators	5-Year Plan Goals	FY 11-12 Proposed Goal	FY 11-12 Actual Accomplishments	5-Year Accomplishments To Date
Specific Annual Objective						
Increase Availability/Accessibility of Decent Affordable Housing						
Improve the availability of affordable housing through the creation of new housing units	HOME	Number of permanent affordable housing units created	100	13	Underway	2
Improve the ability of LMI households with HIV/AIDS to remain in decent affordable housing units	HOPWA	Number of households receiving housing-related supportive services	1,720	279	317	744
Sustain quality standards of affordable housing	CDBG	Number of units inspected for compliance with health and sanitary codes	7,200	720	720	2160
Support homebuyers with pre- and post-purchase counseling services	CDBG	Number of households assisted with homebuyer counseling	400	89	67	145
Improve the Affordability of Decent Affordable Housing						
Improve the affordability of homeownership	HOME	Number of households purchasing a home as a result of receiving pre-purchase counseling and downpayment assistance	175	40	19	56
Improve the affordability of housing through rehabilitation assistance	CDBG HOME	Number of housing units assisted with repairs and lead-paint abatement	175	32	16	24
Improve the affordability of housing through increased fuel efficiency	CDBG	Number of households receiving fuel assistance services	225	30	55	111
Identify and afford decent housing for LMI households with HIV/AIDS with financial assistance and services	HOPWA	Number of homeless or at-risk households assisted in finding decent affordable housing	140	23	75	103

Create Suitable Living Environments

Objective/Outcome	Source of Funds	Performance Indicators	5-Year Plan Goals	FY 11-12 Proposed Goals	FY 11-12 Actual Accomplishments	5-Year Accomplishments To Date
Specific Annual Objective						
Increase Availability/Accessibility of the Suitable Living Environment						
Increase opportunities for LMI youth through educational, recreational, leadership-development programs	CDBG	Number of youth participating in programs	3,570	460	691	1335
Improve availability and accessibility of programs that maintain and enhance the quality of life for the elderly and special needs populations	CDBG	Number of individuals receiving services	32,100	4332	1520	3053
Support programs that provide emergency food and shelter to homeless and at-risk households	CDBG	Number of individuals receiving services	37,510	5941	6029	12838
Increase availability and accessibility of public facilities for LMI youth, elderly, and special needs populations	CDBG	Number of new public facilities created or existing facilities renovated	15	3	7	13
Improve the Affordability of a Suitable Living Environment						
Improve the affordability of a LMI households living environment through the provision of household goods	CDBG	Number of households receiving furnishing and household goods to equip them for new apartments	825	35	35	75
Improve the Sustainability of a Suitable Living Environment						
Improve the City's public infrastructure and public parks	CDBG	Number of infrastructure/park projects completed	5	1	2	4
Sustain City neighborhoods through activities that improve the physical environment	CDBG	Number of neighborhood improvement projects	160	1	3	6
Sustain City neighborhoods through demolition of vacant and abandoned properties	CDBG	Number of vacant/abandoned properties demolished	10	2	1	1

Create Economic Opportunities

Objective/Outcome	Source of Funds	Performance Indicators	5-Year Plan Goals	FY 11-12 Proposed Goals	FY 11-12 Actual Accomplishments	5-Year Accomplishments To Date
Specific Annual Objective						
Increase the Availability/Accessibility of Economic Opportunities						
Support programs that provide LMI residents with training and technical support to obtain employment	CDBG	Number of individuals receiving employment-related services	765	84	87	198
Support new businesses with small business loans and technical assistance	CDBG	Number of businesses receiving assistance	95	25	20	38
Increase the availability and accessibility of jobs for LMI persons through financial incentive programs to businesses relocating to the City	CDBG	Number of businesses receiving assistance	500	100	0	0

General Questions

1. Assessment of the one-year goals and objectives:
 - a. Describe the accomplishments in attaining the goals and objectives for the reporting period.
 - b. Provide a breakdown of the CPD formula grant funds spent on grant activities for each goal and objective.
 - c. If applicable, explain why progress was not made towards meeting the goals and objectives.
2. Describe the manner in which the recipient would change its program as a result of its experiences.
3. Affirmatively Furthering Fair Housing:
 - a. Provide a summary of impediments to fair housing choice.
 - b. Identify actions taken to overcome effects of impediments identified.
4. Describe Other Actions in Strategic Plan or Action Plan taken to address obstacles to meeting underserved needs.
5. Leveraging Resources
 - a. Identify progress in obtaining "other" public and private resources to address needs.
 - b. How Federal resources from HUD leveraged other public and private resources.
 - c. How matching requirements were satisfied.

Program Year 2 CAPER General Questions response:

1. ASSESSMENT OF GOALS AND OBJECTIVES

GOALS AND OBJECTIVES FOR REPORTING PERIOD

The goals and objectives for the 2011-12 reporting period are based on HUD's priority needs identified in the 2010-2015 Five Year Consolidated Plan. The Five-Year Plan provided the guidelines for selecting projects and activities to fund during each subsequent program year. The goals identified in the plan, and the anticipated funds available are summarized in the tables below.

FY 2010-2015 Consolidated Plan Priority Needs

Priority Needs and Objectives	Estimated 5-Year Budget	% of Total
GOAL A: HOMELESS/HIV/AIDS	\$3,640,000	16%
GOAL B: NONHOMELESS SPECIAL NEEDS	\$227,500	1%
GOAL C: RENTAL HOUSING	\$4,095,000	18%
GOAL D: OWNER-OCCUPIED HOUSING	\$5,005,000	22%
GOAL E: PUBLIC FACILITIES	\$3,640,000	16%
GOAL F: INFRASTRUCTURE	\$1,820,000	8%
GOAL G: ECONOMIC DEVELOPMENT	\$2,730,000	12%
GOAL H: PUBLIC SERVICES	\$1,592,500	7%

Source: City of Lowell, Five-Year Consolidated Plan FY 2010-2015

The City distributed more than \$2.6M in Consolidated Plan funds to more than 100 projects during the 2011-12 reporting period. The following table outlines how funds were distributed among the priority need areas in the 2011-12 program year. This chart does not include program administration costs, which are presumed to be distributed across the priority need areas in a manner roughly proportional to the activity expenses.

Specific program accomplishments are detailed in the Housing, Homelessness, Community Development, Non-homeless Special Needs, and HOPWA sections of this report.

Distribution of Consolidated Plan Funds by Priority Needs

Priority Need	Consolidated Plan		Actual Expenditures	
	Five-Year Budget	Five-Year Proportion	2011-12 Expenditures	2011-12 Proportion
HOMELESS/HIV/AIDS	\$3,640,000	16%	\$695,942	27%
NONHOMELESS SPECIAL NEEDS	\$227,500	1%	\$90,511	4%
AFFORDABLE HOUSING	\$9,100,000	40%	\$360,141	14%
PUBLIC FACILITIES	\$3,640,000	16%	\$593,676	23%
INFRASTRUCTURE	\$1,820,000	8%	\$387,718	15%
ECONOMIC DEVELOPMENT	\$2,730,000	12%	\$246,070	10%
PUBLIC SERVICES	\$1,592,500	7%	\$210,938	8%

Source: IDIS Reports: PR02, PR03 & PR06, 8/29/2012

*Percentages may not equal 100 due to rounding.

The tables below outline the measurable performance accomplishments resulting from the expenditure of Federal funds through the Consolidated Plan programs during the 2011-12 program year, based on the themes identified in the 2003 Master Plan and goals outlined in the 2010-2015 Five Year Consolidated Plan.

LIFETIME CITY

Activity	Accomplishment Units	2010-2015 Five Year Goals	2011-2012 Program Year Goals	FY 11-12 Accomplishments	Five-Year Accomplishments to Date	FY 11-12 Federal Funding Sources
Senior Centers	Public Facility Acquired/Rehabbed		1	1	1	CDBG
Youth Facilities	Public Facility Acquired/Rehabbed		1	2	1	CDBG
Handicapped Centers	Public Facility Acquired/Rehabbed	N/A*	0	1	1	CDBG
Homeless Facilities (Not Operating)	Public Facility Acquired/Rehabbed	N/A*	0	0	2	CDBG
Operating Costs of Homeless/AIDS Programs	People Served	3000	175	0	737	ESG
Senior Services	People Served	15,000	2,315	1,272	2,533	CDBG
Handicapped Services	People Served	1,000	164	122	295	CDBG
Security Deposits	Households Served	N/A	10	0	6	CDBG
New Construction (Residential)	Housing Units	100	2	0	13	HOME
Direct Homeownership Assistance	Households	175	30	23	60	HOME/CDBG
Rehab, Single-Unit Residential	Housing Units	75	13	5	21	HOME/CDBG
Rehab, Multi-Unit Residential	Housing Units	50	11	0	22	HOME
Lead-Based/Lead Hazard Test/Abatement	Housing Units Abated	50	2	4	9	CDBG
HOPWA-Tenant Based Rental Assistance	Households Served	140	16	16	31	HOPWA
HOPWA-Short Term Rent/Mortgage/Utility Payments	Households Served	inc.	32	32	47	HOPWA
HOPWA – Permanent Housing Placement	Households Served	N/A	22	25	25	HOPWA

* 5 Year goals were not identified in the Consolidated Plan

ECONOMIC DEVELOPMENT

Activity	Accomplishment Units	2010-2015 Five Year Goals	2011-2012 Program Year Goals	FY 11-12 Accomplishments	Five-Year Accomplishments to Date	FY 11-12 Federal Funding Sources
Direct Financial Assistance to For-Profits	Businesses Assisted	200	25	0	0	CDBG
ED Technical Assistance	Businesses Assisted/People Served	215	4	4	22	CDBG
Micro-enterprise Training	Businesses Assisted/People Trained	150	15	13/15	13/36	CDBG

NEIGHBORHOOD CHARACTER

Activity	Accomplishment Units	2010-2015 Five Year Goals	2011-2012 Program Year Goals	FY 11-12 Accomplishments	Five-Year Accomplishments to Date	FY 11-12 Federal Funding Sources
Public Facilities (General)	Public Facilities Acquired/Rehabbed		N/A	1	3 underway	3 CDBG
Parks/Recreational Facilities	Public Facilities Improved/Constructed		5	1	0	1 CDBG
Tree Planting Projects	Public Facilities (Trees)		100	10	83	233 CDBG
Clearance/Demolition	Housing Units Demolished		10	0	1	1 CDBG
Code Enforcement	Housing Units Inspected		7200	720	720	2,160 CDBG

* 5 Year goals were not identified in the Consolidated Plan

CAPACITY BUILDING

Activity	Accomplishment Units	2010-2015 Five Year Goals	2011-2012 Program Year Goals	FY 11-12 Accomplishments	Five-Year Accomplishments to Date	FY 11-12 Federal Funding Sources
General Public Services	People Served		60,000	5,493	6,036	13,101 CDBG
Youth Services	People Served		3,500	475	691	1,356 CDBG
Battered and Abused Spouses	People Served		N/A	48	50	135 CDBG
Employment Training	People Served		765	50	55	124 CDBG
Mental Health Services	People Served		N/A	85	76	161 CDBG
Subsistence Payments	People Served		N/A	51	55	142 CDBG
Homeownership Assistance (Not Direct)	People Served		2000	89	67	145 CDBG
HOPWA-Supportive Services	People Served		1720	303	272	564 HOPWA
HOPWA-Housing Informational Services	People Served		inc.	30	45	180 HOPWA

* 5 Year goals were not identified in the Consolidated Plan

CPD FORMULA GRANT FUNDS SPENT ON ACTIVITIES

The table below outlines the Consolidated Plan funding received by the City of Lowell between July 1, 2011 and June 30, 2012. This table includes only new funds received during the program year and does not account for either unspent prior year funds used for 2011-12 program year activities or funds from prior years spent during the 2011-12 program year.

Program Funds Received

	CDBG	HOME	H-ESG	HOPWA	Total
Entitlement Grants	\$2,172,762	\$1,049,022	\$105,442	\$704,550	\$4,031,776
Program Income	\$205,074	\$51,643	\$0	\$0	\$256,717
Total Funds Received	\$2,377,836	\$1,100,665	\$105,442	\$704,550	\$4,288,493

Source: IDIS Report: PR01, 8/29/2012

The expenditure of Federal funding between July 1, 2011 and June 30, 2012 is outlined below. Funds expended during the program year include reprogrammed prior year funds and funds awarded to activities in prior program years that were not spent until the 2011-12 program year. In addition several large construction projects will span over the course of several program years with expenditures occurring over multiple years. As a result, funds expended do not equal funds received. Reimbursements paid in July 2011 to subrecipients for activities completed prior to June 30, 2011 are not included in the totals below.

Program Funds Expended

	CDBG	HOME	H-ESG	HOPWA	Total
Total Funds Received	\$2,377,836	\$1,100,665	\$105,442	\$704,550	\$4,288,493
Total Funds Expended	\$2,082,118	\$330,851	\$95,467	\$605,748	\$3,114,183
Expenditure Rate	88%	30%	91%	86%	73%

Expenditure Rate = Total Expenditures/(FY2010-11 Entitlement + Program Income)
 Source: IDIS Reports PR02, PR03 & PR06, 8/29/2012

In addition to the dollars detailed in the tables above, the City of Lowell has been allocated approximately \$10,570,000 in funds through new programs initiated through the American Recovery and Reinvestment Act of 2009. Many activities that are supported by annual entitlement funds are also receiving assistance through the Recovery Act. These additional dollars allow programs to increase capacity and provide improved levels of service to Lowell’s low- and moderate-income residents. A summary of the planned use of these dollars is described below.

- Community Development Block Grant – Recovery (CDBG-R): The City will utilize approximately \$630,000 in CDBG-R funds to support activities that create new jobs and other economic stimulus activities including infrastructure improvements in Lowell’s Downtown business district.
- Lead Hazard Control Grant: \$3,000,000 in grant funds will be used for lead-paint abatement projects in Lowell and surrounding communities.
- Homelessness Prevention/Rapid Re-Housing Program (HPRP): \$978,000 in HPRP funds will be dispersed to local service agencies to provide financial assistance and relocation/stabilization support to help individuals and families at-risk of becoming homeless and to rapidly re-house households in permanent affordable housing.
- Energy Efficiency and Conservation Block Grant (EECBG) Program: The City will allocate \$954,000 toward energy efficiency improvements on municipal buildings including the installation of renewal energy technology. A portion of funds will also be used to implement bike lane infrastructure in and around downtown. The City is utilizing an additional \$5M in EECBG Better Buildings Program funds to assist properties in the historic downtown business district with energy retrofits.

In addition to these ARRA programs, the City of Lowell received \$1.2 million in Neighborhood Stabilization Program funds through the Massachusetts Department of Housing and Community Development. The City is using these funds to support the redevelopment of multi-unit affordable residential properties in neighborhoods

impacted by the foreclosure crisis. An additional \$200,000 in Massachusetts NSP funds will be used for strategic demolition of vacant and blighted properties as part of neighborhood stabilization efforts.

EXPLANATION FOR LACK OF PROGRESS ON MEETING GOALS

During the 2011-12 program year, measurable progress was made on the majority of the five-year goals established in the 2010-2015 Consolidated Plan, as is outlined in the tables above. Delays were encountered by some physical projects, making it difficult to complete the activity and report total accomplishments by the close of the program year. These projects are still underway and will report accomplishments in subsequent CAPERs. The monitoring section of this report includes more discussion on those projects falling behind schedule. In general, however the total accomplishments for each master plan theme are on schedule to meet its five-year goals.

2. CHANGES TO THE PROGRAM

The City of Lowell has made a number of changes to improve the efficiency of its program cycle. These have included refinement of the project selection process, improvements to grant agreement language, more efficient grant-making processes, and more cost-effective program delivery methods. These improvements have resulted in a stronger overall Consolidated Plan delivery program.

HUD has encouraged grantees to incorporate performance-based standards in project selection and contracting with consolidated plan funds. As a result, since the 2008-09 program year, the City drafts contracts that relate reimbursement more specifically to accomplishments. Where possible, the focus is on outcome accomplishments rather than output accomplishments. All reimbursement requests still require documentation as proscribed in the appropriate Federal regulations and City policies. The use of performance-based contracts provides a more accurate reflection of the number of beneficiaries directly impacted with consolidated plan funds. This contracting method also ensures that reported accomplishments reflect unduplicated numbers. The City used performance-based contracts in the 2011-12 program year.

3. AFFIRMATIVELY FURTHERING FAIR HOUSING

The City of Lowell updated its Analysis of Impediments to Fair Housing Choice Report (AI) in 2011, identifying 3 impediments and 3 recommendations related to local fair housing issues. A brief summary of these impediments and the actions taken to address them during the 2011-12 program year is provided below.

Impediment #1: Lack of a Fair Housing Outreach and Education

The City of Lowell currently lacks fair housing outreach and education on a community-wide level. Input received during the City’s outreach efforts in the development of the 2011 AI indicate that local housing and social service providers are knowledgeable about fair housing rules and assist clients in a wide range of housing matters, including discrimination. While education and advocacy is valuable, these efforts typically only reach a small population and are not providing outreach city-wide. Many organizations stressed the need for a coordinated effort to provide training and outreach targeting all Lowell residents. The availability of these services will help residents develop an increased understanding of their rights under the law. Such coordinated training and outreach would also be valuable to organizations and entities that have an impact on housing access and availability including non-profit service providers, land use boards and commissions, and landlord/real estate organizations.

Evaluation of Actions Taken to Address this Impediment:

During the reporting period the City conducted a number of activities aimed at improving the dissemination of fair housing information. Most notable among these activities was the launch of a new page on the City’s website dedicated to fair housing. (<http://www.lowellma.gov/depts/dpd/services/comdev/fair-housing>) These pages offer information for households, landlords, property managers, and real estate agents about their rights and responsibilities under the federal and state fair housing laws. Content includes information on the protected classes, how to spot housing discrimination, and how to report it. Information is also provided in Spanish, Portuguese, and Khmer (Cambodian).

As an additional attempt to keep residents informed of fair housing rights the City hosted a public meeting as part of its celebration of National Fair Housing Month in April. The purpose of the meeting was to inform residents of the types of housing-related services currently available in the community and discuss where improvements could be made to increase awareness about housing discrimination. The Fair Housing Center of Greater Boston, as well as several local non-profit service providers attended the meeting. Attendees agreed that continuing these discussions on a regular basis would be beneficial.

The FHCGB also held a number of trainings in Lowell for non-profit organizations including the Lowell Housing Authority and Community Teamwork, Inc. Both organizations manage residential property as well as provide housing-related services to low- and moderate-income residents. The City is working with the FHCGB to coordinate additional trainings and outreach on a regular basis.

Finally, Lowell’s Development Services office, responsible for permitting and code inspections is working to identify a means to incorporate fair housing education and compliance into the permitting or license process for apartments and landlords. These efforts should further help educate the community about fair housing laws.

Impediment #2: Lack of Fair Housing Enforcement

The City of Lowell currently lacks a direct and accessible process for reporting real or potential acts of housing discrimination. Filing a discrimination case is a lengthy process requiring extensive resources and knowledge of the legal system. While there are many organizations in Lowell that are able to provide guidance to their specific client base, these organizations are limited in the amount of time and resources they are able to dedicate to potential cases of housing discrimination. In many cases, these clients are referred out to MCAD or a private attorney. The availability of these fair housing services will make it easier for residents to file a complaint if they believe they have been victims of discrimination.

Evaluation of Actions Taken to Address this Impediment:

The City, and its partnering agencies, are working to help ease the burden of filing a discrimination case. These efforts include training through the Fair Housing Center of Greater Boston to educate case managers and social service providers about the filing process. The FHCGB is also staffed with legal experts who can guide households in filing a complaint with MCDAD.

In addition, the City's new web pages dedicated to fair housing issues contain information about how to identify and report housing discrimination at the state and federal level.

The City will continue to work with its partner organizations to assist individuals who believe they may have been discriminated against find legal assistance and related services. Additional discussion will be included in subsequent CAPERs.

Impediment #3: Potential for Discrimination against Families with Children due to the Presence of Lead Paint

The City of Lowell's Lead-Based Paint Abatement Program has made substantial progress in providing outreach and education regarding lead paint poisoning and Massachusetts lead paint laws to both property owners and renters. Since 2000, as a recipient of HUD's Lead Abatement grant, the City has assisted 787 units in removing lead-based paint with direct financial assistance. Despite these efforts however, the Massachusetts Department of health and Human Services continues to classify Lowell as a "high-risk" community for cases of lead poisoning. This designation, coupled with a sizable inventory of housing units building before 1978 (over 80% of Lowell's housing stock), indicate the need to continue outreach and abatement in order to avoid the potential for discrimination against families with young children.

Evaluation of Actions Taken to Address this Impediment:

Lowell's Lead Abatement Program was awarded a \$3 million Lead Hazard Control Grant by the U.S. Department of Housing and Urban Development (HUD) beginning April 2009 through April 2012. These funds were used to provide low-income owners and property owners that rent to low-income tenants with funds to de-lead their units.

The grant also supported outreach efforts to educate the public about lead poisoning prevention, the availability of de-leading funds, and technical training to increase the pool of licensed lead abatement contractors, and free blood lead testing for children under the age of six.

In total, 171 units were de-leaded with these funds. In addition, Lowell's Lead Abatement program spent \$42,345.75 in CDBG funds during the 2011-12 program year to operate a broader lead-based paint hazard abatement program to de-lead 3 housing units.

In order to keep the CDBG-assisted units affordable for people who are low-income, Lowell requires a deed restriction for all rental units receiving assistance from the Consolidated Plan programs for the LHCG program. This restriction limits the use of the property to low- and moderate-income people for rental units. The minimum duration of the restriction is three (3) years, with longer terms dictated by the funding source(s) applied to the project.

Lowell's funding under the Federal Lead Hazard Control Grant expired in April 2012 and was not renewed. The City intends to apply for funding when the next NOFA is released in the fall. Meanwhile the Department of Planning and Development continues to receive calls from property owners wishing to de-lead their units. Staff actively seek alternative resources to help property owners de-lead their units and address cases of lead paint poisoning. The lack of resources to de-lead properties however presents the potential for landlords to discriminate against families with children.

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 and low-income populations.

The City of Lowell has historically been home to significant populations of low-income, immigrant and minority populations. This historical trend continues at present and has presented challenges for the City when attempting to circumvent the adverse effects associated with "pockets of poverty". The City has made significant progress in recent years to de-concentrate poverty in its downtown neighborhood with the development of market rate units in former industrial mill buildings. More than 1,600 units were added to the City's housing stock since 2000 to Lowell's downtown, without losing a single affordable unit. To continue to deconcentrate these areas of low-income and minority populations, the City should continue to encourage the development of a variety of housing options for individuals of mixed incomes.

Evaluation of Actions taken to Address this Recommendation

The City is working to address this impediment on several fronts including supporting the development of housing available to low-/moderate-income households in higher income neighborhoods; encouraging market rate housing in areas with high concentrations of poverty; and exploring opportunities to encourage subsidized housing development in Lowell's suburbs.

The reinvention of the former Julian D. Steele site is underway and expected to provide 180 units of owner occupied and rental units in Lowell's southern census tracts. The City has committed \$1.3M in HOME funds to support this project, which replaces a former state-supported public housing development with mixed-income households. Also during the reporting period several housing projects supported with state Neighborhood Stabilization Program funds were completed. These properties are located in designated "Opportunity Areas" where there is less concentration of minority and low-income households. The City prioritizes the use of its HOME funds to support affordable housing development in these areas. The City

also works closely with the Lowell Housing Authority to locate Project Based Vouchers in Opportunity Areas to further support housing options for Lowell households and de-concentrate subsidized housing.

Meanwhile the City continues to encourage the development of market rate housing in census tracts with high concentrations of low- and moderate-income households. The most notable of these efforts has been the significant increase in market rate housing in Lowell's downtown neighborhood. As noted earlier, more than 1,600 market rate units were added downtown since 2000. Progress continues to be made on this front with plans for new residential units as part of the redevelopment of the Hamilton Canal District. To further support these efforts, at the close of the reporting period the City applied to the Massachusetts Department of Housing and Community Development to create a Housing Development Incentive Program (HDIP) Zone. This state program, designed to boost the development of market rate housing in designated "Gateway Cities" will provide state (and potentially local) tax incentives to market rate residential projects. Eligible projects are those that result in the creation of 2-50 market-rate units for sale or lease. Once implemented this program has the potential to encourage redevelopment of vacant mills and upper floors of commercial buildings in Lowell's downtown neighborhood. These efforts will result in further de-concentration of poverty in the City's center.

Finally, while many surrounding communities have increased their percentage of affordable housing in the last five years, Lowell still maintains more than 59% of the region's subsidized affordable housing, according to the Massachusetts Department of Housing and Community Development's Subsidized Housing Inventory. Chelmsford, which has the second highest percentage of affordable housing in Greater Lowell, at 7.2%, is still considerably lower than 12.7% available in Lowell. In an effort to de-concentrate subsidized housing on a regional level the City initiated a proposal to work with the Northern Middlesex Council of Governments to explore the possibility of applying to HUD for HOME Consortium status with surrounding communities. If successful this endeavor will open up funding opportunities to Lowell's neighboring towns in support of affordable housing development. Progress made toward this effort will be discussed in subsequent CAPERs.

