



First Program Year Action Plan

The CPMP First Annual Action Plan includes the [SF 424](#) and Narrative Responses to Action Plan 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.

TABLE OF CONTENTS

Executive Summary	3
Executive Summary Response: Include the objectives and outcomes identified in the plan	3
Executive Summary Response: Evaluation of Past Performance	6
Executive Summary Response: Summary of Citizen Participation and Consultation Process (including efforts to broaden public participation) (24 CFR 91.200 (b))	7
Executive Summary Response: A Summary of Comments or Views and a Summary of Comments or Views not Accepted and the Reasons therefore (24 CFR 91.105 (B)(5)).	9
GENERAL QUESTIONS	9
MANAGING THE PROCESS.....	16
CITIZEN PARTICIPATION.....	17
Statement of Policy.....	18
Public Meetings in Development of the 5 Year Consolidated and Annual Action Plan.....	19
Organizations and Municipal Departments Contacted and Consulted in Preparation of the Plans20	
INSTITUTIONAL STRUCTURE.....	23
MONITORING	24
Specific Elements of Monitoring.....	27
Monitoring Schedule	27
On-Site Monitoring Process.....	28
Monitoring Report.....	28
Performance Measurement System.....	29
Davis Bacon Compliance.....	30
Section 3 Compliance	30
Fair Housing Compliance	31
LEAD-BASED PAINT	31
HOUSING.....	32
Specific Housing Objectives	32
NEEDS OF PUBLIC HOUSING	35
BARRIERS TO AFFORDABLE HOUSING	37

HOME/ AMERICAN DREAM DOWN PAYMENT INITIATIVE (ADDI) 37
HOMELESS..... 41
Specific Homeless Prevention Elements..... 41
EMERGENCY SHELTER GRANTS (ESG)..... 49
COMMUNITY DEVELOPMENT 49
COMMUNITY DEVELOPMENT 49
ANTIPOVERTY STRATEGY..... 55
NON-HOMELESS SPECIAL NEEDS HOUSING..... 56
NON-HOMELESS SPECIAL NEEDS (91.220 (C) AND (E)) 56
HOUSING OPPORTUNITIES FOR PEOPLE WITH AIDS 58
Specific HOPWA Objectives 60
OTHER NARRATIVE 60

INDEX OF TABLES

TABLE 1: CDBG 2010-2011 OBJECTIVES AND OUTCOMES..... 4
TABLE 2: HUD DEFINED LOW MOD PERCENTAGES BY CENSUS TRACT AND BLOCK..... 10
TABLE 3: CENSUS TRACT LOW-MOD %..... 12
TABLE 4: HAVERHILL MINORITY CONCENTRATION BY CENSUS TRACT 12
TABLE 5: HAVERHILL CENSUS BLOCK GROUPS IN CDBG TARGET AREA..... 13
TABLE 6: CDBG GRANT AND OTHER LEVERAGED RESOURCES 2010-2011 15
TABLE 7: PRIORITIES AND OBJECTIVES 2010-2011 33
TABLE 8: 2009/2010 COC AWARDS TO ORGANIZATIONS SERVING HAVERHILL..... 42
TABLE 9: 2010/2011 CDBG AWARDS TO ORGANIZATIONS SERVING HAVERHILL 42
TABLE 10: PRIORITY NON-HOUSING COMMUNITY DEVELOPMENT NEEDS 51
TABLE 11: SPECIFIC COMMUNITY OBJECTIVES..... 53

Executive Summary

The Executive Summary is required. Include the objectives and outcomes identified in the plan as well as an evaluation of past performance, a summary of the citizen participation and consultation process (including efforts to broaden public participation) (24 CFR 91.200 (b)), a summary of comments or views, and a summary of comments or views not accepted and the reasons therefore (24 CFR 91.105 (b)(5)).

Program Year 1 Action Plan Executive Summary:

Executive Summary Response: Include the objectives and outcomes identified in the plan

The City, under the leadership of the Mayor and City Council, administers community development block grant funds through the Department of Community Development (CDD).

The City has identified a number of pressing needs through input from agencies and residents; data collection and analysis. The City's plans to focus efforts for the coming year (2010) and the next five years (2010-2014) on the following areas:

Housing

- Preservation of Existing Affordable Housing
- Affordable Housing Production
- Affordable Homeownership
- Public Housing Improvements
- Foreclosed and Abandoned Property Renewal

Public Facilities

- Street Paving and Sidewalk Improvements
- Parks and Tree Planting
- Accessibility Projects

Economic Development

- “Gateway” Area Improvements to facades and vacant land redevelopment

Public Services

- Programs to Improve the Quality of Life
- Programs to Help the Homeless
- Programs for Educational Improvement

Table 1: CDBG 2010-2011 Objectives and Outcomes

Housing Rehabilitation & Production				
Provider	Program Name	Program Description	Outcomes 2010-2011	Budget Allocation
City of Haverhill	Rehab Projects	Homeowner rehab program, Lead abatement, Disabled housing rehab, Low-income veteran housing rehab, Foreclosed housing with Mass Housing rehab	16 Households	\$350,000
City of Haverhill	Rebuild Together	Provide basic shelter and services	12 Households	\$30,000
City of Haverhill	Rehabilitation Delivery Costs	Pay for rehab program administration costs		\$150,236
Total Housing Rehab & Production				\$530,236

Public Services				
Provider	Program Name	Program Description	Outcomes 2010-2011	Budget Allocation
City of Haverhill	Mother/Child Food and Clothing	Provide low-income mothers and children with food and clothing	200 Individuals	\$10,000
Mitch's Place Emergency Shelter	Mitch's Place Emergency Shelter	Provide emergency shelter to those risking homelessness	150 Individuals	\$20,000
Salvation Army	Salvation Army Meals Program	Reduce hunger and supplement resources for at-risk low-income individuals	1,500 Individuals	\$30,000
City of Haverhill	Heating Assistance	Provide heating assistance	150 Households	\$30,000
City of Haverhill	Meals for the Frail Elderly	Meals for the frail elderly	80 Elderly	\$10,000

Public Services				
Provider	Program Name	Program Description	Outcomes 2010-2011	Budget Allocation
City of Haverhill	Community Police	Increased and targeted patrols in highest crime area	1,000 Households	\$10,000
City of Haverhill	Community Service Training	Employment training for disabled individuals	6 Individuals	\$5,000
Open Hand Pantry	Open Hand Pantry	Food Pantry for City's homeless	600 Households	\$5,000
City of Haverhill	Basic Necessities Program	Provide basic necessities to elderly and homeless	15 Individuals	\$5,000
Youth and Teen Center	Youth and Teen Center Sustainability	After-School programming for low-income students	150 Individuals	\$8,000
Greater Haverhill Adult Learning Program	Greater Haverhill Adult Learning Program	Adult continuing education	25 Individuals	\$20,000
Open Hearts Ministries	Open Hearts Ministries Outreach Program	Outreach to low-income men, women and children	12 Individuals	\$5,000
City of Haverhill	JR VIP and Summer Violence Intervention	Summer violence intervention	10 Individuals	\$10,000
Total Public Services				\$168,000

Public Facilities and Improvements				
Provider	Program Name	Program Description	Outcomes 2010-2011	Budget Allocation
City of Haverhill	Neighborhood Stabilization Activities	Clearance of spot blight and hazards	5 Buildings	\$15,000
City of Haverhill	Code Enforcement	Promote ADA code enforcement	100 Housing Units	\$65,000
City of Haverhill	Public Improvements	Repave sidewalks, plant trees, improve drainage and sewer systems	8 Public Facilities	\$538,210
Total Public Facilities & Improvements				\$618,210

Economic Development

Provider	Program Name	Program Description	Outcomes 2010-2011	Budget Allocation
City of Haverhill	Economic Development Activities	Assist for-profit businesses in the Target Area with façade improvements, assist micro-enterprises by conducting best business practice workshops, and micro-enterprise assistance to businesses	4 Businesses	\$50,000
Total Economic Development				\$50,000

Planning & Administration				
Provider	Program Name	Program Description	Outcomes 2010-2011	Budget Allocation
City of Haverhill	CDBG Administration	CDBG management, compliance and planning activities	N/A	\$228,792
City of Haverhill	Unallocated and Contingency	Program income and unobligated funds	N/A	\$20,000
Total Planning & Administration				\$248,792

Executive Summary Response: Evaluation of Past Performance

The City of Haverhill, through the Community Development Department, worked with local service providers, agencies and state and federal government offices and made considerable progress on the Strategic Priority Goals set forth in the current Consolidated Plan.

The City used the following objectives in evaluating our past performance, which correspond to our goals and objectives:

1. Provide basic shelter and service needs for homeless individuals and their families
2. Expand the supply and types of affordable housing.
3. Maintain and preserve present housing stock
4. Promote neighborhood stabilization
5. Provide needed public safety and services
6. Encourage economic development activity in inner city neighborhoods.

The Community Development Department has made substantial progress toward achieving the goals of the Five Year Consolidated Plan. Of significant note, the Community Development Department has:

- Rehabilitated 131 housing units of low and moderate income households, primarily in the CDBG Target Area, consisting of the urban core of the city
- Provided Down Payment Assistance to 27 households through the HOME program funds, using \$159,000 and leveraging over \$3.2 million in private investment
- Assisted in development of a 40B housing project, consisting of over 40 units of affordable housing at The Cordovan, a project by the Beacon Communities LLC with HOME funding
- Assisted in the development of Hamel Mill Lofts, a 305 mixed income housing development with over 20% of the units deed restricted as affordable units
- Provided HOME funding to the Planning Office for Urban Affairs to develop 57 units of mixed income housing in close proximity to the commuter rail station, the majority of units which will be low and moderate income units
- Worked with the Haverhill Housing Authority to implement rehabilitation of 18 units of very low income housing for residents of Haverhill
- Completely updated its policies and procedures for rehabilitation of housing units resulting in the streamlining of projects that, in turn, has more than doubled our annual output of households served
- Conducted a series of foreclosure prevention workshops that have been increasingly well-attended and directly assisted numerous individuals in private consultation
- Received a Gateway Action Plus grant from the state of Massachusetts for planning and housing in the CDBG target area
- Began work with the state's Attorney General's office to address blighting influences of abandoned and foreclosed properties that devalue and deteriorate the surrounding area
- Provided funding for the Haverhill Boys and Girls Club to renovate their facility that serves low and moderate income youth in the CDBG Target Area
- Provided funding to plan for the renovation of the Haverhill Citizens Center, acting as an informational and recreational resource to Haverhill elders
- Provided HOME funding for a 21-unit formerly-homeless elder housing development in the CDBG Target Area
- Funded improvements to area streets in the CDBG Target Area, benefitting low and moderate income residents
- Established the groundwork for a Façade Improvement Program
- Worked with MassHousing agency on developing an innovative program to rehabilitate foreclosed housing with NSP funds for purchase by first-time homebuyers