Recommendation #2: Promote Diversity on City Boards and Commissions

Since the release of the 2006 AI, progress has been made to diversify many of the City's boards and commissions. In response to the growing number of new immigrants in the City and in recognition of the need to advocate for these families the City initiated the Immigration Commission. The City also appoints members to its Disability Commission whose job is to advise the City Manager on issues related to Lowell's handicapped population. With these exception of these two boards, however, members on the more than 20 Boards and Commissions in the City are still not representative of Lowell's diverse population. This lack of representation, especially on some of the City's land use boards, has the potential to impact the availability and accessibility of housing for households falling within a protected class. The City should continue to take the appropriate steps to work towards providing these diverse demographics with property representation on City Boards and Commissions.

Evaluation of Actions Taken to Address this Recommendation

The City Manager has made it a priority to attempt to reach a larger segment of the community to increase the applicant pool through the use of the City website, list serves, email blasts and other social media, in addition to the more traditional use of the newspaper. Below is a table outlining the current diversity on municipal boards and commissions. The City will continue to track this data and increase efforts to diversify membership.

	2011
Total Membership	135
Female	64
Black	8
Asian	14
Hispanic	4

Recommendation #3: Formalize a Limited English Proficiency (LEP) Plan

In August 2000, Executive Order 13166 "Improving Access to Services by Persons with Limited English Proficiency" was issued. The Order requires federal agencies and recipients of federal funds to assess and address the needs of otherwise eligible persons seeking access to federally conducted programs and activities who, due to LEP cannot fully and equally participate in or benefit from those programs and activities. While the City has several mechanisms in place to ensure that the diverse populations of Lowell are granted equal access to information and services provided by the City, these policies and procedures are not formalized in an LEP Plan. The development of such a plan will provide the City with an opportunity to assess its current practices and identify the steps it can take to ensure equal access to its programs.

Evaluation of Actions Taken to Address this Recommendation

In October 2011 Lowell's Department of Planning and Development released a Limited English Proficiency 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. Lowell's LEP Plan follows HUD's four factor analysis to determine when a LEP individual may need language assistance to ensure meaningful access to federally assisted programs, services, and activities.

The LEP Plan identifies the types of services that will be provided to LEP individuals including translation services and outreach efforts. The Plan also details monitoring activities that will be conducted to ensure meaningful access to limited English speakers is provided as appropriate.

An electronic copy of Lowell's LEP Plan is available on the City's new fair housing web pages.

4. OBSTACLES TO MEETING UNDERSERVED NEEDS

The City of Lowell continues 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 also continues to communicate with these groups as their needs or the demand for services change over the year.

The City will provide technical assistance to providers in the pursuit of federal, state, and other funding sources.

The largest single obstacle to meeting priority needs continues to be a lack of available funding. Reductions in funding at all levels of government as well as declining donations to the not-for-profit sector in recent years have severely restricted the ability of the City of Lowell and its sub-recipients to aggressively respond to underserved needs.

5. LEVERAGING RESOURCES

PROGRESS IN OBTAINING OTHER PUBLIC AND PRIVATE RESOURCES

The City of Lowell shares HUD's goals of using Consolidated Plan funds to seed programs and projects that will ultimately prove financially self-sufficient. Unfortunately, over the past five-years other Federal, state, and local public resources for most of the activities eligible for Consolidated Plan funding have been cut severely in order to reduce deficits. Private resources have been similarly limited by reductions in corporate, foundation, and individual giving to nearly all non-profit entities during the same period. As a result, it has been nearly impossible for many organizations that address the priority needs established in the Consolidated Plan to survive without the assistance of the CDBG, HOME, ESG, and HOPWA programs.

HUD RESOURCES USED TO LEVERAGE OTHER PUBLIC AND PRIVATE RESOURCES



The funds provided through the Consolidated Plan programs during the 2011-12 program year have leveraged a substantial amount of other public and private resources despite difficult economic circumstances. These activities leveraged over \$24,400,000 in other funding, including more than \$10.9 million in other Federal funds, more than \$6.8 million in State funds, and over \$6.7 million from local and private sources.

Residents receive instruction on using the new free wifi service available in the Acre Neighborhood at the Coalition for a Better Acre's monthly potluck dinner. Funding for the wifi service was provided through the Neighborhood Innovation Grant program.

MATCHING REQUIREMENTS

The City of Lowell complies with federal matching requirements for HOME through Massachusetts Rental Voucher Program managed by the

Lowell Housing Authority. As of July 1, 2011, Lowell maintained \$4,848,274 in excess matching funds from prior years. This reserve was more than adequate to meet the required \$74,683.00 match liability for the 2011-12 program year. Nevertheless, Lowell is reporting an additional \$332,568 matching funds during 2011-12. The HOME Match Report, Form 40107-A, is supplied in the Appendix of this report.

Lowell complies with the ESG match requirements through the matching funds provided by subrecipients. Lowell's total ESG match liability for the 2011-12 program year was \$164,753. More than \$2.9M was identified in the 2011-12 program year to support the matching requirements. More discussion about the matching funds supplied by each subrecipient and their activities is included in subsequent sections of this report.

Managing the Process

1. Describe actions taken during the last year to ensure compliance with program and comprehensive planning requirements.

Program Year 2 CAPER Managing the Process response:

1. ACTIONS TAKEN TO ENSURE COMPLIANCE

The City has three staff members that assist with the oversight and compliance of Consolidated Planning projects. The project selection process for FY 2011-12 was consistent with the City's Five-Year Plan. During the selection process, activities were evaluated based on a number of criteria including consistency with the priority needs identified in the Five-Year Plan, as well as compliance with CDBG national objectives and the past performance of applicants in complying with program requirements.



Residents learn about vermicomposting from Mill City Grows, a recipient of CDBG funds through the Neighborhood Innovation Grant program

Throughout the reporting period City staff monitor projects supported with federal funds to ensure compliance with the program and comprehensive planning requirements. Particular attention was paid during the 2011-12 program year to programs funded under the American Recovery and Reinvestment Act of 2009 to ensure compliance with program regulations as well as to projects supported with ESG funds. The City also made improvements to its oversight of HOME-assisted projects, including project selection process and the monitoring of open activities to ensure compliance with HOME requirements. A more thorough discussion of the

City's monitoring process is included later in the report.

During the 2010-11 and 2011-12 program years the City made improvements to its Section 3 reporting procedures to ensure compliance with FHEO requirements. In addition to staff participation in Section 3 workshops, the City is improving its efforts to communicate requirements with subrecipients.

The City continues to structure its grant agreements as performance-based contracts, which related reimbursement more specifically to accomplishments and where possible focuses on outcome accomplishments rather than output accomplishments. The use of performance-based contracts provides a more accurate reflection of the number of beneficiaries directly impacted with consolidated plan funds. This contracting method also ensures that reported accomplishments reflect unduplicated numbers.

Citizen Participation

1. Provide a summary of citizen comments.
2. In addition, the performance report provided to citizens must identify the Federal funds made available for furthering the objectives of the Consolidated Plan. For each formula grant program, the grantee shall identify the total amount of funds available (including estimated program income), the total amount of funds committed during the reporting period, the total amount expended during the reporting period, and the geographic distribution and location of expenditures. Jurisdictions are encouraged to include maps in describing the geographic distribution and location of investment (including areas of minority concentration). The geographic distribution and expenditure requirement may also be satisfied by specifying the census tracts where expenditures were concentrated.

*Please note that Citizen Comments and Responses may be included as additional files within the CPMP Tool.

Program Year 2 CAPER Citizen Participation response:

1. SUMMARY OF CITIZEN COMMENTS

The availability of the CAPER for FY 2011-12 was advertised in the Lowell Sun on August 30, 2012 and September 19, 2012. Public notices were also posted on the City's website as well as, in English, Spanish, Portuguese, and Khmer at the Clerk's Office in Lowell City Hall, the Division of Planning and Development, and the Pollard Memorial Library, along with copies of the draft CAPER. The fifteen-day comment period ends on September 21, 2012.

No comments were received on the Draft CAPER.

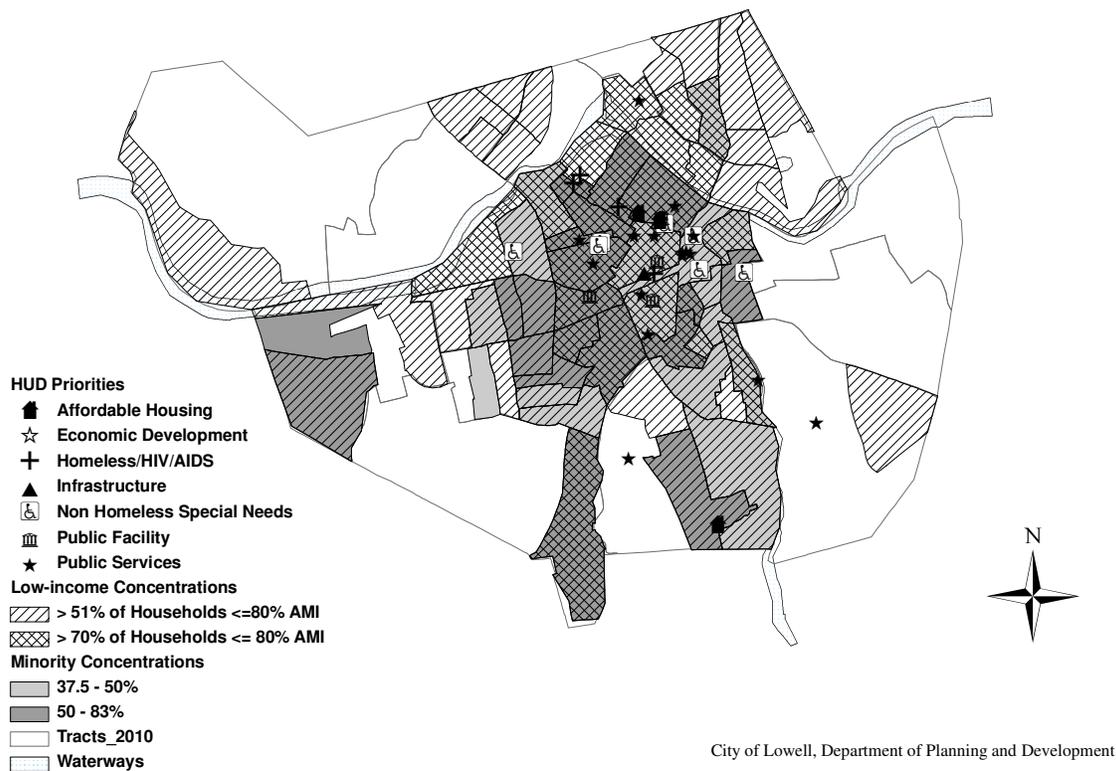


Students participating in the Merrimack Valley Housing Partnership's homebuyer program. Classes are offered in English, Spanish, Portuguese, Khmer (Cambodian) and Iraqi.

2. DISTRIBUTION OF FEDERAL FUNDS AVAILABLE

Entitlement funds were distributed among Lowell Census block groups with high concentrations of low- and moderate-income households and high concentrations of minorities. As stated previously, the City of Lowell awarded Entitlement funds among eight priority needs identified in the 2010 Five Year Consolidated Plan. The distribution of funds for these goals is illustrated on the maps below.

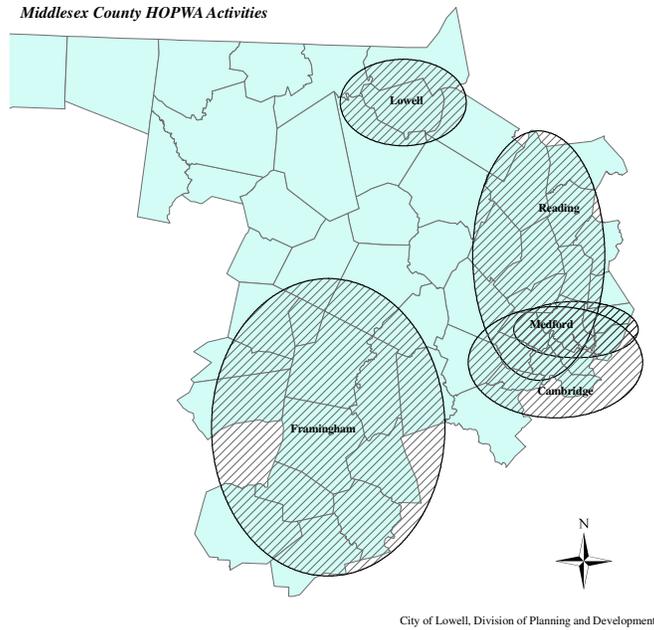
*FY 2011-2012
Distribution of Consolidated Plan Projects*



More than half of Lowell’s population has an income at or below the Area Median Income, making the entire City eligible for federally funded activities. Recognizing the need to serve its low- and moderate-income population, however, the City gives priority consideration for the use of federal funds to Census Tracts with 51% or more of the population at or below the AMI. As the maps above indicate these areas are located primarily in the center of the City and some outlying block groups. Projects that are located outside of these priority areas are those that provide citywide benefits.

According to the 2000 Census, minorities make up 37.5% of Lowell’s total population. Block groups with concentrations of minorities higher than this are shaded in grey on the maps above. Activities that provide services for minorities are typically located in these block groups.

HOPWA funds have been distributed across Middlesex County to the cities and towns where the needs are the greatest, and the AIDS populations are the largest. The map below shows the distribution of 2011-12 HOPWA funds. Cambridge, Lowell, Malden, Medford, Everett, and Framingham, are among some of the larger communities that received HOPWA-funded services during the reporting period.



The table below provides the location of the agencies that received HOPWA funds during the 2011-12 program year.

2011-2012 Program Year Distribution of HOPWA Funds

Agency	Middlesex County Service Area	Zip Code
AIDS Action Committee	County-wide	02108 (Boston, MA)
Justice Resource Institute	County-wide (primarily Greater Boston) ¹	02116 (Boston, MA)
Institute for Health/Recovery – Project HEAL	Greater Lowell	01852 (Lowell, MA)
Lowell House, Inc.	Greater Lowell	01852 (Lowell, MA)
Southern Middlesex Opportunity Council	Metrowest ²	01702 (Framingham, MA)
Tri-City Community Action Program	Malden/Medford/Everett	02148 (Malden, MA)
Victory Programs – Ruah House	Cambridge	02139 (Cambridge, MA)

¹ Including Ashland, Framingham, Holliston, Hopkinton, Hudson, Marlborough, Maynard, Natick, Sherborn, Stow, Sudbury, Waltham, Wayland, Weston.

² Including Arlington, Cambridge, Everett, Malden, Medford, Somerville, and Watertown.

Institutional Structure

1. Describe actions taken during the last year to overcome gaps in institutional structures and enhance coordination.

Program Year 2 CAPER Institutional Structure response:

1. IMPROVING THE INSTITUTIONAL STRUCTURE

The City of Lowell Department of Planning and Development (DPD) acts as the primary administrative agency for the City of Lowell's Consolidated Plan programs. As part of this responsibility, the DPD consistently reviews the performance of subrecipients and monitors the overall program delivery structure to ensure coordination and compliance.

Over the past several years, Lowell has significantly improved education and outreach to subrecipients, resulting in extremely high rates of compliance with program regulations, reporting requirements, and, most significantly, efficient delivery of services and completion of programs in a time of increasingly constrained resources.

In addition to providing technical assistance and oversight to subrecipients from the private sector, Consolidated Plan staff meet regularly with officials from other City departments. Coordination with staff from the Department of Public Works, Department of Parks and Recreation, as well as offices within the Department of Planning and Development helps to ensure an understanding of and compliance with HUD grant requirements including Section 3, Davis Bacon and Environmental Review.



Volunteers pick up food from the Merrimack Valley Food Bank to distribute to local pantries. The MVFP is supported with CDBG Public Service Cap funds.

Monitoring

1. Describe how and the frequency with which you monitored your activities.
2. Describe the results of your monitoring including any improvements.
3. Self Evaluation
 - a. Describe the effect programs have in solving neighborhood and community problems.
 - b. Describe progress in meeting priority needs and specific objectives and help make community's vision of the future a reality.
 - c. Describe how you provided decent housing and a suitable living environment and expanded economic opportunity principally for low and moderate-income persons.
 - d. Indicate any activities falling behind schedule.
 - e. Describe how activities and strategies made an impact on identified needs.
 - f. Identify indicators that would best describe the results.
 - g. Identify barriers that had a negative impact on fulfilling the strategies and overall vision.
 - h. Identify whether major goals are on target and discuss reasons for those that are not on target.
 - i. Identify any adjustments or improvements to strategies and activities that might meet your needs more effectively.

Program Year 2 CAPER Monitoring response:

1. MONITORING ACTIVITY

SUBRECIPIENT ACTIVITIES

DPD Staff perform monthly "desk audits" of all subrecipient programs to monitor the progress of the activity and compliance with grant regulations. These periodic desk audits allow staff to gage the stability of a subrecipient's program and identify areas of concern. These audits also help staff identify which organizations need technical assistance and/or a more formal onsite monitoring visit. The City conducted lengthy onsite monitoring visits of 8 programs during the 2011-12 program year. Emphasis was place on visiting organizations receiving federal funds for the first time or those with problems meeting accomplishment goals or expending their award in the previous program year. In anticipation of changes to the ESG program under the HEARTH Act, the City also conducted onsite reviews of several ESG funded activities. During these visits, a thorough review of the sub-recipients' files was conducted to ensure compliance with all regulations governing their administrative, financial and programmatic operations. Progress toward meeting proposed performance objectives outlined in the grant agreement was also reviewed.

In addition to the monthly desk audits and onsite reviews, the City conducts remote-monitorings. These remote reviews offer a way to manage the large number of subrecipients the City works with while ensuring continued oversight of activities supported through the Consolidated Plan programs. Remote monitorings were initiated throughout the 2011-12 program year by sending a letter and a Remote

Monitoring Check List to the selected sub-recipient. This letter informs the sub-recipient of the purpose of the monitoring and provides a time frame for the subrecipient to respond. The Remote Monitoring Check List provides requests for copies of specific documentation to be provided by the subrecipient in order to verify program compliance. Once documentation was submitted by the sub-recipient, it was reviewed by DPD staff for compliance and accuracy. A follow-up letter was then issued to address any findings or concerns. If a subrecipient is unable to properly address any findings or concerns—or if it is made clear through this process that a subrecipient is having substantial issues complying with applicable regulations—the Remote Monitoring was followed by an on-site visit.

ECONOMIC DEVELOPMENT ACTIVITIES

For the period of the 2011-12 program years, the Economic Development (ED) staff conducted a series of monitoring visits to businesses that received loans or grants through the various ED programs. For every loan or grant in the amount of \$35,000 awarded to a business, one full-time job must be created or retained as set forth in 24 CFR 570.209(b)(1)(ii). A job creation agreement between the City and the sub-recipient is in place as part of the loan/grant document package.

Due to tough economic times, small businesses assisted through the CDBG and CDBG-R programs took longer to create new jobs.

A visit to each of the businesses was conducted within six (6) months to one (1) year after the business received assistance to verify job creation and/or retention through employment records. The employee for each job being created or retained filled-out a “Self Declaration of Income Report”. In addition, the “Data Universal Number System (DUNS) numbers, a job breakdown by EDA classification, as well as a record of the latest payroll record have been collected from each of the businesses being assisted in order to comply with HUD regulations.



George's Textiles in Downtown Lowell received financial and technical assistance through the Best Retail Practices Program.

For the “Best Retail Practices” participants the EDO office staff in conjunction with the Merrimack Valley Small Business Center’s staff , conducted periodic visits to these establishments and held follow-up meetings with the business owners to report on the program’s implementation progress. Pictures were taken during the program to document the improvements made as a result of the BRP assistance.

For every new business that has relocated into Lowell, and has received either financial or technical assistance through the CDBG Program, the ED staff coordinated a “Grand Opening” Ceremony by inviting City officials, the local Chamber of Commerce, local labor force specialist as well as the local press.

2. RESULTS OF MONITORING

SUBRECIPIENT ACTIVITIES

No matter the level of review that is conducted, the various monitoring methods discussed above ensure compliance with all regulations governing the administrative, financial, and programmatic operations of the activity supported with Consolidated Plan program funds. Progress towards meeting proposed performance objectives as outlined in the grant agreement is also reviewed.

Any issues or concerns identified during a desk audit or remote monitoring are raised with an organization via telephone or email. Typically these reviews help DPD Staff identify which organizations need technical assistance to ensure continued compliance with program requirements.

On site monitorings involve a more formal process. At the conclusion of a monitoring visit, the monitor discusses the tentative conclusions from the review. This discussion includes a review of program strengths as well as areas for improvement. The subrecipient is then informed that a formal letter stating the conclusions from the monitoring visit will be sent as official follow-up from the visit. A copy of this letter along with written reports from the monitoring visit are kept on file with the subrecipient's grant agreement and monthly reports.

If a subrecipient is experiencing problems or is failing to comply with regulations, these issues are specifically outlined in the monitoring follow-up letter, along with recommendations or requirements to address and rectify the problems. A *concern* is issued when a problem is identified that could potentially lead to noncompliance with a federal regulation. A *finding* is issued when a program element is violating one of the federal regulations governing the given grant program. In the case of issuing either a finding or concern, corrective actions with a specific deadline are required to ensure that the subrecipient corrects all program deficiencies. Once satisfied that the appropriate corrections have been made, the monitor follows up with the organization to conclude the monitoring visit.

ECONOMIC DEVELOPMENT ACTIVITIES

Overall, financial and technical assistance through Lowell's various economic development programs has been crucial to the assisted business in this tough economic climate. The lack of "cash-flow" and availability of loans through traditional lending, continue to be two main issues faced by small businesses. CDBG programs such as the "Small Business Loan Program" and "Best Retail Practices Program" have been critical in helping small retailers remain competitive by providing free counseling, cash-flow, and in some cases, free cash for store improvements.

Businesses receiving financial assistance through various ED programs are also eligible and required to seek periodic technical assistance through the Merrimack Valley Small Business Center. Business owners are also encouraged to sign up for the Center's numerous free classes and workshops to learn basic skills on bookkeeping, marketing, taxation, financing and business law. The Merrimack Valley Small Business Center recently introduced "The Merrimack Valley Microloan Fund" available to low and moderate-income local microenterprises.

In addition to ongoing monitoring visits to businesses assisted, the City through its Office of Economic Development continues to engage small businesses and start-ups in workshops and other events designed to provide technical assistance and training. On May 31st, 2012 in partnership with the U.S. Small Business Administration (SBA), and the Merrimack Valley Small Business Center, Lowell hosted successfully its 5th annual "One-Stop Small Business Resource Fair", a one-stop-shop for small businesses and start-ups where over 40 exhibitor presented their services and programs to small businesses. Over 150 local small businesses participated.

During the reporting period HUD's Boston Field Office conducted an on-site monitoring of the City's economic development activities supported with CDBG dollars. As a result of this review the City is preparing a more formal underwriting process for all CDBG loans made to businesses. A stronger underwriting process should ensure that CDBG funds are targeted toward those businesses which have a sound business plan and strong financial capacity.

3. SELF EVALUATION

IMPACT ON OVERALL PROGRAM GOALS AND PRIORITY NEEDS

Consolidated Plan program funding continues to play a vital role in ensuring the sustainability and operation of numerous programs and activities that have had a beneficial impact on Lowell's neighborhoods and social problems. CDBG funding has brought new parks and play structures, intersection improvements, and other new infrastructure to low-income neighborhoods, enhancing the overall quality of life in these areas. HOME and CDBG funds have been used along with other sources to improve substandard housing, create new affordable housing, and delead older structures occupied by low- and moderate-income residents. CDBG, ESG, and HOPWA funds have been vital to providing services for Lowell's most vulnerable populations including job training and placement, food banks, homeless shelters, programs for at-risk youth, and activities for seniors. Most of these programs and projects would not be possible without the assistance of Consolidated Plan funds.

The specific activities undertaken during the 2011-12 program year that address the needs identified as "medium" or "high" priorities in the 2010-2015 Consolidated Plan are outlined below. Many activities address multiple high priority needs and some are still ongoing.

Homeless/HIV/AIDS

Increase the number of homeless persons moving into permanent housing

- AIDS Action Committee – Rental Assistance

End Chronic Homelessness

- Alternative House, Inc. – Domestic Violence Emergency Shelter
- Community Teamwork, Inc. – Milly's Place/Merrimack House
- House of Hope, inc. – Operating Expenses
- Lowell Transitional Living Center
- Merrimack Valley Catholic Charities – Brigid's Crossing

Provide housing and supportive services for person with HIV/AIDS and their families

- AIDS Action Committee – Rental Assistance
- AIDS Action Committee (formally Cambridge Cares About AIDS) – ETP/St. Paul’s Program
- AIDS Action Committee (formally Cambridge Cares About AIDS)– HOCH Program
- Justice Resource Institute – Assisted Living Program
- Lowell House, Inc. – Supportive Services
- South Middlesex Opportunity Council – Benefits and Specialized Housing
- Tri-City Community Action Program – Supportive Services
- Victory Programs – Ruah House

Nonhomeless Special Needs

Increase range of housing options and related services for persons with special needs

- Cambodian Mutual Assistance Association – Elderly Support Services
- Community Family, Inc. – Client Service Subsidy Fund
- Lowell Association for the Blind- Services/ Transportation for the Blind
- Lifelinks, Inc. – Independent Living Seminar
- Lowell Council on Aging – Senior Center Programs
- Mental Health Association of Greater Lowell – Bilingual Advocates Program
- Merrimack Valley Food Bank – Mobile Food Pantry
- Rebuilding Together, Lowell – Rebuilding Day
- Retarded Adult Rehabilitation Association – Services

Rental Housing

Increase the supply of affordable rental housing

- Residents First Redevelopment Corporation – Rivers Edge Development

Improve the quality of affordable rental housing

- City of Lowell, DPD – Emergency Housing Repair Program
- City of Lowell, DPD – Housing Rehab Program
- City of Lowell, DPD – Lead Abatement Program
- City of Lowell, Health Dept. – Sanitary Code Enforcement

Owner-Occupied Housing

Increase the availability of affordable owner housing

- Residents First Development Corporation – Rivers Edge Development

Improve the quality of owner housing

- City of Lowell, DPD – Emergency Housing Repair Program
- City of Lowell, DPD – Housing Rehab Program
- City of Lowell, DPD – Lead Abatement Program
- City of Lowell, Health Dept. – Sanitary Code Enforcement

Improve access to affordable owner housing

- Cambodian Mutual Assistance Association/MVHP – Homebuyer Counseling

- City of Lowell, DPD – First Time Homebuyer Program
- Merrimack Valley Housing Partnership

Public Facilities

Improve quality/increase quantity of neighborhood facilities serving LMI persons

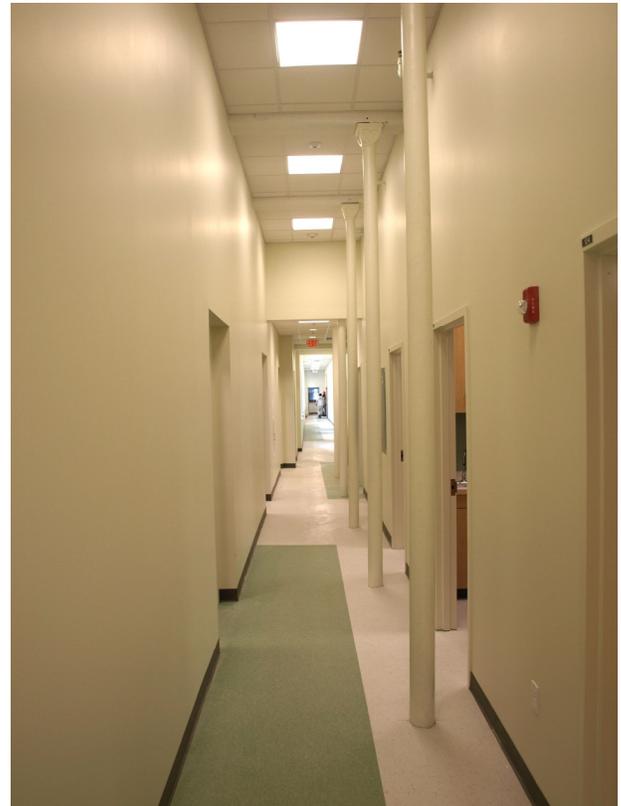
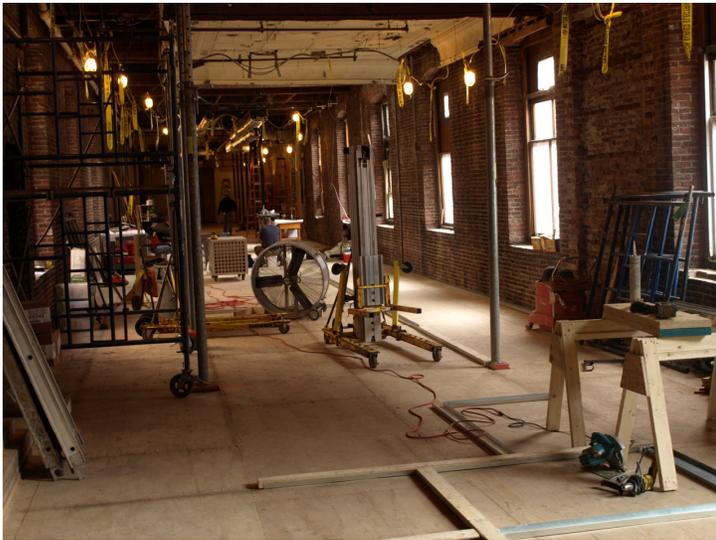
- City of Lowell, DPD – Neighborhood Impact Initiative
- Lowell Community Health Center
- Lowell Parks and Conservation Trust – Urban Forestry Program
- RARA – Facility Improvements
- St. Anne’s Church – Community Space Upgrades

Improve quality/increase quantity of facilities that benefit seniors and the elderly

- Lowell Council on Aging – Senior Center Lease

Improve quality/increase quantity of facilities that benefit youth

- Boys and Girls Club – Facility Roof
- United Teen Equality Center – Facility Improvements



Lowell Community Health Center, Metta Center, 135 Jackson St.

CDBG funds supported renovation of a former mill building (above) into a state of the art medical facility (right) specializing in services that blend traditional Asian and Western medical practices to serve Lowell’s southeast Asian community.

Infrastructure

Improve quality/increase quantity of public improvements that benefit LMI persons

- City of Lowell, DPD – Thorndike St. Sidewalk Construction/South Common

Economic Development

Improve economic opportunities for LMI persons

- Acre Family Childcare Business Development
- City of Lowell, DPD – Best Retail Practices Program
- City of Lowell, DPD – Section 108 Loan/Boott Mills
- City of Lowell, DPD – Small Business Loan Program
- Community Teamwork, Inc.- Merrimack Valley Small Business Assistance Center

Support the implementation of the JAM Urban Renewal Plan

- City of Lowell, DPD – Hamilton Canal District Infrastructure/Construction

Public Services

Improve services for LMI persons

- Asian Task Force Against Domestic Violence
- Central Food Ministry
- Community Teamwork, Inc. – Emergency Motel Stay
- Community Teamwork, Inc.- Fuel Assistance
- Community Teamwork, Inc.- Suitability
- Lowell Wish Project
- Mass. Alliance of Portuguese Speakers – Immigrant Social Services
- Merrimack Valley Catholic Charities – Food Pantry
- Merrimack Valley Food Bank
- Open Pantry of Greater Lowell
- Rape Crisis Services/Center for Hope & Healing

Improve services for LMI youth and teens

- Angkor Dance Troupe
- Big Brother/Big Sister –Mentoring
- Coalition for a Better Acre/ Lowell Housing Authority- Homework Club
- Community Teamwork, Inc. – Spindle City Corps.
- Girls, Inc. – Youth Enrichment
- Greater Lowell Family YMCA – Camp Massapoag
- KIDS in Disability Sports
- LifeLinks, Inc. – Urban Youth Employment
- Light of Cambodian Children
- Lowell Community Health Center – League of Youth
- Middlesex Community College – Out of School Youth
- One Lowell Coalition
- Revolving Museum – Youth Development Through the Arts
- UTEC – Transitional Coaching Program
- West End Gym – Youth Boxing
- YWCA of Greater Lowell – Youth Enrichment Training Institute

Improve services for seniors and the elderly

- Cambodian Mutual Assistance Association – Elderly Support Services
- Community Family, Inc. – Alzheimer’s Adult Day Care Center
- Elder Services of Merrimack Valley
- Lowell Council on Aging – Senior Center Programs

Improve services for disabled adults

- Lifelinks, Inc. – Independent Living Seminar
- Lowell Association for the Blind
- Mental Health Association of Greater Lowell – Bilingual Advocates
- Retarded Adult Rehabilitative Association

ACTIVITIES FALLING BEHIND SCHEDULE

Although funding has been committed but not yet spent on several activities, most of these are long-term, larger-scale capital projects, which often are impossible to complete in a single year. Many require extended periods to assemble the required funding from complicated financing programs and plans, often depending on Consolidated Plan funds as a seed grant that will leverage many other sources. Others are simply dependent on seasonal construction activity or involve multi-year schedules for completion.

The following projects are related to long-term economic development and public infrastructure activities that are underway and will be completed in future program years. Accomplishments for these activities will be reported in subsequent CAPERs.

Activity	Original Funding Date
City of Lowell, DPD – Best Retail Practices	2008-2009 & 2011-2012
City of Lowell, DPD – Downtown Roadway Improvements	2011-2012
City of Lowell, DPD – Economic Development Loan Programs	2010-2011
City of Lowell, DPD – Hamilton Canal District Infrastructure/Construction Mgmt	2010-2011
City of Lowell, DPD – Thorndike St. Sidewalk Construction/South Common	2011-2012
City of Lowell, DPR – Lawrence Mills Park	2011-2012
Neighborhood Impact Initiative – Centralville Neighborhood	2009-2010
Neighborhood Impact Initiative – Lower Highlands Neighborhood	2010-2011
Neighborhood Impact Initiative – Back Central Neighborhood	2011-2012

The following are activities, which will result in the production of new or rehabilitated housing units available to low- and moderate-income households. These multi-year projects were still in various stages of development at the time of this report. Accomplishments from these projects will be reported in future CAPERs.

Activity	Original Funding Date
City of Lowell, DPD - Acre Urban Plan/Rock St. Housing	2005-2006
Residents First Development Corp. – Rivers Edge Redevelopment	2011-2012

The following projects are still underway and will result in new or improved public facilities operated by local non-profit agencies. Completion of these activities will be reported in future CAPERs.

Activity	Original Funding Date
Boys & Girls Club of Greater Lowell – Facility Repairs	2009-2010
BPV of Lowell – Western Avenue Studios	2007-2008
Lowell Community Health Center – Facility Improvements	2008-2009
Merrimack Repertory Theatre – Facility Improvements	2011-2012
RARA – Facility Upgrades	2009-2010
St. Anne’s Church – Facility Renovation	2008-2009
United Teen Equality Center – Building Acquisition/Rehab	2003-2004
YWCA of Greater Lowell – Acre Facility Phase II	2010-2011

The following projects have been delayed in their implementation primarily due to funding limitations. The City is exploring alternative ways to implement these projects. Should it be determined that they projects are too cost prohibitive a decision may be made to terminate the project and recapture the awards, making them available for the 2013-2014 RFP round expected to begin in November 2012.

Activity	Original Funding Date
City of Lowell, DPD – Acre Plan/Cushing St. Roadway	2006-2007
City of Lowell, DPD – JAMBRA Neighborhood Park	2009-2010

It should also be noted that during the 2011-12 program year the City of Lowell, terminated a HOME funded project at 391 Pawtucket St. The City acquired the property in 2006 using \$451,524.05 in HOME funds with the intention of creating affordable housing on the site. Due to a number of circumstances including changes in the housing market, the City has been unable to produce units within HOME’s five-year requirement to complete a project. As a result, the City sold the property to a local developer to redevelop the site into mixed-income housing units, consistent with the original HOME investment. A combination of the proceeds from the sale of the property as well as City funds was used to repay the initial HOME investment in the property. The City completed its payment in August 2012 and have revised the drawdowns in IDIS, per HUD’s guidance, so that these funds will be made available for future eligible HOME projects.

BARRIERS

Unfortunately the Consolidated Plan funding is limited. Particularly in a fiscal climate of dwindling resources at all levels of government and in the not-for-profit sector, it is nearly impossible to completely “solve” many of the problems that plague low- and moderate-income populations and neighborhoods. While the lives of many individual assisted residents have been improved, some dramatically, new immigrant populations and others frequently replace them with similar economic and social challenges. As housing and infrastructure improvements are made to benefit low-income homeowners in one area, increasing property values and rents in these improved areas force others to move to alternative housing or neighborhoods with similar challenges to solve. Extremely limited economic development funds are clearly beneficial to the assisted businesses and their employees, but have minimal impact on far larger economic forces at play in the region and the world.

POTENTIAL ADJUSTMENTS AND IMPROVEMENTS

The City of Lowell awards Consolidated Plan funds annually through an open proposal process. Staff from the Department of Planning and Development (DPD) provide technical assistance to a volunteer Citizens Advisory Committee that recommends which activities should receive funding each year. The technical assistance includes information about accomplishments, timeliness, compliance, and effectiveness of the applicant agencies in their current and past activities. Those that are found to be most effective tend to be rewarded with new funding and funding is reduced or eliminated for activities and agencies, which prove least effective.

The availability of Consolidated Plan funds has decreased in the past several years, making it difficult for both the City and its subrecipients to proactively respond to underserved needs. At the same time, competition for federal funding has grown as agencies seek to replace funding from other sources no longer available. Despite the increase in competition for funds, the City has consistently continued funding the same number of agencies in the past several program years, with smaller award amounts.

In order to effectively respond to the needs of its residents, the City strives to fund programs that have demonstrated the capacity to serve the needs of its clients while complying with both financial and programmatic requirements. As the demand on federal reporting requirements increases, however, a number of agencies have voiced concerns that the value of the grant may not be worth the paperwork required to comply with the program. In response to this and the continued decline in funds, the City changed the way it made awards for the 2012-13 program year. Caps were placed on the minimum and maximum amount of funds allocated to a program. Discussion about these changes and their impacts on the programs will be included in next year's CAPER.



Tree Planting project through the Lowell Parks and Conservation Trust

Given some of these challenges, the City continues to explore opportunities to award collaborative grants. The City's RFP strongly encourages agencies to apply as a collaborative when requesting entitlement grant funds and DPD Staff are available to provide technical assistance to organizations considering the formation of a collaborative. Two such partnerships were supported during the 2010-11 program year: the Lowell Housing Authority and Coalition for a Better Acre worked together to provide after-school homework assistance to youth living in public housing; and the Merrimack Valley Housing Partnership and Cambodian Mutual Assistance Association partnered to provide pre-purchase counseling to first time homebuyers among Lowell's Southeast Asian community. The coming together of these organizations

has allowed them to share the expertise of staff and agency resources while continuing to provide valuable services to Lowell residents.

Finally, during the 2011-12 reporting period the City made improvements to its oversight of HOME-assisted projects to ensure the timely completion of projects and the appropriate use of these limited resources. Community Development and Housing staff improved the project selection process to ensure potential projects have the financial capacity and development experience to complete a project. Staff also more closely monitoring open activities to ensure compliance with HOME requirements. It's expected that these improvements will further enhance Lowell's successful HOME programs and result in a more prudent use of limited HOME resources.

Lead-based Paint

1. Describe actions taken during the last year to evaluate and reduce lead-based paint hazards.

Program Year 2 CAPER Lead-based Paint response:

1. ACTIONS TAKEN TO REDUCE LEAD-BASED PAINT HAZARDS

Lowell’s Lead Abatement Program was awarded a \$3 million Lead Hazard Control Grant by the U.S. Department of Housing and Urban Development (HUD) beginning April 2009 through April 2012. These funds were used to provide low-income owners and property owners that rent to low-income tenants with funds to de-lead their units.

The Grant allows Lowell to offer low-income owners and owners that rent to low income tenants an outright grant of \$20,000 for single family properties and \$16,000 per unit for multi-family properties. In exchange for grant funds, a three year affordability restriction is placed on de-lead rental units. Other key components of the grant are public health education regarding lead poisoning prevention, outreach regarding the availability of funds, technical training to increase the pool of licensed lead abatement workers and contractors and free blood lead testing for children under the age of six. The outreach and education component is essential to modify behaviors that will automatically reduce the incidents of lead poisoning in children.

In total, 171 units were de-lead with these funds. In addition, Lowell’s Lead Abatement program spent \$42,345.75 in CDBG funds during the 2011-12 program year to operate a broader lead-based paint hazard abatement program to de-lead 3 housing units. CDBG loans were offered to supplement the gap between the LHCG funding and total project costs. Portions of the CDBG funds were also used to support project delivery expenses. The table below summarizes the characteristics of the households assisted with CDBG funds during the reporting period.

Households Assisted with 2011-2012 Lead Abatement Program

Unit Type	Income Level	Race/Ethnicity
Owner Occupied	Extremely Low	White/Hispanic
Owner Occupied	Low	White/Hispanic
Renter	Low	Asian

Source: IDIS, City of Lowell, DPD Lead Abatement Program

In order to keep the CDBG-assisted units affordable for people who are low-income, Lowell requires a deed restriction for all rental units receiving assistance from the Consolidated Plan programs for the LHCG program. This restriction limits the use of the property to low- and moderate-income people for rental units. The minimum duration of the restriction is three (3) years, with longer terms dictated by the funding source(s) applied to the project.

Lowell's funding under the Federal Lead Hazard Control Grant expired in April 2012 and was not renewed. The City intends to apply for funding when the next NOFA is released in the fall. Meanwhile the Department of Planning and Development continues to receive calls from property owners wishing to de-lead their units. Staff actively seek alternative resources to help property owners de-lead their units and address cases of lead paint poisoning.



Homes de-leaded through the City of Lowell's Lead Based Paint Abatement Program



HOUSING

Housing Needs

*Please also refer to the Housing Needs Table in the Needs.xls workbook.

1. Describe Actions taken during the last year to foster and maintain affordable housing.

Program Year 2 CAPER Housing Needs response:

1. FOSTERING AND MAINTAINING AFFORDABLE HOUSING

As discussed in previous sections, the City spent \$360,141 (14% of all federal funds) on affordable housing activities in the 2011-12 program year. The following activities helped to foster and maintain quality affordable housing in Lowell and Middlesex County:

- AIDS Action Committee
- City of Lowell, DPD – Code Enforcement
- City of Lowell DPD – Emergency Housing Rehab (CDBG)
- City of Lowell, DPD – First Time Homebuyer Program
- City of Lowell DPD – Housing Rehab Program (HOME)
- City of Lowell DPD – Lead Abatement Program
- Community Teamwork, Inc.
- Institute for Health & Recovery
- Justice Resource Institute
- Rebuilding Together Lowell – Rebuilding Day
- Residents First Development Corporation

Although many of these activities are ongoing multi-year projects, in the 2011-12 program year alone, they resulted in the following accomplishments.

Accomplishment Unit of Measure	2011-12 Program Year Accomplishments
Rental Housing Subsidies	tbd
Construction of New Affordable Housing	underway
Direct Homeownership Assistance	22
Housing Units Rehabilitated	12
Lead-Based /Bead Hazard Test/Abatement	4
Health Code Enforcement (Units Inspected)	720

Energy Efficiency

In order to foster housing affordability and assist households to maintain quality energy efficient housing, the City adopted HUD’s policy requiring energy star specifications 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 meet energy star qualifications, the City encourages the purchase of energy star appliances.

To further encourage energy efficiency in residential construction, the Lowell City Council voted to adopt the Massachusetts Stretch Code on March 31, 2010. The Stretch Code requires an increased level of energy efficiency on all new construction and substantial rehabilitation projects throughout the City. The Stretch code is not dependent on funding as a requirement to achieve potentially the same energy efficiency rating as an Energy Star home. Units completed and underway during the reporting period that are energy star certified are listed in the table below.

Activity	Address	Unit Type	Number of Units	Status
Substantial Rehabilitation	Seventh Ave.	Rental Housing	1 Units	Complete
Rivers Edge Development	Various	Homeownership	11 Units	Underway

Source: City of Lowell, DPD Housing Program

Foreclosures

As the foreclosure crisis begins to wane, the City of Lowell has seen an improvement in its share of home foreclosures; although still weak the housing market is beginning to stabilize. According to the Northern Middlesex Registry of Deeds, Lowell saw a significant decrease in foreclosures in the first six months of 2012. The City in an effort to address the potential problems associated with abandonment and neglect of properties in neighborhoods following foreclosures is instating specific inspection protocols for these properties, establishing and maintaining databases of troubled and abandoned buildings, and working with property owners, including lenders, to make sure that the impact of these properties on their surrounding neighborhoods is minimized and mitigated.

The City has also instituted the "Receivership Program" to address vacant and abandoned property. The "Receivership Program" is a program that was created to address the violations in the State Sanitary Code and as such is a helpful tool for the City in addressing properties that have violations resulting from neglect by the owners of these properties. The federal government and state governments signed a historic settlement agreement with the major banks in the hopes of accelerating the end to the housing recession, as a result of this agreement the states were awarded a proportionate share to continue to address the foreclosure crisis with funds being allocated for further prevention and receivership efforts. The City of Lowell although not awarded any of these funds for receivership, has allocated a portion of consolidated plan funds to help with the receivership efforts.

Foreclosure Deeds

Jan - July 2010		Jan - July 2011		Jan - July 2012	
Lowell	District	Lowell	District	Lowell	District
220	181	127	112	115	126

Source: Northern Middlesex Registry of Deeds, August 2012

Note: "District" includes 9 communities with the NMRD jurisdiction, excluding Lowell

Although foreclosures in Lowell have been receding the overall affect on the housing market from this prolonged housing recession has been profound. A benefit however of the housing recession has been that property values have somewhat restored the

equilibrium between neighborhood incomes and real estate values providing homebuyers an opportunity to purchase properties at an affordable price. The current lending environment however makes homeownership more difficult because of the increased credit requirements as well as the increased down payment requirements of lending institutions. The City has taken a proactive role in addressing the lack of down payment funds required by lenders by continuing to fund the City of Lowell First Time Homebuyer Program utilizing HOME Investment Partnership Act funds.



Staff from the Merrimack Valley Housing Partnership

The City's First Time Homebuyer Program has helped more than 150 households purchase a home in Lowell in the last five years. There has been only 1 foreclosure during this time period with 16 bank owned properties being purchased by First Time Homebuyers. The majority of households using the program secure 30-year mortgages with a fixed rate. The City does not advise borrowers to use sub prime loans and none of the households going through the First Time Home Buyer Program to date have been approved for one.

Lowell's Department of Planning and Development operates the First Time Buyer Program for low- and moderate-

income households, applying HOME funds toward down payment assistance. The City's program has built a strong partnership with the Merrimack Valley Housing Partnership, a local non-profit service agency that provides pre-purchase counseling to potential homebuyers. Households are required to have completed counseling through MVHP prior to applying to the City for down payment assistance. This relationship has ensured that potential homebuyers are well informed of the home buying and mortgage process and has been key to the accomplishments of the City's program.

Despite the success of these programs foreclosures continue albeit at a slower rate. To combat this problem, members of the local banking, government, and non-profit service sectors initiated the Lowell Foreclosure Prevention Task Force. The Task Force, in collaboration with the Northern Middlesex Registry of Deeds, monitors existing mortgages, and in conjunction with the Coalition for a Better Acre, Lowell's Neighborworks America affiliate, or Community Teamwork, Inc., a local multi-service provider work with existing mortgagors to refinance or modify 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 a rental unit.

The Department of Planning and Development (DPD) will continue its collaboration with MVHP to assist new homebuyers through the purchase process while also working with the Task Force to help existing homeowners find the best solutions to their problems.



Before: 128 Sixth Street, Lowell, vacant and boarded



After: 128 Sixth Street Rehabilitated



Ribbon Cutting: May 15, 2012



The City has set aside CDBG funds to support the rehabilitation of abandoned/foreclosed homes in receivership.

Specific Housing Objectives

1. Evaluate progress in meeting specific objective of providing affordable housing, including the number of extremely low-income, low-income, and moderate-income renter and owner households comparing actual accomplishments with proposed goals during the reporting period.
2. Evaluate progress in providing affordable housing that meets the Section 215 definition of affordable housing for rental and owner households comparing actual accomplishments with proposed goals during the reporting period.
3. Describe efforts to address “worst-case” housing needs and housing needs of persons with disabilities.

Program Year 2 CAPER Specific Housing Objectives response:

1. MEETING SPECIFIC AFFORDABLE HOUSING OBJECTIVES

Based on the beneficiary information provided in IDIS Reports, 16 households benefited from CDBG-funded activities, while HOME funds were distributed to projects assisting 21 households. This information is provided in the tables below, along with a breakdown of the income levels of those served during the reporting period.

CDBG Activities: Income Distribution of Affordable Housing Beneficiaries

Activity	Income Level				Total Housing Units Served
	Very Low	Low	Moderate	Vacant	
City of Lowell, Emergency Housing Rehab	2	0	0	0	2
City of Lowell, Lead Abatement Program	1	2	0	0	3
Community Teamwork, Inc. – IDA Collaborative/FTHB	0	3	1	0	4
Rebuilding Together, Lowell	1	5	1	0	7
Total	4	10	2	0	16

Source: August 29/2012 PR03 IDIS Report

The majority of the households served with CDBG dollars during 2011-12 reported incomes at less than 60% of the area median. Also 720 housing units were assisted through health code inspections. Further discussion about housing activities funded with CDBG and their accomplishments is provided in the Community Development portion of this report.

HOME Activities: Income Distribution of Affordable Housing Beneficiaries

Activity Type	Percent of Area Median Income				Total Occupied Units
	0-30%	31-50%	51-60%	61-80%	
First Time Homebuyer	0	15	0	3	18
Existing Homeowner	0	2	1	0	3
Total	0	17	1	3	21

Source: August 29/2012 PR23 IDIS Report

The HOME section of this report offers more information on these activities and how they met their proposed goals during the reporting period.

In addressing priority housing needs in the City of Lowell it is crucial to highlight an action that is a driving factor in the City’s efforts to provide safe, clean and affordable housing for those in need. The Lowell Housing Authority, with approval from the State Legislature, is replacing the 224-unit Julian D. Steele state-funded public housing project with a new neighborhood consisting of 180 mixed income units. As a partner in this effort, the City of Lowell has committed to using a combination of Consolidated Plan funds, Low Income Housing Tax Credits, project-based subsidies, and private funding to create 220 units of affordable housing scattered throughout the City referred to as “Replication Units.” These projects will consist of safe, clean and affordable rental housing.