Executive Summary Response: Summary of Citizen Participation and Consultation Process (including efforts to broaden public participation) (24 CFR 91.200 (b))

The citizens of Haverhill were advised of CDBG planning and procedures through ads posted in The Eagle Tribune and available at the Community Development Department and the City of Haverhill website home pages at

http://www.ci.haverhill.ma.us/departments/comm_development/index.htm and www.ci.haverhill.ma.us, and through Haverhill cable television. The CDD underscores the importance of citizen participation and uses multiple modes of communication to communicate with the public about the CDBG program.

In addition, various organizations active in housing and services were surveyed. The survey was supplemented by public meetings and hearings which were conducted for public input. In addition several interviews were conducted with organizations, seeking more specific ideas and priorities.

The advertised area public meetings for public input were conducted at the following locations:

Haverhill: December 14th 2009
Haverhill: January 21st 2010
Haverhill: February 18th 2010

The advertised public hearings were conducted at the following locations:

Haverhill: March 18th 2010
Haverhill: April 27th 2010

At the meetings attendees were invited to submit data and comments by email.

The draft Plans were made available on April 23, 2010 and the draft Plan was also available online at www.ci.haverhill.ma.us and at the Haverhill Public Library and by request during the 30 day public comment period.

The City of Haverhill received oral testimony during the preparation of the 5 Year and Annual Action Plans. Input was received from seniors, community residents, public housing and public service agencies and beneficiaries.

Representatives from several public service agencies and City Departments attended, informing staff of the changing services needed and responding to questions about priorities for the CDBG program.

To ensure inclusion by underserved populations, agencies and groups that serve housing and public service needs were invited to participate in the process to identify goals. Many of the organizations serving the low income population of the area specifically who were surveyed and attended meetings, represent the underserved and thus were able to verify underserved needs as identified in the plan.

The City also invited proposals for specific uses of CDBG funds.

Executive Summary Response: A Summary of Comments or Views and a Summary of Comments or Views not Accepted and the Reasons therefore (24 CFR 91.105 (B)(5)).

Prior to the publication of the draft of the Consolidated Plan, meetings were held and consultations conducted to secure input concerning the needs, priorities and strategies. The organizations responding and the comments made, are attached in sections below.

No comments were received during the public comment period.

General Questions

- 1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed during the next year. Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.*
- 2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) during the next year and the rationale for assigning the priorities.*
- 3. Describe actions that will take place during the next year to address obstacles to meeting underserved needs.*
- 4. Identify the federal, state, and local resources expected to be made available to address the needs identified in the plan. Federal resources should include Section 8 funds made available to the jurisdiction, Low-Income Housing Tax Credits, and competitive McKinney-Vento Homeless Assistance Act funds expected to be available to address priority needs and specific objectives identified in the strategic plan.*

Program Year 1 Action Plan General Questions response:

- 1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed during the next year. Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.*

The geographic distribution of allocated funds will be to the Community Development Block Grant (CDBG) “target areas,” as defined by the 2000 U.S. Census. The target areas are inner city neighborhoods with an average of 51% low-moderate income, about 12% minority population, medium to high population density, and housing of which 65% is pre-1940. These include the areas known as the **Acre** (CT 2601, BG 1, 2, 3, and CT 2606 BG 2, 3), **Mt. Washington** (CT2608, BG 1, 2, and CT 2609 BG 2, 3), **Highlands** (CT2602, BG 1, 2) and the **Hilldale/Broadway** area (CT 2607 BG 2).

These areas, the Target Areas, display the greatest influences of blighting conditions, including distressed housing, disinvestment, comparatively higher crime rates, gang activity, concentrations of low income residents, overcrowding, and high levels of code enforcement issues.

The Community Development Department does not, at this time, know the specific locations for allocating funds through its Housing Improvement Program (HIP) as these funds are expended as eligible projects become available. Both Economic Development and HIP initiatives target residents and business owners in Haverhill’s CDBG target area described above.

Haverhill will continue to concentrate resources that benefit low-income residents in the CDBG eligible areas where the highest concentration of low and moderate-income residents reside. However, the Community Development Department does emergency repair work to homes of low-income residents outside of the CDBG target area, primarily roof repair. The Community Development Department also does repair work for special needs populations (elderly & disabled) and some of these projects are outside of the geographic borders of the Target Area. We estimate that in excess of ninety percent (90%) of funds are dedicated to the CDBG target area. For affordable rental and homeownership projects and public service programs, we will support projects in all areas of the city however we make every effort to concentrate the funds to the target areas.