The following table outlines the City’s progress to date in completing the Replication Plan.

Affordable to Households at or Below 50% AMI for 30 Years	
Completed	79
Affordable to Households at or Below 50% AMI for 15 Years	
Completed	53
Remaining	25
Affordable to Households at or Below 80% AMI for 30 Years	
Completed	89
Affordable to Households at or Below 80% AMI for 15 Years	
Completed	33

Areas of Lowell, designated as “Opportunity Areas,” have been identified to meet specific criteria. In June 2009 the Lowell Housing Authority hired a Mobility Councilor who is responsible for contacting households that were relocated and ascertain if they are satisfied with the location of their current home. If they are unsatisfied with their current location they would be eligible to relocate into an Opportunity Area. 71 families have expressed interest in moving. The Mobility Counselor, the LHA, and the City were successful in relocating a total of 59 families through this initiative. The Replication plan has only 25 units, available at 50% AMI for 15 years, to be completed through the assignment of Project Based Vouchers (through the LHA) in Opportunity Areas to complete the Replication Plan. The Lowell Housing Authority will issue an RFP for the remaining 25 vouchers which will be available late 2012.

2. SECTION 215 AFFORDABLE HOUSING

While several affordable housing projects are currently underway, no new units were completed during the reporting period. All units underway will meet the Section 215 definition of affordable housing and will be reported in subsequent CAPERS.

The City of Lowell's First Time Homebuyer Program, an ongoing project supported 18 new affordable housing units that meet the Section 215 definition of affordable housing.

3. "WORST-CASE" AND DISABLED HOUSING

Many of the projects assisted by the City of Lowell during the 2010-11 program year incorporate housing that is accessible for persons with disabilities or severe housing needs including the following:

Housing Assistance for Persons with HIV/AIDS

- AIDS Action Committee – Emergency Rental Assistance
- AIDS Action Committee – HOCH Program
- Institute for Health and Recovery – Project Heal
- Justice Resource Institute – TBRA Program

Public Housing Strategy

1. Describe actions taken during the last year to improve public housing and resident initiatives.

Program Year 2 CAPER Public Housing Strategy response:

1. PUBLIC HOUSING AND RESIDENT INITIATIVES

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

- Capital Improvements: Extensive maintenance and improvement projects were completed during the reporting period that enhance the physical property as well as the safety and health of residents. Work included:
 - - 1) Three apartments converted into handicap units
 - 2) Rehabilitation of Kitchens and baths at George Flanagan Development
 - 4) Installation of Energy Efficient Low Flow toilets at State Developments
 - 5) Roof upgrades at North Common Village
 - 6) Installation of new roofs, windows and exterior siding at Hartwell Court

Low Rent Public Housing Program: LHA implemented 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.

- The Learning Zone: The Learning Zone (North Common Village) serves youth in grades 3-8 from both the North Common Village Public Housing development as well as the surrounding Acre neighborhood. The Learning Zone (George W. Flanagan) serves youth in grades 3-8 from both the George W. Flanagan Public Housing development as well as the surrounding Highlands neighborhood. The overall mission of the Learning Zone is to offer daily tutoring assistance, hands-on activities, critical thinking exercises, informational guest speakers and recreational opportunities to further promote academic success and broaden one's quest for knowledge. Program staff have demonstrated an aptitude to act as a liaison between parents and school staff. Each site is supplied with individual laptops for student usage, a television and DVD player, educational movies, software and books as well as a plethora of school supplies needed to complete daily assignments and projects.

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.

During the past school year, Learning Zone staff have promoted recycling efforts to better protect our environment. Students set recycling goals in order to fund rewards i.e. pizza/ice cream parties, etc. to celebrate their efforts.

In February 2012, students participated in Lowell Kids Week at the Boott Cotton Mills Museum during school vacation. Students created recycling bins to be displayed at various locations within the city during this event.

In April 2012, students participated in a Field Trip to the MSPCA at Nevins Farm in Methuen where they learned about animal care, adoption and volunteerism. In addition, Mill City grows, a local non-profit committed to sustainable gardening, completed presentations at both sites, helping the children build self-watering container gardens filled with seasonal vegetable seedlings. Phase 2 of this project will be starting soon and includes additional vegetable plants which the summer program children will maintain.

In May 2012, Students were entered into the Housing Authority Insurance Group Playground Safety Poster Contest in which they created posters emphasizing the importance of safety within school and community playgrounds.

A local piano instructor is presently conducting piano lessons one day per week at the Chelmsford St. site. In addition, he has also collaborated with a voice coach

and is proving the students with the opportunity to partake in vocal instruction. Students have access to the on-site pianos during the week so that they can reinforce the material learned during their weekly lesson.

The Pollard Memorial Library conducted a weekly reading outreach program for the students at the Market St. site. Students were required to complete certain reading assignments which were measured on a "reading thermometer." The students received prize incentives along the way and partook in an ice cream social upon meeting their overall group goal. This program will resume during the 2012-2013 school year.

The LHA is in the process of arranging for the Girl Scouts (GS) of Eastern Massachusetts/ Andover to conduct programming at both sites each week. The Girl Scouts curriculum emphasizes the promotion of "courage, confidence and character to help make the world a better place." LHA will cover the cost of the GS annual membership fee for each girl enrolled in the Learning Zone. This provision will allow the girls access to all GS programming offered throughout the year outside of the Learning Zone.

The LHA is also exploring offering the Girls, Inc. Photovoice; Community Action through Photography Program at its Learning Zone sites during the 2012-2013 school year. The program would be offered for 1-1.5 hours per week over an eight week period. Upon its conclusion, the children would have a new and improved perspective and appreciation for the community via photography.

The LHA is also coordinating a sewing program offered via the American Textile History Museum for its Learning Zone participants during the 2012-2013 school year.

In conclusion, the LHA has found that many parents have developed an active involvement in their children's studies as a result of staff encouragement and support. Since the 2009 inception of the program, we have observed not only improvement in the children's academic progress but most importantly, a strong desire to learn the "why," "what" and "how" of the world around them. It is our hope that by making learning fun, we will instill an interest in the pursuit of higher education and therefore, increased future economic status.

- ROSS Program: Supportive services were provided through LHA, which encourage elderly/disabled residents to participate in social activities including crisis intervention, cross cultural enrichment programs, preventative health education and services, money management, and employment assessment and training. Many community partnerships have been formed in order to provide a comprehensive array of services to the elderly/disabled adult population, reducing their isolation and improving their overall life experiences.

All elderly/disabled residents were recently provided with emergency kits and trained on how to respond to both potential small and large-scale disasters. Some of our elderly/disabled sites offer resident-operated breakfast cafés, daily meal programs via Merrimack Valley Nutrition Project and monthly Cosmetology services provided by Greater Lowell Technical High School students.

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. The George Flanagan (AMP 2) has had 4 residents participating in community service.
- 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. 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 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.
- 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, fourteen LHA families have utilized their Section 8 Voucher towards homeownership.

Barriers to Affordable Housing

1. Describe actions taken during the last year to eliminate barriers to affordable housing.

Program Year 2 CAPER Barriers to Affordable Housing response:

1. ELIMINATION OF BARRIERS TO AFFORDABLE HOUSING

In December of 2004, the Lowell City Council adopted a comprehensive reform of the City’s zoning regulations, consistent with the 2003 Master Plan.

Under the new zoning, over thirty-eight percent (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 below. Even the most restrictive single-family zone allows more than four units per acre. In addition, the City’s Zoning Ordinance allows for accessory dwelling units in single-family zoned areas and encourages the conversion of existing buildings including schools, churches, and obsolete industrial buildings, to multi-family residential uses, even when those buildings are located in single-family zoning districts. In certain urban mixed-use zoning districts required parking is limited to one space per unit, and a by-right waiver for all required parking is provided if the project site is within 1500 feet of a public parking structure.

Maximum Allowable Residential Densities in Lowell Zoning Districts

Zoning District(s)	Proportion of Land Area	Units per Acre
Suburban Multifamily (SMF), Suburban Mixed Use (SMU), & Traditional Two-Family (TTF)	18%	14.5
Traditional Multifamily (TMF), Traditional Mixed Use (TMU), & Neighborhood Business (NB)	9%	11
Urban Multifamily (UMF) & Urban Mixed Use (UMU)	3%	43.5
Downtown Mixed Use (DMU), High Rise Commercial (HRC), and Institutional (INST)	8%	60-120*

*Limited only by floor area ratios.
Source: City of Lowell Zoning Code

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.

In recent years, the Lowell Planning Board approved the Rivers Edge subdivision as a planned residential development. This step enabled the project to reduce lot area, setbacks, and frontage requirements as well as minimize the infrastructure costs by clustering the building lots with shorter utility runs and roadways, while providing communal open space resources for the residents of this mixed income project.

The Hamilton Canal District (HCD) Form-Based Code was adopted in February of 2009 and the Subdivision Regulations were amended to accommodate the

redevelopment of 14.5 acres of underutilized vacant and industrial land directly adjacent to downtown Lowell. The HCD is expected to transform current underutilized industrial land into over 2 million square feet of mixed-use development directly south of Lowell's downtown and will be within walking distance to the Gallagher multi-modal transit center. The District expands housing opportunities as residential development is expected to be a substantial component of the project's build-out, providing units in a district that currently does not provide any housing. Through significant public participation the community expressed interest in the developer providing subsidized, workforce type housing. The first project permitted in the District, providing 130 units at or below 80% AMI was completed during the 2010-11 reporting period.

Additional steps that the City has taken to remove impediments to developing affordable housing include streamlining the permitting process, and utilizing Massachusetts programs to incentivize production of affordable housing units. For example, the City Council voted to designate several parcels in and around the Hamilton Canal District (14.5 acres of underutilized vacant industrial land adjacent to downtown) as "Priority development sites" under the provision of M.G.L. Chapter 43D. This guarantees that projects proposed in the Priority Development sites will be permitted within 180 days of application submission, adding greater certainty and significantly reducing carrying costs for developers.

Unfortunately, the costs to construct or obtain housing in Eastern Massachusetts remain among the highest in the nation, severely limiting the affordability of housing throughout the region, including in Lowell. Despite these constraints, the City maintains 12.7% of its housing stock as affordable, a substantially greater percentage than in the surrounding suburban communities, where regulatory and project review barriers as well as public unease about affordable housing are more substantial challenges. Most of the new affordable housing production in Lowell's neighboring communities has been developed as a result of Chapter 40B of the Massachusetts General Laws, which allows affordable housing developers to bypass local regulations if the communities maintain more than 10% of their housing stock as affordable.

The City of Lowell shares the Commonwealth of Massachusetts' goal that all municipalities should maintain at least 10% of their housing stock as affordable to residents earning 80% or less of the Area Median Income. The table below outlines the relative proportions of affordable housing in the municipalities in the Greater Lowell area. As the table illustrates, Lowell maintains 59% of the region's subsidized affordable housing.

Affordable Housing in Greater Lowell Area

Municipality	Total Housing Units (2010 Census)	Affordable Housing Units	Proportion of Affordable Housing
Lowell	41,308	5,230	12.7%
Billerica	14,442	842	5.8%
Chelmsford	13,741	990	7.2%
Dracut	11,318	660	5.8%
Dunstable	1,085	0	0.0%
Groton	3,930	202	5.1%
Pepperell	4,335	130	3.0%
Tewksbury	10,803	101	0.9%
Tyngsboro	4,166	283	6.8%
Westford	7,671	353	4.6%

Source: Massachusetts Department of Housing and Community Development, Chapter 40B Subsidized Housing Inventory 5/10/2012

In summary, 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. As stated in the City’s Master Plan, 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.



During the program year, the Merrimack Valley Housing Partnership held its first homebuyer class for Iraqi immigrants. MVHP receives HOME funds in support of the City’s First Time Homebuyer Downpayment Assistance Program.

HOME/ American Dream Down Payment Initiative (ADDI)

1. Assessment of Relationship of HOME Funds to Goals and Objectives
 - a. Evaluate progress made toward meeting goals for providing affordable housing using HOME funds, including the number and types of households served.
2. HOME Match Report
 - a. Use HOME Match Report HUD-40107-A to report on match contributions for the period covered by the Consolidated Plan program year.
3. HOME MBE and WBE Report
 - a. Use Part III of HUD Form 40107 to report contracts and subcontracts with Minority Business Enterprises (MBEs) and Women’s Business Enterprises (WBEs).
4. Assessments
 - a. Detail results of on-site inspections of rental housing.
 - b. Describe the HOME jurisdiction’s affirmative marketing actions.
 - c. Describe outreach to minority and women owned businesses.

Program Year 2 CAPER HOME/ADDI response:

1. ASSESSMENT OF GOALS AND OBJECTIVES

HOME FUNDS

All FY 11-12 HOME funds were allocated toward projects that addressed the Rental and Owner-Occupied Housing priority need as described in the 2010-2015 Five Year Plan.

The distribution of HOME funds among housing-related activities is provided in the table below, along with the accomplishments achieved during the reporting period.

FY 2011-2012 HOME Funded Activities

Activity	FY 2011-12 Expenditures	Proposed Accomplishments	Actual Accomplishments
City of Lowell, DPD/MVHP - First Time Homebuyer Program	\$166,722.84	40 Households	18 Households
City of Lowell, DPD - Housing Rehabilitation Program (HOME)	\$60,560.89	3 Housing Units	3 Housing Units

Source: IDIS Reports PR02 & PR06, 8/29/2012



The City of Lowell First Time Homebuyer Program collaborated with the Merrimack Valley Housing Partnership’s Down payment Assistance Program to assist 18 households during the reporting period. The table below illustrates how this assistance was distributed.

FY 2011-2012 First Time Homebuyer Participants

	Income Level (% of Area Median Income)			
	0-30%	30-50%	50-60%	60-80%
Number of Households	0	15	0	3

Source: August 29/2012 IDIS Report PR23

The City was required to set aside a minimum of \$157,353 (15% of 2011-12 HOME entitlement grant funds) for Community Housing Development Organizations (CHDOs). During the program year, the City initially allocated \$200,000 to the Residents First Development Corporation for the Rivers Edge Development. The City made a commitment of \$1.3M in HOME funds for this project over a seven year period. At the conclusion of the program year

however it was decided to expedite this commitment and fund the balance of HOME funds awarded to the project (\$700,000) during the 2011-12 program year. Progress made toward this development project will be discussed in subsequent CAPERs.

The City of Lowell, in collaboration with the Merrimack Valley Housing Partnership, provides downpayment assistance to first time homebuyers using HOME funds.

ADDI FUNDS

- Not Applicable -

2. HOME MATCH REPORT

The Lowell Housing Authority Massachusetts Rental Voucher Program fulfilled the City’s HOME match obligation during FY 2011-12 in the amount of \$332,568. These funds supported 41 housing units for low/moderate-income households. This information is provided in the table below. The Match Report HUD-40107-A is also included in the Appendix.

HOME Match Report

Excess Match from Prior Federal Fiscal Year	2011-12 Match	2011-12 Match Liability	Excess Funds to Carry to 2012-13
\$4,848,274	\$332,568	\$74,863	\$5,105,979

Source: IDIS Report PR33, 8/29/2012 & HUD Form 4107-a

3. HOME MBE AND WBE REPORT

During the 2011-12 program year, the City of Lowell's HOME program completed projects having four contracts and twenty-eight sub-contracts totaling \$43,543,656. Four of these sub-contracts were issued to an MBE/WBE. The HOME Program Annual Performance Report HUD-40107 is also included in the Appendix.

4. ASSESSMENTS

ON-SITE INSPECTIONS OF RENTAL HOUSING

The City's Housing Program conducts annual HQS inspections of investor-owned rental properties assisted with HOME funds to ensure compliance with the Housing Quality Standard report. The vast majority of the City's rental housing is supported by vouchers from the Lowell Housing Authority, which conducts an annual inspection of supported properties. Units not supported by vouchers are inspected by the City of Lowell's housing staff. Self-verification forms are collected from tenants, documenting their household income, as well as their monthly rent and utility payments. Along with this income-verification process, housing staff inspect the properties for any physical problems and assist property owners, should there be any issues with the structure. During the 2010-11 reporting period, more than 100 units were monitored through this process. All properties passed the Housing Quality Standard report.

AFFIRMATIVE MARKETING ACTIONS

The Department of Planning and Development (DPD) has continued to further affirmative marketing actions to involve minorities and women in the HOME program. Notices of funding availability are published in Spanish, Portuguese, and Khmer as well as English. Requests for contractor qualifications for rehabilitation and lead abatement program contractor lists are advertised in minority publications. Qualified MBE and WBE contractors are included on lists of qualified contractors provided to property owners who receive assistance through these programs.

OUTREACH TO MINORITY AND WOMEN'S BUSINESSES

The Department of Planning and Development (DPD) has continued to reach out to minority-owned and women-owned businesses. Both the Housing Rehabilitation and Lead Abatement Departments have lists of qualified construction contractors and lead-abatement contractors. These lists are updated on a routine basis, which involves advertising in both English and Hispanic local newspapers.

HOMELESS

Homeless Needs

*Please also refer to the Homeless Needs Table in the Needs.xls workbook.

1. Identify actions taken to address needs of homeless persons.
2. Identify actions to help homeless persons make the transition to permanent housing and independent living.
3. Identify new Federal resources obtained from Homeless SuperNOFA.

Program Year 2 CAPER Homeless Needs response:

1. IDENTIFY ACTIONS TAKEN TO ADDRESS NEEDS OF HOMELESS PERSONS

The City of Lowell is working in partnership with the U.S. Department of Housing and Urban Development and Veterans Administration, Commonwealth of Massachusetts, Merrimack Valley Regional Network, Community Teamwork, Inc., Bridgewell, Inc., Southern Middlesex Opportunity Council, Massachusetts Housing and Shelter Alliance, Middlesex County Sheriff's Office and other Continuum of Care homeless housing and service providers in the region to change the way homelessness is addressed in our community; and provide permanent and permanent supportive housing opportunities for some of the City's neediest residents.

These partnerships ensure that assessment of both sheltered and unsheltered homeless individuals and families is taking place and systems are in place to address the needs of homeless living in emergency shelters and transitional housing. Initiatives and projects completed or ongoing to identify and address the needs of homeless persons, include:

Annual Homeless Census: Each year the City of Lowell's Continuum of Care and Partnership to End Homelessness in 10 Years undertake a point-in-time (PIT) census of the jurisdiction's homeless and supportive housing populations. On January 25, 2012 partners gathered data for the PIT count by interviewing 534 individuals and family head of households. The PIT counts provide data on the city's homeless population to help identify patterns, gaps in services and the causes of homelessness that, when analyzed, can be used to address barriers and obstacles to housing.

Continuum of Care (CoC): Lowell's CoC Planning Workgroup includes representatives from homeless housing and service providers, victims' of domestic abuse and HIV/AIDS services providers, education, state and local government, business, workforce and employment organizations, business, stakeholders and other interested residents. The mission of the CoC is to assist individuals, families and unaccompanied youth who are experiencing homelessness, by providing the services needed to move them forward into long-term, stable housing and independent living.

The CoC is also working to develop and implement comprehensive, community-wide plan with strategies to develop new and improve or enhance existing: intake and assessment procedures that can tailor the right set of resources for each household in crisis; the collection and quality of data and data analysis; and coordination /integration efforts with mainstream benefit programs to move people experiencing homelessness to housing as quickly and cost effectively as possible.

Programs listed below include, but may not be limited to, providing access to benefits; medical, mental health and substance abuse treatment; education, job training and employment; meals, clothing, money management, representative payee services, housing search and stabilization, case management, budget management, crisis intervention; and childcare. They include:

Alternative House/Women in Transition Program addresses the needs of survivors of domestic abuse. The agency operates emergency shelter, transitional and permanent housing programs, a 24 hour crisis hotline, community outreach initiatives, counseling and legal advocacy programs, children visitation services, and youth/teen violence prevention programs. In FY 2011-2012, Alternative House moved 259 people from emergency shelter to transitional housing programs, 70 of those directly to permanent housing. In addition, another 94 people were housed in their transitional housing program, 33 of whom also moved on to permanent housing. In Alternative House's non-housing related programs, another 1,500 people participated in community support groups and/or received assistance with restraining orders, legal advocacy, relocation costs and other mainstream benefit referrals.

Bridgewell, Inc.: Bridgewell's Pathfinder Apartments and Permanent Supportive Housing projects offer chronically homeless, mentally ill people permanent housing with 24-7 oversight and services that include: educational opportunities, medical, mental health and substance abuse treatment. Bridgewell also offers outreach and day programs for Lowell's street homeless population. In 2012, Bridgewell's two permanent housing programs served 32 mentally ill, chronically homeless individuals, 19% of whom entered the program from living on the streets and other locations not meant for human habitation. The remainder entered from emergency shelter or mental health respite programs; of the individuals who remained in permanent housing, 41% have remained housed for two years or more.

Bridgewell's programs also serve over 3,750 meals per month and in the summer of 2012 they became the first CoC program in Lowell to initiate a direct farm-to-shelter program. The agency contracted with the New Entry Sustainable Farming Project's Community Supported Agriculture (CSA) program to purchase 14 farm shares of fresh produce and fruits that are delivered to the facility on a weekly basis throughout the growing season. In addition program staff, outreach and permanent housing residents will be participating in a "gleaning" event in the fall sponsored by the City of Lowell's 10 Year Plan to support of the Merrimack Valley Food Bank. This participation allows persons who are beneficiaries of fresh produce provided by the CSA an opportunity to connect with growers and develop a greater understanding of value of farming.

City of Lowell Partnership for Change to End Homelessness in 10 Years' (10YP) Keys to Ending Homelessness Conference Series: The mission of this statewide conference series is to engage the community, partners, homeless housing and services managers and front-line staff in a discussion of innovative programs to address

homelessness. The Series also provides overviews of “Best Practices” and innovative strategies to address the needs of people experiencing homelessness and/or who are unable to sustain housing. In addition there are on-site workshops and follow-up training opportunities available to local agencies on the issues discussed at each of the 9 conferences. They include: Social Security, October 2009; Education, Employment & Business Incentives, March 2010; Housing, June 2010; Behavioral Health & Trauma Informed Care, October 2010; Criminal Justice October 2011; Veterans, March 30, 2012, Food Security & Healthy Living, October 26, 2012; and 2 other conferences focused on Seniors and Youth are scheduled for 2013. Information gained from the conference series is also being used to inform the development of Continuum of Care Plan for Lowell.

Community Teamwork, Inc.: CTI is the City’s and the region’s largest Community Action Agency; and leads the Merrimack Valley Regional Network to End Homelessness. CTI offers a variety of housing stabilization, education, employment, childcare, food security/farming, fuel assistance, home modification programs. CTI also operates 16 scattered-site transitional housing units for survivors of domestic abuse; and 49 scattered-site units of emergency housing for families and 2 Congregates Shelters that house 14 families needing emergency housing. In FY12 CTI served 837 homeless families, 70% moved on to other rental housing and/or reunited with their families within 6 months.

House of Hope, Inc. and House of Hope Housing, Inc.: HOH operates 24 units of emergency shelter at 2 locations and 15 units of permanent supportive housing in 3 properties for families. Management and housing teams work closely with families to overcome barriers and find solutions to self-sufficiency and sustaining permanent housing. In FY12 the House of Hope served a total of 79 households containing 167 persons in families and individuals. The average length of stay in shelter was 117 days with 34% moving on to rental housing.

In addition House of Hope created The Hope Chest, a new resale store owned and operated by the agency that provides on-the-job training to participants of their workforce development program. All funds made through the resale of donations goes back into supporting the program. Since opening in March 2012, there have been a total of 6 interns, all homeless or formerly homeless, single mothers who have worked on learning retail skills, such as customer service, sales, inventory control, cash and data management, as well as life skills, such as managing day care, appropriate dress, professional behaviors in the work place, and fiscal responsibilities.

Lowell Housing Authority (LHA): LHA offers 8 units of Transitional Housing for chronically homeless families referred by the Massachusetts Department of Transitional Assistance Congregate shelters. Successful graduates of the program are offered permanent housing within the LHA upon completion. The program addresses employment, education, mental health, childcare, utility arrearage, financial education and budget development during the six to nine month duration of the individual’s participation in the program. Upon completion of the program, each household is provided with stabilization services for a six month period. During the period of July 1, 2011 through June 30, 2012, the program served the following: 21 adults and 27 children for a total of 48 individuals. Of those individuals served, 19 have been permanently housed either via the Authority or within the community, 13

were terminated from the Program for non-compliance and 16 currently are still active participants.

Lowell Transitional Living Center: LTLC's Outreach and Case Management programs for individuals work with clients living on the streets and other places not meant for human habitation and/or at LTLC's 90-bed emergency shelter to create comprehensive service plans that address housing, mental health, substance abuse, self-sufficiency and housing stabilization challenges. In FY 2011-2012, LTLC served 197 individuals, 58% persons remained in shelter for 30 days or less; 5% for between 31 and 90 days; the remaining 37% stayed in shelter from 300 to 365 days. LTLC also operates 12 units of permanent supportive housing for chronically homeless individuals.

U.S. Veteran Administration Crescent House and Respite Program: The Crescent Building Transitional Residence Program is a unique rehabilitation program which is designed to intervene in the cycle of homelessness and institutionalization by providing an environment in which veterans can acquire skills and supports needed to function productively and independently in competitive employment and community based housing. In FY2011-2012, the Crescent House served 98 individual veterans, 8% of whom were women. The majority of veterans served remained in transitional housing from between 90 to 240 days before moving to VA funded permanent or permanent supportive housing.

2. IDENTIFY ACTIONS TO HELP HOMELESS PERSONS MAKE THE TRANSITION TO PERMANENT HOUSING AND INDEPENDENT LIVING

Helping homeless persons make the transition to permanent housing and self-sufficiency continues to be one of the major goals of Lowell's Continuum of Care and 10 Year Plan. Although funding previously provided by the American Recovery and Reinvestment Act of 2009 to the city and various entities was limited in FY2011-2012, the systems change elements created by the ARRA remain in place. In addition funding for the Massachusetts Interagency Council on Housing and Homelessness' Regional Network Innovations to End Homelessness, that created a new regional system for addressing homelessness in the Commonwealth has also come to an end. However regional partnerships remain strong; and work continues to remove regional barriers to serving and housing residents experiencing homelessness; applying for and implementing new grant funded programs; on data sharing and systems analysis; and performance evaluation.

Services that help to transition homeless persons to housing that remain in place in a more limited way include, but may not be limited to:

- First and last months rent payment, utility arrearages, shallow subsidies, moving costs and ongoing housing stabilization services;
- Housing stabilization specialists work to secure the maximum amount of mainstream benefits that each client is entitled to, ensure that units are furnished and clients supplied with clothes, toiletries and access to nutritious food;
- Medical, mental health and substance abuse personnel work to coordinate treatment and increase compliance with medication if needed;
- Transportation is provided when possible;

- More access to financial education/training, budget management assistance and for those who are working at low wages assistance with acquiring Earned Income Tax Credits;
- Representative Payee services for both those receiving Social Security Benefits and others who do not; and
- With the U.S. Veterans Administration exploring the development of a social business or enterprise and expanding self employment opportunities.

Programs that are assisting homeless persons to make the transition to permanent housing and independent housing include:

- Comfort Home Care (CHC): is a private home health and nursing agency focused on promoting the wellness and independence of clients in the community as an alternative to more structured settings. CHC's goal is to prevent hospitalization or ease the transition to housing/home from homeless shelters and other places not meant for human habitation; and acute or rehabilitative care. Highly trained staff provide: care plan development, medication monitoring, mental status assessment, crisis intervention, physician liaisons, case management, family respite, and health education. In FY2011-2012 Comfort Home Care served 200 Lowell Residents.
- Massachusetts HomeBASE Program: HomeBASE is by Community Teamwork, Inc., the Commonwealth's Regional Administrative Agency for the Merrimack Valley Region. HomeBASE is a new short-term housing benefit program targeted to provide families that meet emergency assistance criteria (families who earn no more than 115% of the federal poverty level) services to become stably housed for 12 months. The program can provide eligible families with an opportunity to pay no more than 35% of their rent and utilities for up to 24 months. It also offers eligible recipients the possibility of receiving up to \$4,000 to help them achieve and/or sustain housing. One of the major goals of the HomeBASE program is to assist regional and local non-profit housing, shelter and service providers to be more proactive in moving beyond shelter to prevent family homelessness. During the FY12 year the HomeBASE program stably housed 1178 families in the Merrimack Valley Region, of which 577 families were stably housed in Lowell. Two hundred and two (202) entered through CTI's front door, 229 from the Flex Funds program, 57 were from Emergency Assistance (EA) program funded hotel stays, 3 were from Massachusetts Rental Voucher Program and the Homeless Prevention Rapid Re-housing program, and 86 were from EA shelters. Five hundred and twelve (512) of the 577 families serviced in Lowell accessed the rental assistance benefit.
- Community Services Block Grant (CSBG)/Community Teamwork, Inc. CSBG funds are used to promote and provide an array of services and activities to encourage self-sufficiency and to make permanent improvements in the lives of low-income families and individuals. Community Teamwork, Inc. uses CSBG funding to serve more than 40,000 people each year by providing a wide range of social service programs such as housing assistance, child care, youth and family development, elder services, adult educational programs, emergency services, financial literacy, pre-employment training, energy assistance, domestic violence services, small business development, and nutrition assistance.

- Implementation of the Commonwealth of Massachusetts’ new Homeless Management Information System (HMIS), ETO™ Software: Lowell’s Continuum of Care participates in Massachusetts’ ETO HMIS August Since February of 2010 the Commonwealth of Massachusetts has been in the process of converting to ETO™ Software ASIST. ASIST replaces the state’s SHORE HMIS and BEACON Emergency Assistance systems. When fully operational, ASIST will provide for more comprehensive client management, as a result of improved data collection, data sharing and reporting capabilities. In June Lowell providers completed a second round of training on the system and in July, the city acquired jurisdictional access to aggregate ETO data for 60% of Lowell’s Continuum of Care programs; access for the other 40% is currently in process. This provides the CoC with the ability to view the system’s aggregate data and focus more on intake and assessment; data quality and analysis; systems and gaps analysis; and program efforts and coordinated referrals to other mainstream benefits.

3. IDENTIFY NEW FEDERAL RESOURCES OBTAINED FROM HOMELESS SUPERNOFA

MA-508 PROGRAMS	Amount
Alternative House, Women in Transition	\$189,283
House of Hope, Inc.	\$91,567
Lowell Transitional Living Center Case Management	\$67,350
Lowell Transitional Living Center Outreach	\$40,325
Pathfinder PSH	\$400,894
Pathfinder Apartments	\$79,742
Total	\$869,161

Specific Homeless Prevention Elements

1. Identify actions taken to prevent homelessness.

Program Year 2 CAPER Specific Housing Prevention Elements response:

1. ACTIONS TAKEN TO PREVENT HOMELESSNESS

The City and its partnering organizations support a number of initiatives to help prevent low-income households from becoming homeless. Attention is paid in particular to household with extremely low-incomes, individuals who risk becoming homeless after discharged from an institution or system of care, as well as those receiving case management and other related services from local public or private organizations. Some of these major initiatives are described in more detail below:

A. Home Foreclosures

- i. Lowell Foreclosure Prevention Task Force: According to data provided by the by Middlesex North Registry of Deeds, that tracks foreclosures in the Northern Middlesex region, there were 312 Notices of Foreclosure filed in the Lowell in 2011. This is 9% decrease from the 344 filed in 2010. Much of the credit for this achievement can be attributed to the Lowell Foreclosure Prevention Task Force that was formed in 2006 to assist those at risk of losing their homes. The Task Force consists of individuals working for home ownership counseling agencies, civic leaders, lenders, fully accredited foreclosure prevention counseling agencies and licensed loan originators. The organization offers a Homeowners Hope Hotline, free counseling and other services to homeowners facing foreclosure.
- ii. Housing Consumer Education Center/Community Teamwork, Inc (CTI).: CTI is part of a nine-member, statewide Regional Housing Network in Massachusetts that oversees a Housing Consumer Education Center for each region. In FY12, the Housing Consumer Education Center served 3,130 households in the City of Lowell, providing financial assistance and housing counseling to 302 households; and re-housing assistance to 135 households that successfully prevented them from becoming homelessness. Specifically CTI's HCEC:
 1. Administers federal and state rental subsidies;
 2. Develops affordable rental, homeownership, and transitional housing opportunities;
 3. Identifies public/private rehabilitation resources for homeowners and landlords;
 4. Educates buyers and owners on purchasing and maintaining a home;
 5. Works with property owners and managers to promote successful and long-term tenancies;
 6. Provides transitional housing and support services to those at risk of homelessness or presently in shelters; and
 7. Partners with communities, lenders, and government agencies to develop local affordable housing opportunities;

B. Tenancy Preservation

- i. The Tenancy Preservation Program (TPP)/Eliot Community Human Services: The TPP operates within the Northeast Housing Court that includes the cities of Lynn, Salem, Lawrence and Lowell. TPP provides clinical consultation to the court in eviction cases that are entitled to “reasonable accommodations” due to the presence of a mental health or physical disability. Clinicians from Eliot Community Human Services work with the Housing Court to maintain stable housing by assisting tenants with referrals for treatment and support in order to address the causes of lease violations. For Lowell in FY 2011-2012, Eliot reported 17 consults that became 6 full open cases, of those case 4 tenancies were preserved.
- C. Housing Stabilization:
- i. Comfort Home Care (CHC): is a private home health and nursing agency focused on promoting the wellness and independence of clients in the community as an alternative to more structured institutional settings. CHC’s goal is to prevent hospitalization and/or ease the transition to housing from homeless shelters and other places not meant for human habitation, and acute or rehabilitative care. Highly trained staff provide: care plan development, medication monitoring, mental status assessment, crisis intervention, physician liaisons, case management, family respite, and health education. In FY2011-2012, Comfort Home Care provided services to 200 Lowell residents.
 - ii. Network Innovations to End Homelessness/Merrimack Valley Regional Network (MVRN) under the direction of Community Teamwork, Inc. (CTI): Over the past three years the Commonwealth of Massachusetts has been working to fundamentally redesign the state’s system for addressing and ending homelessness. One of the state’s Interagency Council for Housing and Homelessness’s (ICHH) actions, was to create regional networks throughout the state focused on the prevention of homelessness, the rapid re-housing of homeless families and individuals and/or those households at eminent risk of homelessness. Unfortunately funding for the MVRN has come to an end, however, regional partnerships remain strong and work continues to remove regional barriers to: serving and housing residents experiencing homelessness; applying for and implementing new grant funded programs; data sharing and systems analysis; and performance evaluation
 - iii. Massachusetts HomeBASE Program: HomeBASE is by Community Teamwork, Inc., the Commonwealth’s Regional Administrating Agency for the Merrimack Valley Region. HomeBASE is a new short-term housing benefit program targeted to provide families that meet emergency assistance criteria (families who earn no more than 115% of the federal poverty level) services to become stably housed for 12 months. The program can provide eligible families with an opportunity to pay no more than 35% of their rent and utilities for up to 24 months. It also offers eligible recipients the possibility of receiving up to \$4,000 to help them achieve and/or sustain housing. One of the major goals of the HomeBASE program is to assist regional and local non-profit housing, shelter and service providers to be more proactive in moving beyond shelter to prevent family homelessness. During the FY12 year the HomeBASE program stably housed 1178 families in the Merrimack Valley Region, of which 577 families were stably housed in Lowell. Two hundred and two (202) entered through CTI’s front door, 229 from the Flex Funds program, 57 were from

the Emergency Assistance (EA) program funded hotel stays, 3 were from Massachusetts Rental Voucher Program and Homeless Prevention Rapid Re-housing program, and 86 were from EA shelters. Five hundred and twelve (512) of the 577 families serviced in Lowell accessed the rental assistance benefit.

- iv. Community Services Block Grant (CSBG)/Community Teamwork, Inc. CSBG funds are used to promote and provide an array of services and activities to encourage self-sufficiency and to make permanent improvements in the lives of low-income families and individuals. Community Teamwork, Inc. uses CSBG funding to serve more than 40,000 people each year by providing a wide range of social service programs such as housing assistance, child care, youth and family development, elder services, adult educational programs, emergency services, financial literacy, pre-employment training, energy assistance, domestic violence services, small business development, and nutrition assistance.
- v. Home Equity Conversion Mortgage (HECM) Counseling for Seniors/Lowell Council on Aging: There are an increasing number of seniors interested in obtaining a reverse mortgages as a way to stay in their home and remain financially independent. The Lowell Council on Aging offers seniors an opportunity to learn more about reverse mortgages, program eligibility requirements, financial implications and alternatives to obtaining a reverse mortgage. In FY 2011-2012 209 seniors participated in reverse mortgage seminars.
- vi. Implementation of the Commonwealth of Massachusetts' new Homeless Management Information System (HMIS), ETO™ Software: Lowell's Continuum of Care participates in Massachusetts' ETO HMIS August Since February of 2010 the Commonwealth of Massachusetts has been in the process of converting to ETO™ Software ASIST. ASIST replaces the state's SHORE HMIS and BEACON Emergency Assistance systems. When fully operational, ASIST will provide for more comprehensive client management, as a result of improved data collection, data sharing and reporting capabilities. In June Lowell providers completed a second round of training on the system and in July, the city acquired jurisdictional access to aggregate ETO data for 60% of Lowell's Continuum of Care programs; access for the other 40% is currently in process. This provides the CoC with the ability to view the system's aggregate data and focus more on intake and assessment; data quality and analysis; systems and gaps analysis; and program efforts and coordinated referrals to other mainstream benefits.

D. Additional Services and Training Opportunities

- i. Community Teamwork, Inc.'s (CTI) Family Resource Network: CTI's Family Resource Network provides families with a variety of supports to help them attain self-sufficiency and improve their economic stability.
- ii. Financial Enhancement and Stabilization Programs/Community Teamwork, Inc. (CTI)
 - 1. **The Financial Literacy Academy** was originally designed for those interested in the Individual Development Account (IDA) program and for others interested in learning more about how to manage finances; protect one's identity; and the benefits of paying yourself first. The Financial Literacy Academy is provided free to everyone. Specifically, a total of 122 individuals attended CTI's Financial Literacy Academy in 2012

2. **The Individual Development Account (IDA)** program is also available to anyone interested in a savings match program. For example the IDA can be used to save for post-secondary education or certificate programs, to start a business, or save for the down payment of a home. CTI and the Federal Government will match the savings in an IDA 3 to 1. In 2012 CTI served 31 IDA clients; a total of 9 individuals purchased an asset, 2 for education purposes and 7 to save for a home.
3. **Family Finance Solutions:** Six informative workshops were offered for those interested in learning more about personal finance: (1) How to Survive These Difficult Financial Times – English or Khmer; (2) Credit Cards: The Good, The Bad, The Ugly- English and Spanish; (3) Understanding your credit report; and (4) Protecting against identity theft. A total of 302 clients attended CTI’s Family Finance Solutions programs in 2012.
4. **Representative Payee Services** provides financial management for Social Security Insurance and Social Security Disability Insurance beneficiaries who are challenged with managing their monthly bills and maintaining stable housing. In FY2011-2012, CTI provided financial management services for 40 RepPayee clients.

Emergency Shelter Grants (ESG)

1. Identify actions to address emergency shelter and transitional housing needs of homeless individuals and families (including significant subpopulations such as those living on the streets).
2. Assessment of Relationship of ESG Funds to Goals and Objectives
 - a. Evaluate progress made in using ESG funds to address homeless and homeless prevention needs, goals, and specific objectives established in the Consolidated Plan.
 - b. Detail how ESG projects are related to implementation of comprehensive homeless planning strategy, including the number and types of individuals and persons in households served with ESG funds.
3. Matching Resources
 - a. Provide specific sources and amounts of new funding used to meet match as required by 42 USC 11375(a)(1), including cash resources, grants, and staff salaries, as well as in-kind contributions such as the value of a building or lease, donated materials, or volunteer time.
4. State Method of Distribution
 - a. States must describe their method of distribution and how it rated and selected its local government agencies and private nonprofit organizations acting as subrecipients.
5. Activity and Beneficiary Data
 - a. Completion of attached Emergency Shelter Grant Program Performance Chart or other reports showing ESGP expenditures by type of activity. Also describe any problems in collecting, reporting, and evaluating the reliability of this information.
 - b. Homeless Discharge Coordination
 - i. As part of the government developing and implementing a homeless discharge coordination policy, ESG homeless prevention funds may be used to assist very-low income individuals and families at risk of becoming homeless after being released from publicly funded institutions such as health care facilities, foster care or other youth facilities, or corrections institutions or programs.
 - c. Explain how your government is instituting a homeless discharge coordination policy, and how ESG homeless prevention funds are being used in this effort.

Program Year 2 CAPER ESG response:

1. EMERGENCY SHELTER AND TRANSITIONAL HOUSING

In addition to the activities that address the needs of the homeless, discussed in previous sections, \$61,025 in ESG funds was spent by local shelters which offer emergency housing to individuals and families. In most cases, these shelters also provide transitional support to those seeking permanent housing. Another \$29,170 in ESG funds were spent on homelessness prevention activities.

The 2011-12 program year marked the transition from the former Emergency Shelter Grant program to the new Emergency Solutions Grant program, as part of

the implementation of the Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act of 2009. For distinction the new program is abbreviated H-ESG. The HEARTH Act places significant emphasis on homelessness prevention and rapid re-housing programs as a means to assist households at risk of becoming homeless and help those individuals and families living in shelter to move into permanent affordable housing.

Please note that also during the 2011-12 program year the City of Lowell received a second allocation of \$59,311.00 in H-ESG funds. These funds are targeted specifically to homeless prevention and rapid re-housing activities. The City signed its grant agreement with HUD for these funds in July 2012. Activities supported with these additional dollars will be reported in subsequent CAPERs.

Activities assisted with the first allocation of FY2011-12 H-ESG funds are discussed in more detail below.

2. ASSESSMENT OF GOALS AND OBJECTIVES

USE OF ESG FUNDS

All FY 2011-12 HESG funds were awarded to activities that addressed the Homeless/HIV/AIDS priority need identified in the City's Five Year Consolidated Plan. Funds were used to help improve the delivery of homeless services provided by Lowell's Continuum of Care, and to help upgrade the level of services and quality of existing homeless facilities.

IMPLEMENTATION OF COMPREHENSIVE HOMELESS PLANNING STRATEGY

The majority of the first allocation of HESG funds were limited during the 2011-12 program year to shelter operating expenses and improvements, while CDBG and McKinney funds were distributed for local homeless service activities. HESG Funding was also provided to the SHIFT program for homeless prevention activities.

During FY 2011-12 CDBG funds were awarded to Community Teamwork, Inc. to support its Emergency Motel Stay program and Fuel Assistance programs as well as several food pantries. These programs help reduce the number of households entering emergency shelters. CDBG funds were also awarded to the Wish Project which provides furniture and household goods to families moving out of shelter and into permanent housing.

The table below includes the six programs supported during the reporting period with ESG funds.



St. Paul's Soup Kitchen receives CDBG Public Service Cap funds to support its free community meals program.

FY 2011-2012 H-ESG Funded Activities

Organization	FY 11-12 Expenditures	Assistance Type	Service Type	Proposed Accomplishments	Actual Accomplishments
Alternative House, Inc. - Domestic Violence Emergency Shelter	\$12,025	Homeless	Shelter Operations	40	37
Community Teamwork, Inc. - Merrimack House/Milly's Place Shelters	\$13,000	Homeless	Shelter Operations	30	30
Community Teamwork, Inc. - The SHIFT Coalition	\$29,170	At-risk of Homelessness	Direct Financial Assistance	29	39
House of Hope, Inc. - House of Hope Shelters	\$9,000 \$5,000	Homeless	Shelter Operations Essential Services	20	23
Lowell Transitional Living Center - Winter Protocol	\$13,000	Homeless	Essential Services	40	40
Merrimack Valley Catholic Charities - Brigid's Crossing	\$9,000	Homeless	Shelter Operations	5	14

Source: 2011-12 Annual Action Plan & Project Files

H-ESG funds, in that amount of \$9,000, were also awarded to the Justice Resource Institute, GRIP Program, to serve homeless teens. During an onsite monitoring visit during the reporting period, however, it was discovered that the GRIP facility was no longer serving as a shelter and thus no longer in compliance with its grant agreement for H-ESG funds. As a result the City terminated its contract with JRI/GRIP and will make these funds available to future eligible activities.

During the reporting year more than 183 households, received food, shelter, and services through these vital programs. Many of Lowell's shelters spend their ESG funds in less than twelve months. As a result, the actual total number of households served by these shelters in a year is higher than those reported. Shelters seek additional funding from other sources to support operating expenses and supportive services to supplement these funds.

In 2000, Community Teamwork, Inc., a local non-profit multi-service provider, initiated the Stabilized Housing for Individuals and Families in Transition (SHIFT) program. This program, designed as an early-warning system to prevent homelessness, provides tenant counseling, emergency utility and rent or mortgage payments, as well as mediation services for landlord-tenant disputes.

Performance Standards

As part of the implementation of the HEARTH Act, Staff in the City's Department of Planning and Development are working with the Continuum of Care to develop a formal set of performance standards by which to measure program outcomes. Grant agreements set up for FY11-12 HESG funds followed the performance-based contract model employed by other Consolidated Plan fun programs. Using goals set by the subrecipients in their proposals for funding, DPD drafts contracts which relate

reimbursement specifically to accomplishments. Where possible, the focus is on outcome accomplishments rather than output accomplishments.

For example, an activity using HESG funds to support case management services to assist homeless individuals to move into permanent housing might be reimbursed based on the number of participants who actually obtain stable, permanent housing as opposed to the number of people who receive case management services.



Subrecipients are reimbursed *only* when they can provide accurate and appropriate documentation that demonstrates program accomplishments *and* can provide back-up documentation for eligible costs as spelled out in the grant agreement. Subrecipients who do not accomplish their proposed goals are not reimbursed for their full grant amount and funds are recaptured and made available for other eligible ESG programs. DPD Staff work closely with subrecipient organizations to ensure that contract goals are met. In the

event of unforeseen obstacles, the City will consider amending contract goals during a program year when warranted.

3. MATCHING RESOURCES

The City of Lowell requires that organizations demonstrate a match for ESG funds expended in order to meet its match requirements. H-ESG funds leveraged more than \$5M in matching funds during the 2011-12 program year. The matching funds are outlined in the following table.

Organization	FY 11-12 Expenditures	Other Federal	Matching Sources		Total Match
			State	Private/Local	
Alternative House, Inc. - Domestic Violence Emergency Shelter	\$12,025	\$352,766	\$5,000	\$96,070	\$453,836
Community Teamwork, Inc. - The SHIFT Coalition	\$29,170	\$7,500	\$193,000	\$66,350	\$266,850
House of Hope, Inc. - House of Hope Shelters	\$14,000	\$91,452	\$1,489,441	\$305,970	\$1,886,863
Lowell Transitional Living Center - Winter Protocol	\$13,000	\$0	\$13,000	\$0	\$13,000
Merrimack Valley Catholic Charities - Brigid's Crossing	\$9,000	\$0	\$0	\$312,402	\$312,402

Source: Subrecipient Quarterly Reports

4. STATE METHOD OF DISTRIBUTION

- Not Applicable -

5. ACTIVITY AND BENEFICIARY DATA

During the 2011-12 program year, 41% of Lowell’s first allocation of HESG funds were spent on operational costs of the five shelters served. These costs included the administration, maintenance, utilities, food, and other expenses associated with the operation of the homeless shelters. 17% of funds were spent on essential services to homeless clients including case management services and assistance with drug and alcohol additions. Finally, 28% of funds were used toward homeless prevention activities provided through the SHIFT coalition. While ESG funds may also be allocated to renovation/ rehabilitation projects, shelters typically seek other sources, such as CDBG funds, to support these activities.

HOMELESS DISCHARGE COORDINATION

Due to the limited number of ESG funds, and the services provided through the CTI SHIFT program, the City of Lowell allocated FY 2011-12 HESG funds to shelter operating expenses and homeless prevention activities only. No HESG funds were spent during the reporting period for homeless discharge coordination activities.

LOCAL HOMELESS DISCHARGE COORDINATION POLICY

A discussion of Lowell’s homeless discharge coordination policy is included in the City’s Continuum of Care application for McKinney-Vento homeless assistance funds. The following table was included in the application and illustrates the current level of development and implementation within the CoC.

Continuum of Care – Discharge Planning Policy Chart

Publicly Funded System(s) of Care/Institution(s) in CoC Geographic Area	Initial Discussion	Protocol in Development	Formal Protocol Finalized	Protocol Implemented
Foster Care				X
Health Care				X
Mental Health				X
Correctional				X

Source: Continuum of Care – McKinney-Vento Application

A subcommittee of the 10-Year Plan to End Homelessness Plan has organized to begin reviewing the local discharge coordination policy. Changes that come as a result of this process will be discussed in future CAPERs.

DISCHARGE COORDINATION POLICY AND H-ESG

Given the limited amount of ESG funds received during FY 2011-12, and the need for direct shelter services, the City of Lowell did not allocate HESG funds for homeless discharge coordination activities during the reporting period. Should additional funds be available in subsequent years, the City may consider allocating funds toward this effort.

COMMUNITY DEVELOPMENT

Community Development

*Please also refer to the Community Development Table in the Needs.xls workbook.