The Target Area has been defined by the 51% rule from HUD as follows (designated in yellow):

Table 2: HUD Defined Low Mod Percentages by Census Tract and Block¹

Tract	Block Group	Low Mod #	Universe	Low Mod %
260100	2	809	977	82.8
260900	3	768	1011	76

¹ HUD Low-Mod Census Tracts 2007

Tract	Block Group	Low Mod #	Universe	Low Mod %
260200	2	1199	1600	74.9
260800	2	1660	2331	71.2
260100	3	716	1059	67.6
260100	1	1160	1869	62.1
260900	2	642	1077	59.6
260800	1	1462	2474	59.1
260600	3	689	1184	58.2
260700	2	1181	2095	56.4
260600	2	589	1109	53.1
260200	1	861	1644	52.4
260302	1	229	446	51.3
261000	2	961	1896	50.7
260900	4	848	1814	46.7
260900	1	402	913	44
261102	2	499	1203	41.5
260600	1	259	640	40.5
260301	2	718	1820	39.5
261000	1	381	986	38.6
260401	2	496	1313	37.8
260500	2	480	1299	37
261101	1	529	1462	36.2
260301	1	613	1742	35.2
261101	2	377	1102	34.2
261102	1	1197	3565	33.6
261000	3	411	1240	33.1
260401	1	646	1963	32.9
260302	2	437	1332	32.8
260302	1	166	520	31.9
260700	1	696	2234	31.2
260500	1	423	1525	27.7
260301	3	280	1098	25.5
260402	2	575	2297	25
260402	3	192	858	22.4
260402	1	511	2376	21.5
261101	3	250	1241	20.1
260500	3	100	535	18.7
260401	3	96	536	17.9
261101	3	65	380	17.1
260302	2	126	804	15.7

Note: The highlighted Blocks are eligible for area benefit designation of CDBG funds.

Summarizing the areas by census tract, we have the following:

Table 3: Census Tract Low-Mod %

Tract	Low Mod %
260100	68.76%
260200	63.50%
260301	34.57%
260302	30.88%
260401	32.48%
260402	23.11%
260500	29.86%
260600	52.40%
260700	43.36%
260800	64.97%
260900	55.24%
261000	42.53%
261101	29.18%
261102	35.57%

The following table lists the census tracts in terms of racial concentration.

Table 4: Haverhill Minority Concentration by Census Tract²

Tract	% Minority Estimate
260100	35.8%
260200	21.0%
260301	5.0%
260302	4.3%
260401	8.6%
260402	6.7%
260500	6.5%
260600	18.5%
260700	18.4%
260800	34.6%
260900	20.2%
261000	10.0%
261101	6.2%
261102	13.4%

The significant information here, is that in two census tracts over 30% of the population is minority and in another two it is over 20%.

2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) during the next year and the rationale for assigning the priorities.

² ESRI 2009

The CDBG program identifies low-mod census tracts within the City and designates a Target Area based on this geographic boundary. The vast majority of funding is allocated to public improvements, public facilities, housing rehabilitation and down payment assistance in this area. The City also uses income and need as factors in choosing which programs to fund outside of the Target Area. The following Census Block Groups constitute Haverhill’s CDBG Target Area:

Table 5: Haverhill Census Block Groups in CDBG Target Area

260100	2	809	977	82.8
260900	3	768	1011	76
260200	2	1199	1600	74.9
260800	2	1660	2331	71.2
260100	3	716	1059	67.6
260100	1	1160	1869	62.1
260900	2	642	1077	59.6
260800	1	1462	2474	59.1
260600	3	689	1184	58.2
260700	2	1181	2095	56.4
260600	2	589	1109	53.1
260200	1	861	1644	52.4
260302	1	229	446	51.3

N.B.: The City of Haverhill recognizes the 2010 decennial Census figures will become active sometime within the next two years. At that point, the City will adjust the borders of the Target Area to reflect the 51% of low-income residents who reside within that future boundary.

3. Describe actions that will take place during the next year to address obstacles to meeting underserved needs

The primary obstacle to meeting the underserved housing needs of low-income and moderate-income populations continues to be the availability of funds. Except for special populations unable to work (some elderly, some disabled and those institutionalized), the critical need is jobs. When working with agencies to develop this plan, many agencies noted that a shift in clients had occurred. Previously many of the clients had no employment or sporadic employment histories. Now, individuals, who previously were fully employed are seeking help.

Organizations serving these populations continue to experience significant reductions in funding from both governmental and private sources. Reductions in state aid to local budgets have increased the funding shortfall, leaving many worthy and valuable programs unfunded or underfunded.

While this may be beyond the capacity of the local jurisdiction to address satisfactorily, the City is committed to continuing to work with and support public non-profit agencies such as the Haverhill Housing Haverhill, human service department, elder service organizations, homeless providers and other special needs providers in their mission to meet the needs of the underserved population of the area.

The City will continue to communicate with these groups as their needs change and/or the demand dramatically increases over the next year. Wherever possible, the City will provide technical assistance and support to providers in their pursuit of federal, state and other funding sources.