1. Assessment of Relationship of CDBG Funds to Goals and Objectives
 - a. Assess use of CDBG funds in relation to the priorities, needs, goals, and specific objectives in the Consolidated Plan, particularly the highest priority activities.
 - b. Evaluate progress made toward meeting goals for providing affordable housing using CDBG funds, including the number and types of households served.
 - c. Indicate the extent to which CDBG funds were used for activities that benefited extremely low-income, low-income, and moderate-income persons.
2. Changes in Program Objectives
 - a. Identify the nature of and the reasons for any changes in program objectives and how the jurisdiction would change its program as a result of its experiences.
3. Assessment of Efforts in Carrying Out Planned Actions
 - a. Indicate how grantee pursued all resources indicated in the Consolidated Plan.
 - b. Indicate how grantee provided certifications of consistency in a fair and impartial manner.
 - c. Indicate how grantee did not hinder Consolidated Plan implementation by action or willful inaction.
4. For Funds Not Used for National Objectives
 - a. Indicate how use of CDBG funds did not meet national objectives.
 - b. Indicate how did not comply with overall benefit certification.
5. Anti-displacement and Relocation – for activities that involve acquisition, rehabilitation or demolition of occupied real property
 - a. Describe steps actually taken to minimize the amount of displacement resulting from the CDBG-assisted activities.
 - b. Describe steps taken to identify households, businesses, farms or nonprofit organizations who occupied properties subject to the Uniform Relocation Act or Section 104(d) of the Housing and Community Development Act of 1974, as amended, and whether or not they were displaced, and the nature of their needs and preferences.
 - c. Describe steps taken to ensure the timely issuance of information notices to displaced households, businesses, farms, or nonprofit organizations.
6. Low/Mod Job Activities – for economic development activities undertaken where jobs were made available but not taken by low- or moderate-income persons
 - a. Describe actions taken by grantee and businesses to ensure first consideration was or will be given to low/mod persons.
 - b. List by job title of all the permanent jobs created/retained and those that were made available to low/mod persons.

- c. If any of jobs claimed as being available to low/mod persons require special skill, work experience, or education, provide a description of steps being taken or that will be taken to provide such skills, experience, or education.
7. Low/Mod Limited Clientele Activities – for activities not falling within one of the categories of presumed limited clientele low and moderate income benefit
 - a. Describe how the nature, location, or other information demonstrates the activities benefit a limited clientele at least 51% of whom are low- and moderate-income.
8. Program income received
 - a. Detail the amount of program income reported that was returned to each individual revolving fund, e.g., housing rehabilitation, economic development, or other type of revolving fund.
 - b. Detail the amount repaid on each float-funded activity.
 - c. Detail all other loan repayments broken down by the categories of housing rehabilitation, economic development, or other.
 - d. Detail the amount of income received from the sale of property by parcel.
9. Prior period adjustments – where reimbursement was made this reporting period for expenditures (made in previous reporting periods) that have been disallowed, provide the following information:
 - a. The activity name and number as shown in IDIS;
 - b. The program year(s) in which the expenditure(s) for the disallowed activity(ies) was reported;
 - c. The amount returned to line-of-credit or program account; and
 - d. Total amount to be reimbursed and the time period over which the reimbursement is to be made, if the reimbursement is made with multi-year payments.
10. Loans and other receivables
 - a. List the principal balance for each float-funded activity outstanding as of the end of the reporting period and the date(s) by which the funds are expected to be received.
 - b. List the total number of other loans outstanding and the principal balance owed as of the end of the reporting period.
 - c. List separately the total number of outstanding loans that are deferred or forgivable, the principal balance owed as of the end of the reporting period, and the terms of the deferral or forgiveness.
 - d. Detail the total number and amount of loans made with CDBG funds that have gone into default and for which the balance was forgiven or written off during the reporting period.
 - e. Provide a List of the parcels of property owned by the grantee or its subrecipients that have been acquired or improved using CDBG funds and that are available for sale as of the end of the reporting period.
11. Lump sum agreements
 - a. Provide the name of the financial institution.
 - b. Provide the date the funds were deposited.
 - c. Provide the date the use of funds commenced.
 - d. Provide the percentage of funds disbursed within 180 days of deposit in the institution.

12. Housing Rehabilitation – for each type of rehabilitation program for which projects/units were reported as completed during the program year
 - a. Identify the type of program and number of projects/units completed for each program.
 - b. Provide the total CDBG funds involved in the program.
 - c. Detail other public and private funds involved in the project.

13. Neighborhood Revitalization Strategies – for grantees that have HUD-approved neighborhood revitalization strategies
 - a. Describe progress against benchmarks for the program year. For grantees with Federally-designated EZs or ECs that received HUD approval for a neighborhood revitalization strategy, reports that are required as part of the EZ/EC process shall suffice for purposes of reporting progress.

Program Year 2 CAPER Community Development response:

1. ASSESSMENT OF GOALS AND OBJECTIVES

CDBG EXPENDITURES BY CONSOLIDATED PLAN PRIORITIES

During the 2011-12 reporting period, CDBG funds were distributed among the HUD priority-needs identified in the 2010-2015 Consolidated Plan.

A breakdown of proposed and actual CDBG expenditures during PY 2011-12 is provided in the table below.

2011-12 Distribution of CDBG Funds

Priority Need	FY 11-12 Proposed Budget	% of Total	FY 11-12 Actual Expenditures	% of Total
Homeless/HIV/AIDS	\$0	0%	\$0.00	0%
Nonhomeless Special Needs	\$79,870	5%	\$90,511	5%
Affordable Housing	\$90,000	5%	\$132,858	8%
Public Facilities	\$449,924	27%	\$593,676	36%
Infrastructure	\$605,000	36%	\$387,718	23%
Economic Development	\$239,000	14%	\$246,070	15%
Public Services	\$233,097	14%	\$210,938	13%

Source: 2011-12 Annual Action Plan, PR03 & PR02 IDIS Report, 8/29/2012

The actual expenditures for each priority need during program year 2011-12 were fairly consistent with those proposed in the Annual Action Plan. Affordable Housing projects and Public facility improvements are often initiated in prior years but span more than one fiscal year due to construction seasons thus drawing CDBG funds during the 2011-12 reporting period. Expenditures under the infrastructure priority category were less than what was planned as the City continues to seek additional funding sources to complete extensive infrastructure improvements in the Hamilton Canal District. Many of CDBG funded projects will continue through the next fiscal year when additional funds will be expended. Progress and expenditures on these activities will be reported in future CAPERs.

Amendments to the Annual Plan, made throughout the fiscal year also account for some increase in the funds distributed among the priority needs. Unspent funds and unanticipated program income is made available to supplement existing projects if necessary, or in some cases, initiate a new project during the course of the fiscal year.



Tree planting project through the Lowell Parks and Conservation Trust, a recipient of CDBG funds.

The tables below list all projects that spent CDBG monies during the 2011-12 program year. The first table includes those projects restricted by the 15% cap for public service activities, while the second table lists all CDBG-funded projects outside this cap.

In addition to those projects initiated during the reporting period, several projects, begun in previous years spent money during the 11-12 program year. Some of the activities reported in the tables below are still underway and their outcomes and accomplishments will be discussed in future CAPERs.

FY 11-12 CDBG-Funded Activities (Public Service Cap)

Activity	FY 2011-12	Proposed	Actual
	Expenditures	Accomplishments (People Served)	Accomplishments (People Served)
Nonhomeless Special Needs			
Cambodian Mutual Assistance Association - Elderly Services Program	\$4,900.00	20	20
City of Lowell Council on Aging - Senior Center Programs	\$13,885.11	2,000	960
Community Family, Inc. -Client Service Subsidy Fund	\$2,940.00	5	6
Elder Services of the Merrimack Valley - Basic Necessities Program	\$4,900.00	10	6
KIDS in Disability Sports	\$1,764.00	25	9
Lifelinks, Inc. - Independent Living Seminars	\$5,131.80	55	36
Lifelinks, Inc. - Urban Youth Employment Project	\$9,800.00	15	17
Lowell Association For The Blind – Services/ Transportation for The Blind	\$14,700.00	53	53
Mental Health Assoc. of Greater Lowell - Bi-Lingual Advocates	\$8,330.00	85	76
Merrimack Valley Food Bank, Inc. - Mobile Pantry	\$6,860.00	280	280
Retarded Adult Rehab Association - Programs & Services	\$9,800.00	31	33
Public Services			
Angkor Dance Troupe - At-Risk Program	\$2,940.00	3	10
Asian Task Force Against Domestic Violence	\$4,900.00	40	42
Cambodian Mutual Assistance Association/Merrimack Valley Housing Partnership - First Time Homebuyer Class	\$3,332.00	40	66
Center for Hope & Healing - MultiLingual Sexual Assault Services	\$4,630.50	8	8
Central Food Ministry, Inc. - Food Pantry	\$6,880.00	2990	3503
Coalition for a Better Acre - Post Purchase Homeownership Education Program	\$254.80	49	1
Coalition For A Better Acre/ Lowell Housing Authority - Homework Club	\$2,450.00	12	33
Community Teamwork, Inc. - Big Brother/Big Sister-Mentoring	\$9,800.00	20	20
Community Teamwork, Inc. - Emergency Hotel Placement	\$4,900.00	14	18
Community Teamwork, Inc. - Fuel Assistance	\$8,820.00	23	55
Community Teamwork, Inc.- Spindle City Corps	\$4,900.00	24	24
Community Teamwork, Inc. - Suitability	\$14,152.18	50	55
Girls, Inc. of Greater Lowell - Youth Enrichment Program	\$9,800.00 *	95	95
Greater Lowell Family YMCA - Camperships	\$8,330.00	45	45
Light of Cambodian Children - Future Stars Sports/Leadership	\$8,330.00	7	154
Lowell Community Health Center - League of Youth	\$11,695.00	40	58
Lowell West End Gym, Inc. - Youth Boxing	\$5,292.00	120	133
Lowell Wish Project, Inc. - Beds 4 Kids	\$14,700.00	35	35
Merrimack Valley Catholic Charities - Lowell Food Pantry	\$10,956.00	600	600
Merrimack Valley Food Bank, Inc. - Food Distribution	\$14,455.00	100 Food Pantries and non-profits served	

Middlesex Community College - Out Of School Youth	\$14,700.00	20	20
One Lowell - Truancy Prevention Program	\$7,840.00	7	7
Open Pantry Of Greater Lowell, Inc. - Food Pantry	\$7,644.00	1800	1822
Rebuilding Together Lowell	\$6,696.12	6	7
Revolving Museum - Youth Development Through The Arts	\$3,920.00	40	41
St. Paul's Soup Kitchen	\$3,920.00	50	51
United Teen Equality Center - Transitional Coaching	\$9,800.00	14	5
YWCA of Lowell - Youth Enrichment Training Institute	\$4,900.00	13	20

Source: IDIS PR02 & PR03 Reports 8/29/2012

* Note that only \$4,947.45 drawn down through IDIS as of the release of the Draft CAPER.

FY 11-12 CDBG-Funded Activities (Non-Public Service Cap)

Activity	FY 2011-12 Expenditures	Proposed Accomplishments	Actual Accomplishments
Nonhomeless Special Needs			
Retarded Adult Rehabilitative Association - Facility Upgrade	\$7,500.00	1 Public Facility	1 Public Facility
Affordable Housing			
City of Lowell, DPD - Demolition Program	\$8,538.52	10 Housing Units	1 Housing Unit
City of Lowell, DPD - Emergency Repair Program	\$28,973.43	4 Housing Units	2 Housing Units
City of Lowell, DPD - Lead Abatement Program	\$42,345.75	2 Housing Units	4 Housing Units
City of Lowell, Health Dept. - Sanitary Code Enforcement	\$45,000.00	720 Housing Units	720 Housing Units
Community Teamwork, Inc. - IDA Collaborative	\$8,000.00	4 Households	4 Households
Public Facilities			
<i>Boys and Girls Club - Facility Roof</i>	<i>\$54,850.00</i>	<i>1 Public Facility</i>	<i>Underway</i>
City of Lowell, DPD - Neighborhood Innovation Grant	\$5,250.00	Projects	
<i>Lowell Community Health Center - Expansion Project</i>	<i>\$40,850.43</i>	<i>1 Public Facility</i>	<i>Underway</i>
Lowell Council on Aging - Senior Center Lease	\$335,938.42	1 Public Facility	1 Public Facility
Lowell Parks and Conservation Trust, Inc. - Urban Forestry Project	\$25,000.00	100 Trees	83 Trees
<i>St. Anne's Episcopal Church - 20 Kirk St. Renovations</i>	<i>\$7,420.00</i>	<i>1 Public Facility</i>	<i>Underway</i>
<i>United Teen Equality Center - Building Renovations</i>	<i>\$124,367.21</i>	<i>1 Public Facility</i>	<i>Underway</i>
Infrastructure			
<i>City of Lowell, DPD - Hamilton Canal District Infrastructure/Construction Mgmt.</i>	<i>\$224,990.23</i>	<i>See narrative discussion</i>	
<i>City of Lowell - Neighborhood Impact Initiative (2010 - Lower Highlands Neighborhood)</i>	<i>\$63,421.16</i>	<i>See narrative discussion</i>	
<i>City of Lowell - Neighborhood Impact Initiative (2011 - Back Central Neighborhood)</i>	<i>\$29,427.06</i>	<i>See narrative discussion</i>	
<i>City of Lowell, DPD - Thorndike St. Sidewalk/South Common</i>	<i>\$69,880.00</i>		
Economic Development			
Acre Family Childcare Business Development	\$15,000.00	15 Businesses	21 Businesses
City of Lowell, DPD - Section 108 Debt Service (2011)	\$199,069.79*	n/a	n/a

City of Lowell, DPD - Small Business Loan Program (Assets for Artists)	\$2,500.00	2 Businesses	2 Businesses
<i>City of Lowell, DPD - Best Retail Practices</i>	<i>\$25,500.00</i>	<i>5 Jobs</i>	<i>Underway</i>
Community Teamwork, Inc.- Lowell Small Business Assistance Center	\$4,000.00	4 Businesses	5 Businesses

Source: IDIS R02 & PR03 Report, 8/29/2012

Projects in italics were ongoing as of June 30, 2012. Additional expenditures and total accomplishment data will be discussed in future CAPERs. * Expenditures reflect only FY11 draws for Section 108 loan. The PR03 and PR26 reports include a final draw made against the FY11 Section 108 activity that was already reported in last year's CAPER.

The Hamilton Canal District Infrastructure/Construction Management project supports the infrastructure improvements for the Hamilton Canal District. This activity will support the development of new streets and sidewalks, permanent affordable housing units, office and retail space for new businesses and non-profits, and new public facilities and open space for approximately 15 acres of currently vacant space in the Jackson/Appleton/Middlesex (JAM) Urban Renewal Plan. Additional accomplishment data will be recorded in future CAPERs.



A new playground is installed at Armory Park through the Neighborhood Impact Initiative

The City Manager's Neighborhood Impact Initiative targets low-income neighborhoods in Lowell where significant deterioration has led to limited private investment and declining property values. Federal, state, and local resources are concentrated in target areas in an effort to improve commercial centers and public facilities within CDBG-eligible neighborhoods where impacts will be felt by the broadest possible cross-section of the neighborhood residents. In

FY 11-12 Lowell's the Back Central neighborhood was selected to receive assistance.

Prior year NII projects initiated in the Centralville and Lower Highlands neighborhoods were also ongoing during the reporting period. Additional discussion about these programs is included in the Neighborhood Revitalization Strategies section of this report.

MEETING AFFORDABLE HOUSING GOALS

Five programs were funded with CDBG dollars during the reporting period that support affordable housing. These projects, listed in the tables in the previous section, primarily supported various housing rehabilitation activities and code enforcement, including the City of Lowell Lead Abatement Program and the Emergency Housing Rehab Program. The Community Teamwork, Inc's IDA Collaborative was initiated in prior program years and was completed during the reporting period. CDBG funds were used to match individual savings accounts toward the purchase of a new home. Four first time homebuyers were assisted through this program.

In addition a number of public service activities also supported households including the Rebuilding Together Lowell which assists with small rehab projects for the elderly, the foreclosure prevention program through the Coalition for a Better Acre, and the pre-purchase counseling available through a collaboration between the Merrimack Valley Housing Partnership and the Cambodian Mutual Assistance Association to reach Lowell's Khmer speaking population.

Rehabilitation of housing units tends to span more than a single fiscal year, thus accomplishments may not be reported within the initial funding year. Housing units acquired for rehab with federal funds or existing units where rehabilitation activities exceed \$5,000 must receive a certificate of lead law compliance before any renovations can begin. In some cases, the lead abatement requirement has delayed or deterred many housing rehab activities from proceeding. Further discussion about the characteristics of households served through these activities is included in the Housing Rehabilitation portion of this section. Lead Abatement activities are discussed in more detail in the Lead section of this report.

BENEFITTING LOW-MODERATE INCOME PERSONS

Few CDBG-funded activities conducted during the 2011-12 program year did not result in direct benefit to low- and moderate-income persons. Additionally, several businesses assisted with CDBG funds have yet to report LMI jobs created/retained. The City's economic development staff are working with these businesses to ensure they comply with the CDBG National Objective requirements before completing the activity. As a result, 99% of all CDBG expenditures between July 1, 2011 and June 30, 2012 benefited low- and moderate-income persons, as detailed in the first chart below.

CDBG Low and Moderate Income Benefit

Summary of CDBG Resources		2011-2012 Program Year	2010-2012 Projection
01	Unexpended CDBG funds at the end of 2010-11 Program Year	\$2,134,641	\$2,203,781
02	Entitlement Grant	\$2,172,762	\$2,237,356
03	Surplus Urban Renewal Funds	N/A	N/A
04	Section 108 Guaranteed Loan Funds & BEDI Grants	\$0	\$0
05	Program Income	\$205,621	\$169,151
06	Returns	\$0	\$0
07	Adjustment to Compute Total Available	\$0	\$0
08	Total Available (sum, lines 01-07)	\$4,513,024	\$4,610,287
Summary of CDBG Expenditures			
09	Disbursements other than Section 108 Repayments and Planning/Administrations	\$1,457,849	\$1,387,501
10	Adjustments to Compute Total Subject to Low/Mod Benefit	\$0	\$0
11	Amount Subject to Low/Mod Benefit (line 09 + line 10)	\$1,457,849	\$1,387,501
12	Disbursed in IDIS for Planning/Administration	\$420,347	\$455,819
13	Disbursed in IDIS for Section 108 Repayments	\$361,907	\$195,636
14	Adjustment to Compute Total Expenditures	\$0	\$0
15	Total Expenditures (sum, lines 11-14)	\$2,240,103	\$2,038,956
16	Unexpended Balance (line 08 - line 15)	\$2,272,921	\$2,571,331
2010-2012 Program Year Low/Mod Benefit			
17	Expended for Low/Mod Housing in Special Areas	\$0	\$0
18	Expended for Low/Mod Multi-Unit Housing	\$0	\$0
19	Disbursed for Other Low/Mod Activities	\$1,449,310	\$1,428,201
20	Adjustment to Compute Total Low/Mod Credit	\$0	\$0
21	Total Low/Mod Credit (sum, lines 17-20)	\$1,449,310	\$1,428,201
22	Percent Low/Mod Credit (line 21/11)	99%	103%
Minimum Required Low/Mod Credit		70%	70%

During the 2011-12 reporting period, more than 9,000 individuals and 6 households were served with CDBG funds. The table below summarizes the distribution of these funds among various income levels.

Total CDBG Beneficiaries by Income Category

	Extremely Low Income ≤ 30%	Low Income >30% and ≤50%	Moderate Income >50% and ≤80%	Total Low- Mod Income	Non Low- Mod Income >80%	Total Beneficiaries
Persons	6,478	2,726	163	9,367	50	9,417
Households	3	3	0	6	0	6

Source: IDIS PR23, 8/29/2012

More than 57% of Lowell’s population is at or below the area median income. As indicated in the table above, more than 9,000 people were served through activities funded with CDBG, 98% of whom had incomes less than 50% of the area median. An additional 720 households were assisted through CDBG funded activities through sanitary code inspection, all of which were located in block groups with high concentrations of low- and moderate-income residents.

2. CHANGES IN PROGRAM OBJECTIVES

No changes to the 2011-12 Consolidated Plan Program were made during this reporting period. The priorities identified in the Five-Year Plan were the basis for allocating HUD funds during FY 2010-11.



3. CARRYING OUT PLANNED ACTIONS

PURSUING RESOURCES INDICATED IN CONSOLIDATED PLAN

In addition to the Federal funds discussed in this report, during the 2011-12 program year resources were obtained from a variety of other public and private sources to address priority needs identified in the 2010-2015 Consolidated Plan. Sources of additional funding included:

- City of Lowell General Fund
- City of Lowell Capital Bonding
- Commonwealth of Massachusetts Dept. of Conservation and Recreation
- Commonwealth of Massachusetts Dept. of Housing and Community Dvpt.
- Commonwealth of Massachusetts Dept. of Mental Health
- Commonwealth of Massachusetts Dept. of Public Health
- Commonwealth of Massachusetts Dept. of Social Services
- Commonwealth of Massachusetts Dept. of Transitional Assistance
- Massachusetts Executive Office of Human Services
- Federal Emergency Management Agency
- US Department of Commerce – Economic Development Administration

- US Department of Energy – Energy Efficiency and Conservation Block Grant
- US Department of Housing & Urban Dvpt. - Lead Hazard Control Grant
- US Environmental Protection Agency
- Operating budgets of subrecipient organizations
- Various private foundations, corporations, and individuals

CERTIFICATIONS OF CONSISTENCY

The City of Lowell maintains a public request for proposals process to identify activities that will be funded each program year. This process is open to all who wish to submit proposals and project selections are made on the basis of the recommendations of a Community Advisory Committee. Department of Planning and Development staff members provide technical assistance to all applicants who request it. This technical assistance includes advice on how to craft a proposed activity that will be eligible under the applicable program regulations and consistent with Lowell’s Consolidated Plan. As a result, nearly all projects that are proposed are found to be consistent with the Consolidated Plan. Applicants seeking certification that their activities are consistent with the Consolidated Plan are not discriminated against on any basis and certification is provided in a fair and impartial manner.

CONSOLIDATED PLAN IMPLEMENTATION

The City of Lowell maintains an open and highly transparent process for the preparation and implementation of Consolidated Plans. The City of Lowell does not hinder the implementation of the Plan through any action or willful inaction. As this report and those submitted in prior program years illustrate, Lowell has made consistent and significant progress toward meeting and exceeding published accomplishment goals and objectives.

4. FUNDS NOT USED FOR NATIONAL OBJECTIVES

- Not Applicable -

5. ANTI-DISPLACEMENT AND RELOCATION

Per Massachusetts urban renewal requirements, Lowell has formal relocation plans in place for its two urban renewal plan areas that outline a process for acquiring property and relocating households, businesses, or organizations if necessary. In the case of both the Jackson/Appleton/Middlesex Street Urban Renewal Plan and the Acre Urban Renewal Plan, the use of public funds for the acquisition and relocation of some residential and commercial property owners and tenants is necessary in order to encourage private interest and investment in the neighborhoods. The City retains the services of a professional consultant, W.D. Schock to provide technical assistance with any relocation of a business or household within these urban renewal areas. The consultant helps ensure that the Uniform Relocation Act is followed, where applicable, and assists the City in conducting a detailed survey of the needs of displaced persons or businesses, ensuring that the City delivers all relevant notices in a manner consistent with the regulations.

No new acquisitions or relocations on properties within the JAM Plan area or Acre Plan area were made during the reporting period.

6. LOW/MOD JOB ACTIVITIES

During the 2011-12 program year, two (2) job creation and retention activities were supported through the City’s CDBG funding: the “Best Retail Practices Program” and the “Assets for Artists” Grant Program. These two activities provided technical assistance to small businesses, micro-enterprise training, and grant funding. These activities generated a total of twenty-seven (27) jobs retained in Lowell’s low and moderate-income areas. A total of \$58,000 was spent on these economic development activities, representing a ratio of \$2,148.10 for each job retained.

The following table includes all full-time permanent jobs created/retained by job classification reported during the 2011-12 fiscal year using CDBG funds:

**Table 1: 2011-12 Jobs Created/Retained
CDBG- funds**

Job Classification*	Total Jobs Created	Total Jobs Retained
Officials & Managers	0	1
Professional	0	1
Technicians	0	0
Sales	0	0
Office & Clerical	0	0
Craft Workers	0	2
Operatives	0	0
Laborers	0	0
Service Workers	0	23
Total Jobs	0	27

Source: City of Lowell, DPD Economic Development Office, August 2012

*Economic Development Administration (EDA) job category definitions

The following activities are examples of how the City’s Economic Development Office continues to support small businesses located within Lowell’s low-and moderate-income areas and stimulate job creation and retention.

- Through its Economic Development Office continues to work in partnership with the business community, the local Workforce Investment Board (WIB), the Lowell Career Center, the Lowell Small Business Assistance Center (SBAC), and Community Teamwork’s (CTI) newly created “Job Readiness” program to ensure that low-and moderate-income persons seeking jobs will have the necessary experience and skill level to qualify for these available jobs;
- Continue to be a liaison between our major employers and local educational institutions such as UMASS Lowell and Middlesex Community College offering customized “corporate training”;
- Continue to fund the Merrimack Valley Small Business Center (former Lowell Small Business Assistance Center) to expand their business training “Right-Start” classes to local businesses and their employees, as well as supporting

their new “microloan program” funded through the Small Business Administration (SBA);

- Increase coordination and networking between the Lowell Workforce Investment Board (WIB), the Lowell Career Center, local job placement services, and the business community to assure that low- and-moderate income residents who are in the job market are aware of local job postings within Lowell;
- Continue its partnership with Interise to expand its MBA “StreetWise” program in Lowell. This MBA program enables business owners to become more competitive in this current business environment. The program during fiscal year 2011-12, enrolled over 15 local entrepreneurs in a 9-month course for small business owners that facilitates access to new markets, capital, and knowledge through management training, peer-to-peer learning, and networking opportunities with local business experts;
- Continue to publish the Economic Development newsletter, and improve the City’s website, which are a great resource of technical assistance



The Portuguese Bakery in Lowell’s Back Central neighborhood received financial and technical assistance through the Best Retail Practices program.

information to businesses;

- Continue to organize events such as the “Small Business Week” and the “Made-in-Lowell” as well as various workshops, seminars and conferences throughout the year to promote financial and technical assistance programs available to local businesses. These events also promote the City of Lowell as a vibrant marketplace, where businesses succeed.