Moreover, the City actively works with Haverhill organizations and citizens about ways to remove barriers to the development of affordable housing and promotes proven programs. It will continue these efforts in the future.

4. Identify the federal, state, and local resources expected to be made available to address the needs identified in the plan. Federal resources should include Section 8 funds made available to the jurisdiction, Low-Income Housing Tax Credits, and competitive McKinney-Vento Homeless Assistance Act funds expected to be available to address priority needs and specific objectives identified in the strategic plan.

The City anticipates the following sources of funds:

Table 6: CDBG Grant and Other Leveraged Resources 2010-2011

Funds Activity	Federal							State		Local	Total
	CDBG	CDBG Program Income & Prior Year Unobligated \$	McKinney Vento [CofC]	NSHC HOME Allocation	HUD funds for PH and HCV	NSP	DOE	DHCD funds for PH and MRVP	Other	Private Investment	
Housing Rehabilitation	\$280,000			\$255,360	\$1,600,000	\$700,000	\$545,000			\$1,000,000	\$4,380,360
Rehab project delivery	\$236,419										
Public Service Programs	\$171,594										\$171,594
Public Facilities and Infrastructure Improvements	\$138,210	\$400,000									\$538,210
Economic Development	\$50,000										\$50,000
Demolition/Clearance	\$15,000										\$15,000
Code Enforcement	\$65,000										\$65,000
Homeless			\$645,272								\$645,272
Administration Costs	\$187,738										\$187,738
Unallocated and Contingency		\$20,000									\$20,000
HHA Vouchers					\$2,640,000			\$854,515			\$3,494,515
HHA Public Housing								\$2,087,283			\$2,087,283
Total Funds	\$1,143,961	\$420,000	\$645,272	\$255,360	\$4,240,000	\$700,000	\$545,000	\$2,941,798	\$-	\$1,000,000	\$11,891,391

Managing the Process

- 1. Identify the lead agency, entity, and agencies responsible for administering programs covered by the consolidated plan.*
- 2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.*
- 3. Describe actions that will take place during the next year to enhance coordination between public and private housing, health, and social service agencies.*

Program Year 1 Action Plan Managing the Process response:

- 1. Identify the lead agency, entity, and agencies responsible for administering programs covered by the consolidated plan.*

The City of Haverhill has developed its Five Year Consolidated Plan, facilitated with its Community Development Department serving as the lead agency in collaboration with the volunteer board, the Community Affairs Advisory Board (CAAB) as authorized by the Citizen Participation Plan. This Consolidated Plan identifies priority needs and proposed activities that the City will undertake to provide a suitable living environment, strengthen infrastructure, protect the environment, provide decent affordable housing, guarantee fair housing for all persons, help the homeless in a continuum of care, provide economic development tools to microenterprises and businesses servicing the low-income residents and generally improve targeted neighborhoods. Most proposed spending of HUD dollars will occur in the lowest income census block groups (see Table 2), referred to as the CDBG Target Area.

- 2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.*

During the Citizen's Participation part of the planning process, the City of Haverhill held three public meetings specifically tailored to hear presentations of local service providers seeking funds from the current Action Plan Year. These meetings were held on January 21, February 18 and March 18, 2010. The Community Affairs Advisory Board was present and based its decisions for funding on these meetings. All

meetings were open to the public. Additionally, the March 18, 2010 meeting served as a public hearing where public input was sought. The second of the two public hearings was held on April 27, 2010 in City Hall, Haverhill before the Haverhill City Council. The draft plan was advertised for a 30 day review and made available to the public via the city website and through the reference desk at the Haverhill Public Library.

The City solicited the input of various private and non-profit groups who work in the housing and local services sector by mailing a written survey to these organizations. Agencies, groups, organizations and others who participated in the Consolidated Planning process include those that responded to the written survey sent out or that attended the public meeting held with the specific purpose of soliciting their opinion on the Consolidated Plan at the Haverhill City Hall on December 14th, 2009 and on February 25, 2010. The CDD, as the lead agency, contacted representatives of each agency via a mailed letter and requested that they and/or a representative from the organization attend this meeting.

3. Describe actions that will take place during the next year to enhance coordination between public and private housing, health, and social service agencies.

In order to get a comprehensive view of the needs and strategies required to address the social, economic and physical barriers for low- to moderate-income citizens, the City of Haverhill has established on-going communications with local jurisdictions, social service agencies and housing organizations. The City will continue to meet with others to enhance coordination between the public and private housing, health and social service agencies.

Citizen Participation

- 1. Provide a summary of the citizen participation process.*
- 2. Provide a summary of citizen comments or views on the plan.*
- 3. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.*

- 4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.*

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

Program Year 1 Action Plan Citizen Participation response:

- 1. Provide a summary of the citizen participation process.*

Statement of Policy

The City of Haverhill has a thorough and extensive community process that is employed for all projects undertaken with CDBG funds. The City consistently seeks to include the input of Haverhill residents in all aspects of its community development initiatives, from the initial planning, to project and program implementation to reporting and assessment of accomplishments. The effectiveness of this process is pivotal to the delivery of needed services and programs while also ensuring that the overarching direction of the Community Development Department's work is consistent with residents' expectations and is responsive to neighborhood concerns.

The City encourages resident participation at all stages of the planning process. From the drafting of the Consolidated Plan to the filing of the annual Performance Evaluation Report the City hosts public meetings, provides draft copies of the Plan prior to submission, accepts and incorporates resident input, and holds special hearings when, and if, substantial amendments are necessary.

The City works in an on-going basis with local nonprofits and community partners in encouraging the participation of the residents they work with directly, including many low and moderate- income residents who are the primary targets of HUD funded programs.

The focused planning and resident participation component of the Plan takes place within a comprehensive framework at the local level. Housing and homeless needs assessment, the continuum of care process, and housing market analysis are strategic components of the Plan. The collaborative process for a unified Plan is accomplished by consistent consultation and coordination with numerous agencies and individuals representing service and housing fields as further detailed below.

Several public hearings are conducted throughout the CDBG funding cycle. The advertisements for these hearings are published in the local

newspaper and posted in various public places as well as distributed to current CDBG recipients and placed on the City of Haverhill's web site to motivate all interested persons to attend the public hearings.

The City of Haverhill also encourages citizens of the City to participate in the development of any substantial amendments to the Consolidated Plan and required Consolidated Annual Performance and Evaluation Report (CAPER).

Public Meetings in Development of the 5 Year Consolidated and Annual Action Plan

The planning and citizen participation activities for these plans generally begin in December of the preceding fiscal year, utilizing community outreach meetings. These meetings are conducted for the purpose of soliciting public comment and include information for project proposals relative to community needs and program priorities for the first annual plan. Groups active in areas which use or could use resources were made aware of the process, by advertisements and public notices. Many different organizations and agencies were sent a survey, seeking input on their perception or knowledge of needs and their priority ranking of those needs, for the purposes of planning.

The meetings, advertised throughout the City, and on the City's website included three significant agenda items:

1. Brief explanation of the Consolidated Plan process, including the role of the Plan in making allocations and guiding the selection of projects to be funded.
2. Report on prior year activities and progress on 5 year goals.
3. Forum for the general public to brainstorm and discuss priority needs for the City for the coming years.

Public hearing minutes are available upon request and comments received (if any) are summarized in the section below. In addition to these broader public forums, additional technical assistance is provided to assist organizations with the preparation of proposals for funding.

The public meetings conducted were as follows:

The advertised area public meetings for public input were conducted at the following locations:

Haverhill: December 14th 2009

Haverhill: January 21st 2010

Haverhill: February 18th 2010

The first public hearing was held immediately following the final CAAB meeting at Haverhill City Hall on March 18, 2010 at Haverhill City Hall. Various departments, social service agencies, nonprofit organizations, and citizens of the general public presented proposals for programs or projects they believe would serve a need in the community.

The second public hearing occurred on April 27, 2010 before the Haverhill City Council and was intended to solicit input on the draft Annual Action Plan and the Five Year Consolidated Plan as compiled by the CDD.

Each proposal received is reviewed and tested against HUD's eligibility criteria. CDD staff evaluate the requests for funding and make recommendations based upon eligibility, need, past performance, and consistency with the City's goals. The proposals are then presented to the Citizens Affairs Advisory Board and reviewed by the eight presiding members. A summary of the proposals and a preliminary budget is prepared and brought before the Mayor to be finalized and adopted.

The plan, including a detailed description of all projects to be funded along with the proposed budget is used to prepare the 5 Year Consolidated Plan and the Annual Action Plan. These Plans are made available at the offices of the Department of Community Development, room 309 in the Haverhill City Hall Center, as well as online at www.ci.haverhill.ma.us and at the Haverhill Public Library. They are also available upon request during the 30 day public comment period. During the 30 day public comment period, another advertised public hearing was held at Haverhill City Hall on April 27th 2010 to receive comments about the draft plan and to again advise people that written comments could also be mailed to the Community Development office.

Organizations and Municipal Departments Contacted and Consulted in Preparation of the Plans

In addition to meetings, organizations were contacted through surveys and interviews as described in the prior section – *Managing the Process*.

Organizations contacted, interviewed or attending meetings were:

City Offices and Departments

School Dept
Public Works
Engineering Office
Mayor's Office
Planning Department

Other Public Organizations

Haverhill Housing Authority
Haverhill Public Library
Haverhill Police Department

Nonprofit Organizations and Agencies

Emmaus, Inc.
Bethany Homes
Career Resources Corporation
Catholic Charities
Open Hearts Ministries
Salvation Army of Haverhill
Rebuilding Together of Greater Haverhill
Elder Services of the Merrimack Valley
North Shore YMCA, Haverhill location
Haverhill Boys & Girls Club

2. Provide a summary of citizen comments or views on the plan.

During the public hearings and planning process prior to the draft being issued, the City received many comments, which were used to shape the priorities. The CDD took the proactive approach of mailing a survey to the clients of the Homeowner Rehabilitation Program (HIP) in order to gauge their satisfactions with the results of the program for their household and also to solicit their opinions on other city priorities. The CDD mailed this information to clients of HIP in the last five years. The response was very encouraging for our program and helped the department shape this plan.