7. LOW/MOD LIMITED CLIENTELE ACTIVITIES

All sub-recipients serving low/mod clientele are required to obtain a completed Appendix C, Self-Declaration of Income Report, from each program participant. This form supplies the Department of Planning and Development with the necessary information required by HUD for program compliance and is kept on file for monitoring purposes. This form includes the race/ethnicity, female head of household and income information for each participant served. This data is then consolidated onto the Appendix E – CDBG Monthly Participant Report, which is used when entering data into IDIS.

The table below identifies those activities funded with CDBG that served low- and moderate-income limited clientele.

Activity	FY 2011-12 Expenditures	Actual Accomplishments (People Served)	# LMI Individuals Served	% LMI Individuals Served
Nonhomeless Special Needs				
Cambodian Mutual Assistance Association - Elderly Services Program	\$4,900.00	20	20	100.0%
City of Lowell Council on Aging - Senior Center Programs	\$13,885.11	960	960	100.0%
Community Family, Inc. -Client Service Subsidy Fund	\$2,940.00	6	6	100.0%
Elder Services of the Merrimack Valley - Basic Necessities Program	\$4,900.00	6	6	100.0%
KIDS in Disability Sports	\$1,764.00	9	7	77.8%
Lifelinks, Inc. - Independent Living Seminars	\$5,131.80	36	36	100.0%
Lifelinks, Inc. - Urban Youth Employment Project	\$9,800.00	17	16	94.1%
Lowell Association For The Blind – Services/ Transportation for The Blind	\$14,700.00	53	53	100.0%
Mental Health Assoc. of Greater Lowell - Bi-Lingual Advocates	\$8,330.00	76	76	100.0%
Merrimack Valley Food Bank, Inc. - Mobile Pantry	\$6,860.00	280	280	100.0%
Retarded Adult Rehab Association - Programs & Services	\$9,800.00	33	33	100.0%
Affordable Housing				
Cambodian Mutual Assistance Association/Merrimack Valley Housing Partnership - First Time Homebuyer Class	\$3,332.00	66	62	93.9%
Coalition for a Better Acre - Post Purchase Homeownership Education Program	\$254.80	1	1	100.0%
Rebuilding Together Lowell	\$6,696.12	7	7	100.0%
Public Services				
Angkor Dance Troupe - At-Risk Program	\$2,940.00	10	10	100.0%
Asian Task Force Against Domestic Violence	\$4,900.00	42	42	100.0%
Center for Hope & Healing – Multi-Lingual Sexual Assault Services	\$4,630.50	8	8	100.0%
Central Food Ministry, Inc. - Food Pantry	\$6,880.00	3503	3493	99.7%
Coalition For A Better Acre/ Lowell Housing Authority - Homework Club	\$2,450.00	33	32	97.0%
Community Teamwork, Inc. - Big Brother/Big Sister-Mentoring	\$9,800.00	20	20	100.0%
Community Teamwork, Inc. - Emergency Hotel Placement	\$4,900.00	18	18	100.0%
Community Teamwork, Inc. - Fuel Assistance	\$8,820.00	55	55	100.0%
Community Teamwork, Inc.- Spindle City Corps	\$4,900.00	24	23	95.8%
Community Teamwork, Inc. - Suitability	\$14,152.18	55	55	100.0%
Girls, Inc. of Greater Lowell - Youth Enrichment Program	\$9,800.00	95	83	87.4%
Greater Lowell Family YMCA - Camperships	\$8,330.00	45	45	100.0%
Light of Cambodian Children - Future Stars Sports/Leadership	\$8,330.00	154	147	95.5%
Lowell Community Health Center - League of Youth	\$11,695.00	58	52	89.7%

Lowell West End Gym, Inc. - Youth Boxing	\$5,292.00	133	133	100.0%
Lowell Wish Project, Inc. - Beds 4 Kids	\$14,700.00	35	35	100.0%
Merrimack Valley Catholic Charities - Lowell Food Pantry	\$10,956.00	600	600	100.0%
Merrimack Valley Food Bank, Inc. - Food Distribution	\$14,455.00	100 Food pantries and non-profits served		
Middlesex Community College - Out Of School Youth	\$14,700.00	20	20	100.0%
One Lowell - Truancy Prevention Program	\$7,840.00	7	7	100.0%
Open Pantry Of Greater Lowell, Inc. - Food Pantry	\$7,644.00	1822	1821	99.9%
Revolving Museum - Youth Development Through The Arts	\$3,920.00	41	39	95.1%
St. Paul's Soup Kitchen	\$3,920.00	51	51	100.0%
United Teen Equality Center - Transitional Coaching	\$9,800.00	5	5	100.0%
YWCA of Lowell -Youth Enrichment Training Institute	\$4,900.00	20	20	100.0%

Source: IDIS PR03 Report, 8/29/2012

8. PROGRAM INCOME RECEIVED

PROGRAM INCOME FROM REVOLVING FUNDS

- Not Applicable -

PROGRAM INCOME FROM FLOAT-FUNDED ACTIVITIES

- Not Applicable -

PROGRAM INCOME FROM LOAN REPAYMENTS

Repayment of loans constitutes the majority of program income to both the CDBG and HOME programs in the City of Lowell. The chart below outlines the income received from various types of loan repayments to each program in the 2011-12 program year.

Source	CDBG	HOME	Total
Housing and Lead Paint Abatement Loan Payoffs/Repayments	\$67,453.82	\$41,943.22	\$109,397.04
Economic Development Loan Payoffs/Repayments	\$123,627.44	n/a	\$123,627.44
Misc.	\$13,992.64	\$9,700.00	\$23,692.64
Total	\$205,073.90	\$51,643.22	\$256,717.12

Source: City of Lowell, DPD Finance Office & IDIS PR01 Report 8/29/2012

PROGRAM INCOME FROM PROPERTY SALES

No property was sold during the program year that generated program income for the CDBG or HOME programs.

9. PRIOR PERIOD ADJUSTMENTS

No reimbursements were made during the reporting period for CDBG funded programs. The City did however begin the process to complete a prior period adjustment for a HOME-funded activity initiated in 2006 (IDIS Activity #2423). The City acquired property at 391 Pawtucket St. using HOME funds with the intention of creating affordable housing on the site. Due to a number of circumstances including changes in the housing market, the City was unable to produce units within HOME’s five-year requirement to complete a project. As a result, the City sold the property to a local developer to redevelop the site into mixed-income housing units, consistent with the original HOME investment. A combination of the proceeds from the sale of the property, as well as City funds were used to repay the initial HOME investment in the property. With HUD’s approval the City is completing the repayment of these funds in two installments. The first of these payments was completed before the close of the 2011-12 reporting period in the amount of \$274,523.05. The second payment is expected to be made at the beginning of the next reporting period. Additional discussion will be included in the 2012-13 CAPER report. When the repayment process is complete the City will adjust draws in IDIS and cancel the associated activity.

10. LOANS AND OTHER RECEIVABLES

FLOAT-FUNDED ACTIVITIES

- Not Applicable -

PERFORMING LOANS

The following table outlines the number and principal value of outstanding CDBG-funded performing loans under various programs. This list does not include forgivable and deferred loans that are addressed in the subsequent section below. Many of the housing loans listed include deferred principal along with minimal interest payments. All of the listed loans have made payments within the past 90 days.

Program	Number of Performing Loans	Outstanding Principal Owed	Outstanding Interest Owed
Active Programs			
DOWNTOWN VENTURE FUND	14	\$499,194.20	Not Available
ED ASSISTANCE LOAN PROGRAM (CDBG-R)	2	\$61,949.69	Not Applicable
LEAD PAINT ABATEMENT PROGRAM	5	\$104,715.40	\$0

Source: City of Lowell Economic Development Office
Lead Paint Abatement Program Office

DEFERRED AND FORGIVABLE LOANS

The economic development loan programs listed below are all zero-interest forgivable as long as the recipients create or retain jobs consistent with the loan program agreements and applicable HUD regulations and those jobs remain in Lowell, typically for a period of five years from the date of the loan. The Small Business Loan Program loans listed below also typically require that the business remain in the location it occupied at the time of the loan for a period of five years.

Deferred and Forgivable Economic Development Loans

Program	Number of Loans	Outstanding Principal Owed
Active Programs		
SMALL BUSINESS LOAN PROGRAM	11	\$89,834.60
ED ASSISTANCE LOAN PROGRAM (CDBG-R)	1	\$25,000

Source: City of Lowell Economic Development Office

The City loans Consolidated Plan funds to support numerous housing projects. All loans listed below are deferred mortgages, with the principal and interest (if applicable) due on sale of the property.

Deferred Housing Loans

Program	Interest Rate	Number of Loans	Outstanding Principal Owed
Housing Rehab	3%	29	\$683,897.00
Housing Rehab	0%	53	\$1,266,742.00
First Time Homebuyer	0%	297	\$2,100,781.00
Lead Paint Abatement*	0%	23	\$371,312.00

*Lead Abatement Loans listed in the above table were initiated during the City’s most recent Federal Lead Paint Abatement Grant from HUD. This program ended April 2012.

CDBG-FUNDED LOANS IN DEFAULT

The following table outlines the number and principal value of Downtown Venture Fund and Small Business loans that have been closed and officially written off because the businesses have failed and reasonable efforts at recourse through collateral have been exhausted. Note that the Downtown Venture Fund Program is a public/private partnership with local lending institutions. As a result, the amount listed is only the City’s share of the outstanding principal written off.

Program	Number of Closed Loans	Outstanding Principal
DOWNTOWN VENTURE FUND	2	\$68,979.61
SMALL BUSINESS LOAN PROGRAM	2	\$23,000.00

Source: City of Lowell Economic Development Office

In addition to the Downtown Venture Fund loans listed above, the City has only two other recent economic development loans that are presently in default. These loans are zero-interest loans to small businesses that have subsequently closed. The City is currently pursuing options to recover some or the entire outstanding loan principal.

The following table outlines the number and principal value of older CDBG-funded loans that are more than 90 days delinquent in payments under various programs. To date none of these loans has officially been written off, although most are unlikely to be recovered. Some have been delinquent for over ten years.

Program	Number of Delinquent Loans	Outstanding Principal Owed	Outstanding Interest Owed
SMALL BUSINESS LOAN PROGRAM	4	\$120,831.39	\$2,432.30

Source: City of Lowell Economic Development Office

HOUSING REHABILITATION LOANS IN DEFAULT

The following table outlines the number and principal value of older housing loans that are more than 90 days delinquent in payment. To date none of these loans have officially been written off, although these properties are still mortgaged. Some have been delinquent for over ten years.

Delinquent Owner Occupied Housing Rehab Loans

Interest Rate	Number of Families	Outstanding Principal Owed
7% Annual	4	\$465,434
5% Annual	6	\$346,990
3% Annual	3	\$58,933
TOTAL	13	\$871,357

Source: City of Lowell, Housing Program Office

PROPERTY SOLD OR FOR SALE

No property acquired or improved with CDBG funds was sold during the 2011-12 program year.

11. LUMP SUM AGREEMENTS

- Not Applicable -

12. HOUSING REHABILITATION

PROGRAM ACCOMPLISHMENTS

During the 2011-12 reporting period three programs received CDBG funding to operate housing rehabilitation projects for low-income homeowners. 12 households participated in these rehab activities. The table below lists these activities and the characteristics of the households served.

FY 2011-2012 Housing Rehabilitation Activities

Activity	Income Level				Total Housing Units Served
	Very Low	Low	Moderate	Vacant	
City of Lowell, Emergency Housing Rehab	2	0	0	0	2
City of Lowell, Lead Abatement Program	1	2	0	0	3
Rebuilding Together, Lowell	1	5	1	0	7
Total	4	7	1	0	12

Source: PR03 IDIS Report, 8/29/2012

Note: While Rebuilding Together Lowell provided housing rehab assistance, CDBG funds drawn during the 2011-12 program year were under the public service cap because they were for non-construction related activities.

TOTAL CDBG FUNDS SPENT

During the 2011-12 program year, \$78,0153 in CDBG dollars was used to complete rehabilitation activities including lead abatement.

PUBLIC AND PRIVATE FUNDS

In conjunction with the CDBG funds spent, housing rehabilitation activities also utilized other public and private resources. Rebuilding Together, Lowell relied on an additional \$13,400 from private fundraising to assist with its rehab activities.

13. NEIGHBORHOOD REVITALIZATION STRATEGIES

Although the City of Lowell did not have any HUD-approved Neighborhood Revitalization Strategy Areas during the 2011-12 program year, the City maintains two state-approved projects to revitalize geographically-targeted areas of Lowell. Consolidated Plan funds have been used in both the Acre Plan and JAM Plan areas to further the revitalization of these neighborhoods. A brief discussion of activities in each area follows.

ACRE URBAN REVITALIZATION AND DEVELOPMENT PLAN

The City is investing a significant amount of its HOME and CDBG funds in the Acre Urban Revitalization and Development Plan. This is a \$55 million dollar, 20-year plan to revitalize a 0.17 square mile area within one of the most depressed neighborhoods in the City known as the Acre Neighborhood. Since its adoption as an urban renewal district by the City in 1999, the neighborhood has witnessed the construction of a new Lowell Senior Center, a new 650-student middle school, over 280 new units of housing (80 of which are affordable), over 20,000 square feet of commercial space, and the completion of many public infrastructure improvements. The next 10 years of the Acre Plan will consist of the further acquisition, demolition, and/or rehabilitation of additional housing units and commercial space. To jump start this next phase in the Plan, the City acquired three commercial properties (two using HOME funds during previous reporting periods), which are being prepared for the construction of several new affordable housing units. In the last five years alone, the Acre Plan has also generated over \$40 million in private investment and has led to the creation of over 175 permanent jobs.

JACKSON/APPLETON/MIDDLESEX STREETS (JAM) URBAN REVITALIZATION AND DEVELOPMENT PLAN

The JAM Plan was developed with the vision of creating a vibrant and thriving urban district to link Downtown Lowell with the Gallagher Transportation Terminal, forming a mixed-use, multi-modal gateway to the City. To jump start this vision, the City constructed a new \$25 million, 900-space parking garage with over 17,000 square feet of active ground floor retail space, which opened in February 2008. This project serves as a catalyst for future residential and commercial development within the JAM area by providing much needed parking and active retail space to the district.

The highlight of the JAM Plan is the 15-acre redevelopment site known as the Hamilton Canal District. The City assembled the site through a series of acquisitions, and in August 2007 named Trinity Financial as Master Developer for the vacant and underutilized land in the heart of the City. The project will create a vibrant, mixed-use neighborhood spanning the Merrimack, Pawtucket and Hamilton Canals that will transform the gateway of Downtown Lowell by connecting the transportation hub at the Gallagher Terminal and the Lowell Connector with the core downtown, the Arts District and the major event venues.



CDBG funds are being used to match other federal and state funds to complete infrastructure improvements as part of the redevelopment of the Hamilton Canal District.

The Master Planning process for the Hamilton Canal District lasted from December 2007 to December 2008, consisting of five comprehensive design/planning charrettes and dozens of other community meetings and focus groups. Through this process, the City and Trinity created the Hamilton Canal District Master Plan and Form Based Code, which will dictate the future development of the area. The entire build out of the Hamilton Canal District will include approximately 11 new construction and 4 historic rehabilitation buildings, comprising over 725 units of housing including market rate and affordable

housing, up to 450,000 square feet of commercial/office/research & development space, 55,000 square feet of retail, the potential for a 450-seat professional theatre, and the creation of between 400 and 1,800 permanent full time jobs. Additionally, the Massachusetts Department of Capital Asset Management will be constructing the new 250,000 square feet, \$175 million Lowell Trial Court on a portion of the site. The complete build out of the development is expected to take 10 years to complete, generating over \$4 million in new tax revenue for the City, representing between \$700 and \$800 million of investment.

Phase IA of the HCD is complete and includes the \$65 million renovation of the Appleton Mills complex into 135 units of affordable artist live/work apartments, including 11 HOME assisted units, and the creation of required public infrastructure. Phase IB started in Summer 2012 with the renovation of the remaining historic structure within the HCD into 55,000 square feet of commercial office space. The

City anticipates progress toward permitting and construction of two additional residential developments in the coming fiscal year.



*The Appleton Mills, Jackson St.
During construction and at completion.
HOME funds were used to assist in the renovation of the
former mill into affordable rental units.*

NEIGHBORHOOD IMPACT INITIATIVE

During the 2009-2010 Program Year, Lowell launched a Neighborhood Impact Initiative 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. The aim of this comprehensive program is to help 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 Health and Building Departments, coordinated actions by public safety departments, and significant capital investment to enhance the appearance of the targeted area.

The City plans to 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 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.

Centralville (FY 2009)

As part of the Manager's Neighborhood Initiative for Centralville, a new playground was constructed in McPherson Park. The Department of Planning and Development (DPD) planning staff met with residents to receive input on the design of the new play equipment and other desired site amenities. The old playground was demolished, saving the existing large shade trees in the center of the space, and the new playground was constructed in the spring of 2010. Swings, a large net climber, a tree house play structure, a see-saw and other play elements were installed as well as a shade structure, benches, plantings, pavements, fencing, parking lot improvements, and a mural.

DPD also offered the "Signage & Facade Improvement Program" as part of the Manager's Neighborhood Initiative. The goal of this grant program is to achieve new and improved images for neighborhood businesses and to bring retail signs and exteriors in compliance with the standards set forth in the City's Zoning Code. In 2010, seven businesses were completed in Centralville including Queen's African Boutique, Vicky's Nails and Vic's Diner.

Lower Highlands (FY 2010)

As part of the Manager's Initiative for the Lower Highlands, in the summer of 2011 an electric service box was installed in Armory Park for outdoor events and movie viewing. This was in response to a request from neighborhood groups and residents of the area. Additional improvements were also made to Armory Park including replanting and mulching landscaped areas, repairing play equipment, adding new play surface, installing bike racks, and planting over ten shade trees.



Armory Park, Lower Highlands

Roberto Clemente Park received many additions and upgrades, including athletic lighting for night volleyball games, a shade structure, a concession stand with public restrooms, plantings, and twenty shade trees. Roberto Clemente's life was commemorated with new signage and the refurbished volleyball courts have been dedicated as the "Pailin Volleyball Complex."

Seventeen businesses in the Lower Highlands participated in the Sign & Façade program. Most of the participating businesses in the Lower Highlands are Cambodian in nature, including restaurants, fashion boutiques, and markets. The improvements focused on enhancing each establishment's unique identity through colors, fonts, graphics and the translation of information in both English and Khmer. The businesses include the Pailin Supermarket, 119 Gallery, Sunny Da Restaurant, and Torpi Mart.

Back Central Neighborhood (FY 2011)

Rotary Park in the center of Back Central was the focus for many recreation amenities and improvements. A new Community Garden was constructed with over 40 planting beds for local residents, water, fencing, and a tool shed. The Community Garden is managed by Mill City Grows, which also provides workshops and educations at the garden. In addition, the existing skateboard features in the park are being upgraded and a new skate ramp added. The park will also have a new park drive through the park, which will increase access and safety. In addition, lighting upgrades, plantings and new play equipment will be installed at Rotary Park.

The Sign & Façade program for Back Central has received interest from many of the local neighborhood's businesses. Approximately 10 businesses have submitted applications to participate. Design work has already begun and final installations will begin in the fall of 2012.

Newhall Street in back Central will benefit from new sidewalks, curbing, pavement and street trees. This work was in response to residents' concerns with walkability and trees conflicting with properties and overhead utilities. Construction is scheduled to take place in the spring of 2013.



*Rotary Park, Back Central Neighborhood
Site of Community Garden
Before and After*

14. SECTION 108 LOAN ACTIVITIES

The City of Lowell has utilized the Section 108 loan guarantee program for several projects in recent years. All of these loans except for the Hamilton Canal District loan ultimately had private borrowers as the final beneficiaries. The City of Lowell was the end borrower for the Hamilton Canal District loan. The private loans were all serviced by the Lowell Development and Financial Corporation for the City. The following table outlines all of the City’s Section 108 loans which had balances outstanding during the 2011-12 program year. The City is current on all payments due to HUD on these loans as of September 2012.

Loan	Outstanding Principal Owed
Boott Cotton Mills	\$2,020,000.00
TOTAL	\$2,020,000.00

Source: City of Lowell DPD, September 2012.

The Boott Cotton Mills loan supports the creation of new office space as part of a mixed-use redevelopment of the West Mills at the Boott Mills complex. The development project stalled due to financing issues for the original third party borrowers. The borrowers also defaulted with the City of Lowell on this loan. However, the City has made all required interest payments to HUD and the loan remains current with HUD. This loan was recently restructured to ensure that the City can continue to meet its obligations for the foreseeable future.

The property associated with this loan was purchased at a foreclosure auction. The City and the Lowell Development and Financial Corporation have worked with the new owner to craft a plan which will allow the project to be completed and the loan to be serviced to the extent practicable. The new project, which includes 77 units of mixed income housing and 43,000 square feet of commercial space is scheduled to hold its financial closing in September 2012 and begin construction immediately thereafter. Occupancy is anticipated in 2013.



Young People at the United Teen Equality Center learn construction trade skills as part of a workforce training program



Interior renovations are underway at the UTEC Facility on Hurd St. CDBG funds are supporting these renovation costs.

Antipoverty Strategy

1. Describe actions taken during the last year to reduce the number of persons living below the poverty level.

Program Year 2 CAPER Antipoverty Strategy response:

1. PERSONS LIVING BELOW POVERTY LEVEL

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. CDBG, HOME, and ESG funds are often used as matching funds for other grants that also reduce the number of poverty level families.

Specific projects supported during the 2011-12 Program Year that helped lift some participants out of poverty include:

- Acre Family Day Care Center – Family Child Care Business Development
- AIDS Action Committee – Emergency Rental Assistance
- AIDS Action Committee (formally Cambridge Cares About AIDS) – HOCH Program
- Cambodian Mutual Assistance Association – First Time Homebuyer Program
- Lowell WISH Project
- Community Teamwork, Inc. – Suitability
- Justice Resource Institute – Supportive Services
- Merrimack Valley Catholic Charities – Emergency Rental Assistance
- Merrimack Valley Housing Partnership – First Time Homebuyer Project
- South Middlesex Opportunity Council – HOPWA Program



Volunteers organize donations at the Merrimack Valley Catholic Charities Food Pantry on Lawrence St.

Specific projects supported during the 2011-12 Program Year that provided direct assistance to clients who include persons in poverty include:

- Alternative House – Emergency Shelter for Battered Women
- Central Food Ministry, Inc. – Food Pantry
- Community Teamwork, Inc. – Milly’s Place/Merrimack House
- House of Hope, Inc. – Shelter Operating Expenses
- Lowell Transitional Living Center
- Merrimack Valley Catholic Charities – Brigid’s Crossing
- Merrimack Valley Catholic Charities – Food Pantry
- Merrimack Valley Food Bank – Mobile Pantry
- Open Pantry of Greater Lowell, Inc. – Food Pantry
- St. Paul’s Soup Kitchen

NON-HOMELESS SPECIAL NEEDS

Non-homeless Special Needs

*Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.

1. Identify actions taken to address special needs of persons that are not homeless but require supportive housing, (including persons with HIV/AIDS and their families).

Program Year 2 CAPER Non-homeless Special Needs response:

1. ACTIONS TO ADDRESS NON-HOMELESS SPECIAL NEEDS

The 2010-2015 Five Year Consolidated Plan identified the non-homeless special needs populations’ priority needs, outlined in the table below.

Special Needs Category	Housing	Supportive Services
Elderly	Medium (HOME)	Medium (CDBG)
Frail Elderly	Medium (HOME)	Medium (CDBG)
Persons w/ Severe Mental Illness	Low	Medium
Disabled (Devop. Or Phys.)	Medium (HOME)	Medium (CDBG)
Alcohol/Other Drug Addiction	Low	Medium (CDBG)
Persons w/ HIV/AIDS	Low	High (HOPWA)

The following activities were implemented during the 2011-2012 program year to help address those needs identified as “medium” or “high” priorities and to serve the number of persons noted.

Elderly & Frail Elderly Housing (9 Households Served)

- Rebuilding Together, Lowell – Rebuilding Day
- City of Lowell, DPD – Emergency Housing Repair

Elderly & Frail Elderly Supportive Services (566 Persons Served)

- Cambodian Mutual Assistance Association – Cambodian Elderly Services
- Community Family, Inc. – Alzheimer’s Adult Day Care
- Lowell Council on Aging – Senior



The Independent Living Seminars at LifeLinks, Inc. are supported, in part, through CDBG

- Center Lease & Programs
- Merrimack Valley Food Bank, Inc. – Food Share/Mobile Food Pantry

Disabled Supportive Services (224 Persons Served)

- KIDS in Disability Sports
- Lifelinks – Independent Living Seminar Program
- Lifelinks – Urban Youth Employment Program
- Lowell Association for the Blind – Transportation Services
- Mental Health Association of Greater Lowell – Counseling Services
- Retarded Adult Rehabilitation Association – RARA Programs and Services

Specific HOPWA Objectives

*Please also refer to the HOPWA Table in the Needs.xls workbook.