After the draft was issued and advertised, no comments either oral or written were received at the public hearing or at the CDD offices, prior to the completion of the final Plan.

3. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.

A concerted effort is made to increase the participation of low and moderate-income persons. Particular efforts are made to encourage participation by residents of predominantly low and moderate income neighborhoods. The CDD has also, in specific occasions, sent in PSAs to Spanish-language radio and print.

If, at any time, it is anticipated that a significant number of non-English speaking residents can be reasonably expected to participate in public meetings or participate in the planning and evaluation process of the Consolidated Plan, an interpreter will be secured. Also, the hearings will be held at times and locations convenient to potential and actual beneficiaries, and with the accommodations for persons with disabilities.

A key strategy is to work closely with social service, housing and economic agencies in the City. These agencies serve as communication conduits to many of these populations, due to their established relationships with their clients and other agencies which serve minority, disabled and non-English speaking persons.

The City has always involved local organizations which have specific ties to or whose members comprise minority, non-English speaking or disabled persons. Sources utilized for this plan which fall into these categories are as follows:

1. All City non-profit organizations;
2. Most jurisdiction-based public service agencies;
3. The City's CHDO organization;
4. Haverhill Housing Authority;
5. City social service departments;
6. Faith-based organizations;
7. Haverhill Public Library;
8. Municipal and provider Web Sites;
9. Posted Public Notices in Haverhill City Hall.

Outreach to the general public is made via legal ads placed in the City's local paper, broadcasting on the City's local cable station and postings to the City's web page.

4. *Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.*

The City of Haverhill has made a good faith effort to incorporate the comments received during the preparation and submission of the plan. Financial resources are limited, therefore not all needs identified will be addressed. The cap of 15% for public services, also further restricts the City from providing resources to necessary, valuable public services to low and moderate income and special needs populations. The citizen participation process including the schedule of meetings, consultations throughout the year, and public hearings were conducted and publicized to maximize participation. All comments were considered in the preparation of these plans.

As there were no comments made orally or in writing to the available draft plan, no responses have been documented.

As noted in item 2 above, the public hearing and meeting comments received were addressed and/or incorporated into the Plan.

Institutional Structure

1. *Describe actions that will take place during the next year to develop institutional structure.*

Program Year 1 Action Plan Institutional Structure response:

1. *Describe actions that will take place during the next year to develop institutional structure.*

In addition to the Department of Community Development and Planning staff administering the CDBG funds, the City of Haverhill is fortunate to have a number of service providers in the area to provide the much needed services to Haverhill residents. As financial resources have dwindled over the years, these providers have consolidated their services, so there is very little overlap. The primary gap to meeting the unmet needs is the limited funds received through the CDBG program.

Monitoring

- 1. Describe actions that will take place during the next year to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.*

Program Year 1 Action Plan Monitoring response:

- 1. Describe actions that will take place during the next year to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.*

The City of Haverhill's accomplishments are reported in the HUD required Consolidated Annual Performance and Evaluation Report (CAPER) due on October 1 of each program year. The CAPER is available for public comment and is advertised in local newspapers.

The City performs an ongoing monitoring process in compliance with HUD regulations. The purpose of the monitoring process is to evaluate performance with regard to: meeting goals and objectives; compliance with HUD rules, regulations and administrative requirements; timely use of funds; and prevention of fraud and abuse of funds.

The Community Development Department oversees all CDBG funds. The CDD allocates CDBG funds on a project specific basis and on a geographic basis.

The funds allocated geographically are for economic development activities of businesses low to moderate income areas and to assist micro-enterprises.

In the case of Homeowner Improvement Program (HIP) funds, low and moderate income residents are the sole eligible applicants to the program. The program will assist elderly residents city-wide on an emergency basis to replace a component of their house that would otherwise make the home uninhabitable. The HIP also works with disabled residents of the City to fund repairs and upgrades that make the home accessible to their needs.

In concert with the internally-run HIP, the CDD provides funds to the local chapter of Rebuilding Together in order to further the mission of

allowing homeowners to remain in their homes by repairing health and safety violations as well as building code corrections.

For all funds, organizations are invited to submit proposals, which are then evaluated in terms of the Five Year Plan priorities and community needs.

For the HOME Program, the North Shore HOME Consortium selects projects, some of which are in Haverhill. The CDD, which is the local administrative arm for the Consortium, provides mid-year and year end monitoring for each of its sub-recipients under the HOME Program. Haverhill works closely with the sub-recipients collecting information on tenant incomes annually, and inspecting properties once every second or third year, depending on the size of the project.

During the process of monitoring, the City will review the process and make necessary changes over the next five years. The city is currently working to monitor the prior Program Year and hopes to have the current program year monitoring begun by this summer.

The City continues to generate geographically coded data such as property values, home sales prices, foreclosure rates, employment data, the number of derelict properties or other blighting influences in certain sections of the City and makes this data available to its sub-recipients. The City also collects data from the sub-recipients when those sub-recipients generate data that is specific to a population, such as homelessness and the number of emergency shelter beds needed on a seasonal basis. These data are used in the context of monitoring for a particular sub-recipient based upon their contract and their performance measurements.