1. Overall Assessment of Relationship of HOPWA Funds to Goals and Objectives
Grantees should demonstrate through the CAPER and related IDIS reports the progress they are making at accomplishing identified goals and objectives with HOPWA funding. Grantees should demonstrate:
 - a. That progress is being made toward meeting the HOPWA goal for providing affordable housing using HOPWA funds and other resources for persons with HIV/AIDS and their families through a comprehensive community plan;
 - b. That community-wide HIV/AIDS housing strategies are meeting HUD's national goal of increasing the availability of decent, safe, and affordable housing for low-income persons living with HIV/AIDS;
 - c. That community partnerships between State and local governments and community-based non-profits are creating models and innovative strategies to serve the housing and related supportive service needs of persons living with HIV/AIDS and their families;
 - d. That through community-wide strategies Federal, State, local, and other resources are matched with HOPWA funding to create comprehensive housing strategies;
 - e. That community strategies produce and support actual units of housing for persons living with HIV/AIDS; and finally,
 - f. That community strategies identify and supply related supportive services in conjunction with housing to ensure the needs of persons living with HIV/AIDS and their families are met.

2. This should be accomplished by providing an executive summary (1-5 pages) that includes:
 - a. Grantee Narrative
 - i. Grantee and Community Overview
 - (1) A brief description of your organization, the area of service, the name of each project sponsor and a broad overview of the range/type of housing activities and related services
 - (2) How grant management oversight of project sponsor activities is conducted and how project sponsors are selected
 - (3) A description of the local jurisdiction, its need, and the estimated number of persons living with HIV/AIDS
 - (4) A brief description of the planning and public consultations involved in the use of HOPWA funds including reference to any appropriate planning document or advisory body
 - (5) What other resources were used in conjunction with HOPWA funded activities, including cash resources and in-kind contributions, such as the value of services or materials provided by volunteers or by other individuals or organizations
 - (6) Collaborative efforts with related programs including coordination and planning with clients, advocates, Ryan White CARE Act planning bodies, AIDS Drug Assistance Programs, homeless assistance programs, or other efforts that assist persons living with HIV/AIDS and their families.

 - ii. Project Accomplishment Overview

- (1) A brief summary of all housing activities broken down by three types: emergency or short-term rent, mortgage or utility payments to prevent homelessness; rental assistance; facility based housing, including development cost, operating cost for those facilities and community residences
 - (2) The number of units of housing which have been created through acquisition, rehabilitation, or new construction since 1993 with any HOPWA funds
 - (3) A brief description of any unique supportive service or other service delivery models or efforts
 - (4) Any other accomplishments recognized in your community due to the use of HOPWA funds, including any projects in developmental stages that are not operational.
- iii. Barriers or Trends Overview
- (1) Describe any barriers encountered, actions in response to barriers, and recommendations for program improvement
 - (2) Trends you expect your community to face in meeting the needs of persons with HIV/AIDS, and
 - (3) Any other information you feel may be important as you look at providing services to persons with HIV/AIDS in the next 5-10 years
- b. Accomplishment Data
- i. Completion of CAPER Performance Chart 1 of Actual Performance in the provision of housing (Table II-1 to be submitted with CAPER).
 - ii. Completion of CAPER Performance Chart 2 of Comparison to Planned Housing Actions (Table II-2 to be submitted with CAPER).

Program Year 2 CAPER Specific HOPWA Objectives response:

1. SPECIFIC HOPWA OBJECTIVES

The City of Lowell Utilizes HUD Form 40100-D Measuring Performance Outcomes and the Grantee CAPER/IDIS Verification Worksheets for its HOPWA CAPER. These forms are included in the Appendix to the CAPER Report. The narrative portion of this form is attached below.

2. GRANTEE AND COMMUNITY OVERVIEW

The Five-Year Consolidated Plan identified goals for serving non-homeless special needs populations with housing activities and supportive services. More discussion about the types of HOPWA activities funded and comparisons to 5-Year goals is provided in the Annual Performance section.

The City of Lowell funded seven organizations throughout Middlesex County to provide direct housing and supportive services to individuals with HIV/AIDS and their families. A brief description of these programs is provided below.

AIDS Action Committee (AAC) is a not-for-profit community-based public health organization that provides case management, supportive services, and housing

assistance to individuals with HIV/AIDS. Through partnerships with more than 60 providers, AAC serves HIV/AIDS clients who are homeless, in need of affordable housing, are diagnosed with a mental illness, facing imminent eviction, and struggling with addiction. During the 2011-12 fiscal year, HOPWA funds supported the agency's *Rental Assistance Program*, which provides both short-term rent, mortgage, and/or utility assistance as well as permanent housing placement services including rental start-up to low-income persons living with HIV/AIDS and their families. AAC also utilized HOPWA funds to assist chronically homeless individuals with tenant based rental assistance through the *Housing Opportunities for Chronically Homeless Persons (HOCH)* program, formerly managed by Cambridge Cares About AIDS. In addition, AAC assisted individuals with supportive services through the *St. Paul's Residence/ETP program*, also previously managed by Cambridge Cares About AIDS. Gina White oversees the HOCH Rental Program; Sarah Quinn is responsible for managing the St. Paul/ETP supportive service programs; and Kate Swope oversees the Rental Assistance Programs.

Institute for Health and Recovery The Institute for Health and Recovery is a statewide service, research, policy, and program development agency. IHR's mission is to develop a comprehensive continuum of care for individuals, youth, and families affected by alcohol, tobacco, and other drug use, mental health problems, and violence/trauma. IHR was awarded a HOPWA grant in November of 2010 through the City of Lowell's rolling application process for HOPWA funds. HOPWA dollars are supporting IHR's *Project Heal* Program which assists homeless households living with HIV/AIDS and substance abuse. Two households are receiving tenant based rental assistance through this program. Susan Dargon-Hart is the Director of Homeless and HIV Programs.

Justice Resource Institute (JRI) Health provides supportive services to people with HIV/AIDS who are not accessing services from other organizations. JRI Health programs represent a continuum of care centered on the health care needs of highest risk populations. The *Assisted Living Program* assisted households utilizing a HOPWA subsidy or TBRA Section 8 subsidy in the Lowell HOPWA region with services including hands-on housing search, case management, and ongoing needs assessments. JRI received additional funds during the 2011-12 fiscal year to extend their TBRA-supportive services program to the Greater Lowell communities in a response to a needs assessment completed in 2007 by AIDS Housing Corporation. Susan Buoncuore is the Director of JRI Assisted Living Programs.

Lowell House, Inc. is a multi-component substance abuse and HIV/AIDS treatment organization providing services in courts, prisons, and schools, and in the traditional components of outpatient and residential services provided at sites and in properties owned by Lowell House, Inc. HOPWA funds supported LHI's *Housing Information Services* and *Supportive Services* programs for HIV/AIDS clients in Greater Lowell, providing individuals with housing information services and housing placement assistance as well as case management services. In November 2010, LHI was also awarded HOPWA funds through the City's rolling application process, to support its outreach programs at the *D'Arby Fossett Drop-In Center*. Cheryl Lubas-Mossio is the HOPWA Coordinator and main contact for LHI's HOPWA-assisted programs.

South Middlesex Opportunity Council (SMOC) is a regional non-profit social service agency operating a wide variety of programs providing housing, behavioral health, education, employment, and other services designed to assist low income individuals and families achieve and maintain self-sufficiency. HOPWA funds assisted

the *Housing Counseling Program* in 2011-12, which provided intensive housing search and placement services to individuals and families that are living with HIV/AIDS. Ozzy Diagne is the Program Manager and program's main contact.

Tri-City Community Action Program, Inc. is the anti-poverty agency for Malden, Medford, Everett, Melrose and Wakefield. During the reporting period, HOPWA funds supported TriCap's *Benefits and Specialized Housing Program* which provides case management and supportive services to individuals with HIV/AIDS. The primary contact for this program is Daniel Bekele, Director of Advocacy and Community Service.

Victory Programs, Inc. provides housing and direct care services to individuals and families with specialized needs including those struggling with addition and chronic conditions such as HIV/AIDS. During the 2010-11 program year, VPI administered the *RUAH House* program, formerly operated through Cambridge Cares About AIDS. RUAH House provides permanent housing for homeless women living with HIV/AIDS and offers supportive services and case management services. Caitlin Axelrod-McLeo is VPI's primary contact for this program.

GRANT MANAGEMENT

The City adopted a new Five-Year Consolidated Plan for the period between July 1, 2010 and June 30, 2015. In an effort to help provide consistency to project sponsors in designing their programs and planning project budgets, the City changed its Request for Proposal process for the 2010-2011 program year that allowed applicants to submit proposals for the use of HOPWA funds over a five-year term beginning July 1, 2010. This change also allows the City to help predict the level of accomplishments that may be achieved over the five-year Consolidated Plan period and helps reduce the paperwork associated with annual applications and grant agreements. As in prior years, activities were evaluated based on a number of criteria including consistency with the priority needs identified in the Five-Year Plan, as well as compliance with the HOPWA program regulations.

The City drafted grant agreements with selected project sponsors, eligible for renewal each year over the course of five years, subject to availability of funds and compliance with program requirements. In order to provide room for flexibility and encourage new, innovative projects, the City held some funds aside to award to a new program that may not have historically received Lowell HOPWA funds. Applications for these funds are reviewed on a rolling basis, as funding is available.

Financial management included the collection and verification of sponsor reports and invoice receipts. Remote monitoring of project sponsors was conducted during the course of the reporting period and was consistent with the process described in the Monitoring portion of this report.

LOCAL JURISDICTION

According to the AIDS Housing Corporation's January 2005 Assessment Report, there were 2,284 diagnosed cases of HIV/AIDS in Middlesex County. The largest HIV/AIDS populations resided in Cambridge/Somerville (601), Lowell (405), Malden/Medford (292) and Framingham (130). The total number of diagnosed cases rose to 2,590 according to the June 2007 Follow-up Report, completed by AHC. Since the 2005 report there has been an increase of people living with HIV/AIDS among

refugees/immigrants, ex-offenders, and people with substance abuse. Services and low-threshold housing available to meet the unique needs of members of these populations are especially important.

PLANNING FOR THE USE OF HOPWA FUNDS

As the largest city in Middlesex County, Lowell is responsible for administering the HOPWA grant countywide. In 2007 AIDS Housing Corporation, a technical assistance provider, (now operated through Victory Programs, Inc.) completed a needs assessment for individuals with HIV/AIDS and their families. This report which included both public health data as well as input from Middlesex County HOPWA service providers continues to help guide the use of HOPWA funds through the 2010-2015 Consolidated Plan period. Additional discussion about the recommendations of this assessment is included further in this report.

In preparation for the 2010-2015 Consolidated Plan the City released a survey to HOPWA service providers to assess their level of need, resources, and challenges. Based on responses, the most significant barriers that service providers face in achieving their goals is the affordability of housing, clients' criminal justice history, and multiple diagnosis. Emergency rent and utility assistance remains the highest need for clients facing housing issues. This feedback indicates a need to support rental assistance programs and specifically ones targeting those hardest to house that might need strong case management and supportive services.

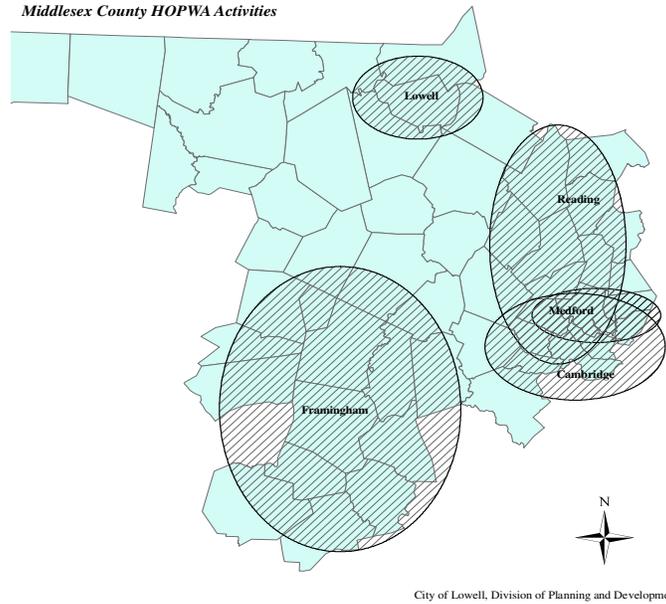
OTHER RESOURCES

More than \$746,000 was secured through State and local resources to match HOPWA funds to create comprehensive housing strategies. HOPWA funds were supplemented primarily with funds from the State Department of Public Health, as well as the Department of Housing and Community Development, and the Boston Public Health Commission.

3. ANNUAL PERFORMANCE

OUTPUTS REPORTED

Seven Project sponsors spent HOPWA funds during the reporting period to complete activities that provided a range of housing activities and related services in Middlesex County. The geographic distribution of these programs is illustrated on the map and table below.



The table below provides the location of the seven agencies that received HOPWA funds during the 2011-12 program year.

2011-12 Program Year Distribution of HOPWA Funds

Agency	Middlesex County Service Area
AIDS Action Committee	County-wide
Institute for Health & Recovery	Lowell
Justice Resource Institute	County-wide (primarily Greater Boston) ³
Lowell House, Inc.	Greater Lowell
Southern Middlesex Opportunity Council	Metrowest ⁴
Tri-City Community Action Program	Malden/Medford/Everett
Victory Programs, Inc.	Cambridge

The table below outlines the proposed and actual accomplishments of the Middlesex County HOPWA program during the 2011-12 program year.

³ Including Ashland, Framingham, Holliston, Hopkinton, Hudson, Marlborough, Maynard, Natick, Sherborn, Stow, Sudbury, Waltham, Wayland, Weston.

⁴ Including Arlington, Cambridge, Everett, Malden, Medford, Somerville, and Watertown.

FY 2011-12 HOPWA Funded Activities

Agency/Program Name	HOPWA Activity	2011-12 Award	2011-12 Expenditures	Proposed Households Served	Actual Households Served
Direct Housing Assistance					
AIDS Action Committee	Permanent Housing Placement	\$20,526.00	\$20,526.00	16	19
AIDS Action Committee	Short-Term Rent/Mortgage/Utility Payments	\$26,203.00	\$26,203.00	16	16
AIDS Action Committee	Tenant Based Rental Assistance	\$74,114.00	\$67,293.00	7	9
Institute for Health & Recovery - Project Heal	Tenant Based Rental Assistance	\$35,789.08	\$25,036.78	2	2
Justice Resource Institute - JRI Health	Tenant Based Rental Assistance	\$99,947.34	\$51,365.65	7	7
Lowell House, Inc.	Permanent Housing Placement	\$6,000.00	\$6,000.00	6	6
South Middlesex Opportunity Council	Short-Term Rent/Mortgage/Utility Payments	\$10,000.00	\$10,000.00	16	16
<i>Total Direct Housing Assistance</i>		\$272,579.42	\$206,424.43	70	75
Supportive Services					
AIDS Action Committee	Supportive Services	\$51,617.00	\$51,098.00	27	21
Justice Resource Institute - JRI Health	Supportive Services	\$94,301.26	\$97,640.54	47	49
Lowell House, Inc.	Supportive Services	\$54,865.00	\$54,865.00	50	83
Lowell House, Inc. - D'Arby Fossett Drop-in Center	Supportive Services - Outreach	\$26,183.00	\$25,303.69	100	17
Lowell House, Inc.	Housing Information Services	\$40,876.00	\$37,876.00	30	45
South Middlesex Opportunity Council	Supportive Services	\$44,206.00	\$44,206.00	25	25
Tri-City Action Program	Supportive Services	\$48,250.00	\$47,232.00	47	69
Victory Programs, Inc.	Supportive Services	\$41,102.00	\$41,102.00	7	8
<i>Total Supportive Services</i>		\$401,400.26	\$399,323.23	333	317

Source: 2011-2012 Annual Action Plan; August 29, 2012, PR02 IDIS Report

Note: Total expenditures are for program expense only and do not include administrative costs.

* Program awarded in FY10-11 but did not expend funds or report accomplishments until the 2011-12 reporting period.

Lowell's Five Year Consolidated Plan projected serving approximately 1,720 households with housing related supportive services and 140 households with financial assistance to secure affordable housing between 2010-2015. During the 2011-12 program year, 75 households were provided with either long-term rent subsidy, permanent housing placement, or short-term emergency assistance to remain in permanent housing. An additional 317 households received supportive services including housing information services.

HOUSING UNITS CREATED

The City of Lowell began administering HOPWA funds for Middlesex County during the 2004-05 fiscal year. Since that time no housing units have been created through acquisition, rehabilitation, or new construction, using HOPWA funds.

OUTCOMES ASSESSED

As a previous table indicates, the majority of programs providing supportive services with HOPWA funds during the reporting period, exceeded their goal and served more clients than initially planned. Many of these agencies were able to leverage additional resources to provide case management and housing information services to meet the needs of their clients.

Some organizations struggled during the reporting period to provide the level of case management services historically available through their HOPWA programs. As a result the number of households receiving access to care and support through case management and other supportive service activities, as reported in HOPWA Form 40110-D is lower than in previous years. In some cases, agency's had difficulty maintaining relationships with clients. One agency, in particular, reported significantly low figures, as a result of difficulty maintaining staff levels to support their clients' needs. To address these challenges during the 2012-13 program year, the City is providing additional funds through the small pool of HOPWA funds it sets aside each year for "innovative" or need-based programs to support these organizations. The City will also continue to monitor the progress of these services during subsequent plan years to ensure HOPWA beneficiaries are receiving adequate case management services to meet their needs and will report its results in subsequent CAPERs.

Despite limited funding the number of households served with direct housing assistance, was also on target with the proposed goal. 94% of individuals with HIV/AIDS, served during the program year with housing assistance, obtained housing stability. HOPWA funded programs have managed to leverage additional resources to ensure that clients find permanent affordable housing along with the appropriate supportive services and case management to ensure a household's ability to be maintain their housing.

COORDINATION

As discussed earlier HOPWA project sponsors leveraged more than \$746,000 in other funding to support their programs. In addition project sponsors work within an intricate network of service providers and services to coordinate with other mainstream housing and supportive services resources. Such efforts often include linking clients with nutritional programs, legal services, medication and mental health care.

In addition, the AIDS Action Committee utilized \$30,000 in Homelessness Prevention/Rapid Re-housing Program (HPRP) funds from the City of Lowell to expand their Rental Assistance Program to Lowell residents.

The Greater Lowell SHIFT (Standardized Housing for Individuals and Families in Transition) coalition, under the direction of Community Teamwork, Inc. a regional non-profit multi-service agency, has approximately 40 partners including representatives from the Department of Mental Health, Department of Social

Services, Department of Transitional Assistance, the Greater Lowell Interfaith Alliance, the House of Hope, the GRIP Project, the Lowell Transitional Living Center, and the City of Lowell. The coalition also has several members who work directly with the Governor's office and the Interagency Council, ensuring information flow among all levels of government and community-based non-profits.

Lowell's Continuum of Care members provide extensive services to prevent homelessness for homeless populations including veterans, elderly, youth, victims of domestic violence, individuals with HIV/AIDS, and individuals with substance abuse problems. The Continuum of Care case managers ensure that individuals leaving shelters for other emergency or transitional housing are secure in support service programs.

TECHNICAL ASSISTANCE

HOPWA Project Sponsors typically contact Lowell DPD Staff for assistance in completing quarterly reports and the Final CAPER report. As the forms change it becomes easier to track data however some project sponsors find it difficult understanding the different types of data required for each type of activity.

The City of Lowell relies on Victory Programs, Inc. (formerly AIDS Housing Corp.), a local agency that provides technical assistance to HOPWA recipients, especially in understanding and applying HUD regulations. Their assistance has been especially beneficial as reporting requirements change.

4. BARRIERS AND TRENDS OVERVIEW

RESPONSE TO BARRIERS ENCOUNTERED

Project Sponsors identified a number of barriers encountered during the 2009-10 program year that impacted their programs. The following barriers to providing housing for persons with HIV/AIDS in Middlesex County were identified by HOPWA project sponsors:

- Multiple Diagnosis – Several project sponsors noted that clients with unaddressed mental health needs resulted in challenges for case managers to having effective sessions and home visits. Case Managers continue to assess the needs of clients and connecting them with appropriate levels of medical services.
- Client Eligibility – Obtaining comprehensive documentation of chronic homelessness from persons living on the street and/or in shelters for extended periods of time causes ongoing challenges for some project sponsors. Additionally, the policies and procedures of some property management companies make obtaining and maintaining housing in these units difficult for some clients. Threshold levels of eligibility often meant that individuals with a history of substance abuse or CORI issues have difficulty finding affordable permanent housing options.
- Housing Availability/Affordability – The demand for scattered site, independent living options continues to grow and the lack of available affordable housing and rental subsidies is not matching the demand.

Additional barriers noted included limited resources to meet the growing demand for supportive services. Providers continue to leverage resources when possible and partner with other organizations to ensure clients receive appropriate services to meet their needs. Finally, providers note that increasingly a client's personal history interferes with their access to housing including past rental history, CORI history, and poor credit. This trend further explains the need for low-threshold housing.

The HOPWA provider community meets regularly to address the above barriers and communicate their needs with Federal, State and local government representatives.

Several programs have developed ways to address these challenges. AIDS Action, for example, continues to seek other sources of funds and leverage HOPWA funding with Ryan White Part A funding so that the program's activities are performed at a lower administrative cost, allowing more dollars to be directed toward direct housing assistance.

TRENDS IN MEETING NEEDS OF PERSONS WITH HIV/AIDS

The regional sponsors meet regularly to compare needs; share information on grants and other funding initiatives; and share resources to assist each other to care for the County's homeless population.

Many sponsors employ the following strategies to address some of the barriers identified above and meet the needs of persons living with HIV/AIDS:

- E-mail other project sponsors about legislative activities regarding policies that affect the HIV/AIDS population, particularly the homeless, and urge them to contact their legislators;
- Conduct public forums within the community to educate the public about the facts and needs for both affordable, safe housing, as well as, the supportive services needed to sustain those in housing;
- Meet with Continuum of Care groups (Framingham, Somerville, Lowell and Malden) to discuss the needs and barriers to housing those with HIV/AIDS in Middlesex County.
- Improve referral processes to ensure efficient and quick service for clients.
- Leverage the existing funds via coalitions and partnerships.
- Improve communication and training with staff to ensure program requirements are understood and met.

Regional community strategies continue to identify the housing and supportive service needs of the HIV/AIDS population. The sponsor agencies are dedicated and passionate about these housing objectives for their HIV/AIDS clients and families.

EVALUATIONS/ASSESSMENTS

In the 2007 Follow-up Report to the 2005 AIDS Housing Needs Assessment, AHC offered several recommendations to address the unmet needs of Middlesex County's HOPWA population. These recommendations included the following:

1. Continue to use HOPWA monies to serve those that are hardest to house
Supporting programs like Cambridge Cares About AIDS HOCH program will help individuals who experience difficulties in accessing federal and state public housing due to CORI related and/or substance abuse
-

histories. Flexible HOPWA dollars will help these individuals obtain stable housing.

2. Provide funding for TBRA within the Greater Lowell area
While a high need for subsidies exist throughout Middlesex County, there is no organization in the Greater Lowell region that administers HOPWA subsidies. Working with an agency like CTI, which has the capacity to administer subsidies could address an unmet need in the area.
3. Provide funding for Housing Information Service activities in the Greater Lowell area
Funding an agency that can work specifically on helping individuals with HIV/AIDS to find and/or maintain housing is needed in the Greater Lowell area and would be especially beneficial for the hardest to house populations.
4. Prioritize funding for services that receive little or no funding outside of HOPWA
Services that are highly needed but receive limited or no funding from additional government agencies/programs, such as housing information services, housing subsidies, or emergency assistance, should be targeted for future HOPWA dollars.

These recommendations will be used to help prioritize the distribution of future HOPWA funds for Middlesex County.

OTHER NARRATIVE

Include any CAPER information that was not covered by narratives in any other section.

Program Year 2 CAPER Other Narrative response:

The following U.S. Department of Housing and Urban Development (HUD) forms and Integrated Disbursement and Information Systems (IDIS) reports are included in the appendix to the City of Lowell's 2011-12 program year CAPER. This document is also on file at the City of Lowell, Department of Planning and Development, and has been submitted to HUD.

Consolidated Plan

IDIS Report PR01 – HUD Grants and Program Income
IDIS Report PR02 – List of Activities
IDIS Report PR06 – Summary of Consolidated Plan Projects
IDIS Report PR23 – Summary of Accomplishments

Community Development Block Grant Program (CDBG)

IDIS Report PR03 – CDBG Activity Summary
IDIS Report PR10 – CDBG Housing Activities
IDIS Report PR26 – CDBG Financial Summary

Home Investment Partnership Program (HOME)

Form 40107 – HOME Annual Performance Report
Form 40107-a – HOME Match Report
IDIS Report PR22 – Status of HOME Activities
IDIS Report PR27 – Status of HOME Grants
IDIS Report PR33 – HOME Match Liability Report

Housing Opportunities for Persons with AIDS Program (HOPWA)

Form 40110-D – HOPWA CAPER Measuring Performance Outcomes