Each year when the City accepts applications for new CDBG funds, applicants are required to complete a form, which requests specific information on primary beneficiaries of the intended project, number of minority persons served, target population/s and service needs.

In particular, applicants are asked to disclose information regarding techniques used to identify, assess and reach target populations as well as commenting on the goals and objectives of the proposed project/s. All applicants are required to closely match their project to one of the Priority Goals that the City has set out in its Consolidated Plan. Module forms reporting race and ethnicity and number of people served are required along with invoices before payment.

Internal auditing of Community Development Block Grant projects also provides a system for performance measurement. Project directors and sub-recipients are asked to relay information on anticipated goals of the project and identify actual measurable accomplishments including timeliness of expenditures.

The CDD performs sub recipient monitoring on an annual basis, either by desk audit or by site visit to ensure that funds are used in accordance with all CDBG program requirements. Program agreements are sent out to the sub-recipients prior to the beginning of the fiscal year and signed by representatives of the sub recipient and the CDD. A Scope of Work is appended to the agreement to delineate the proposed number of clients for each activity. The CDD determines adequacy of performance under the sub recipient agreements and procurement contracts and takes appropriate action to address performance problems.

CDD staff, in concert with review by the Community Affairs Advisory Board conduct an annual risk assessment of sub recipient organizations and programs. Factors considered during the review include:

- Performance – indicators include low production, excessive staff turnover and significant change in agency goals.
- Program complexity - organizations that receive a large amount of CDBG funds are given priority for on-site visits.
- Recent problems - complaints or inability to perform services as outlined in the program agreement.
- Previous Monitoring- Findings or concerns are not addressed.

Based on an evaluation of the above factors, agencies are selected for site visits which are conducted by CDD staff.

All sub-recipients will be completed with the monitoring of their contracts by the beginning of the new program year. Prior to any monitoring visit, the monitor reviews all documentation such as application for CDBG funding, written sub recipient agreement, beneficiary reports, invoices and previous monitoring letters. During the monitoring visit, sub recipients' administrative, financial and programmatic operations are reviewed. Following the visits, findings are summarized in a monitoring letter to the sub recipient from the CDD.

Previous sub recipient performance is a major factor in CDD recommendations for city decisions regarding award of funding.

The City has a process which uses sophisticated outcome measures as recommended by HUD. The City requires sub-recipients, to provide some of the required HUD data. Currently all sub-recipients are required to provide quarterly beneficiary reports. Individual surveys of program participants are sometimes done to verify that specific activities produced promised or desired results.

Already the City requires applications for new CDBG funds, to include specific information on primary beneficiaries of the intended project, number of minority persons served, target population and service need. In particular, applicants are asked to disclose information regarding techniques used to identify, assess and reach target populations as well as commenting on the goals and objectives of the proposed project.

Internal auditing of Community Development Block Grant projects also provides a system for performance measurement. Project directors are asked to relay information on anticipated goals of the project and identify actual measurable accomplishments.

Specific Elements of Monitoring

As part of its performance assessment, the City of Haverhill will review the following:

- Progress towards Goals: An audit of individual activities funded with CDBG funds will be conducted. Results will be reviewed by staff to determine if the agency is operating its programs in accordance with generally accepted accounting principles.
- Timeliness of Expenditures: The City of CDD has worked diligently to meet the timeliness requirement. All projects underway or completed and expenditures are reviewed for timeliness. The City will continue to review this and other program requirements to ensure compliance.
- Consolidated Plan/One Year Action Plan. In developing the plan a review of the City's goals and objectives will be undertaken.
- Code Compliance: To insure long-term compliance with housing codes, for CDBG funded projects, the staff will annually perform any certifications or on-site inspections necessary.

Monitoring Schedule

- Quarterly beneficiary data reports from sub-recipients that include:

- Number of people served during the quarter
- Number that meet income guidelines
- Annual site visit, includes:
 - Examination of Sub-recipient records
 - Reviewing accuracy of written reports
 - Verifying compliance with CDBG requirements
 - Verifying compliance with program goals
 - Conformance of properties to building codes both short and long term
 - Conformance to the relevant OMB circular

On-Site Monitoring Process

The CDBG staff will notify each sub recipient when it will be monitored with an on-site visit. This process will consist of the following steps:

1. The agency will be notified of the upcoming visit. A date and time will be mutually established.
2. Prior to the visit, the staff will review the agency's past monitoring reports; audits and responses; and any performance reports submitted by the agency.
3. During the review, the staff will inspect a representative sampling of program files and relevant financial documents including ledgers, invoices and disbursements for compliance with CDBG requirements. The staff will review the following areas to ensure that:
 - i. Program guidelines are in place and are being followed.
 - ii. Accounting and financial management procedures, including internal control systems, are in place.
 - iii. Personnel policy & procedures are in place.
 - iv. Project goals and objectives are being met and if the project is on schedule. The project is serving the projected number of people and the intended client group.
 - v. Eligibility determinations are in place. Selected households are income eligible and a system is in place to maintain personal privacy and confidentiality.
 - vi. Required reports are accurate and submitted on a timely basis.

The monitoring visit is also an opportunity to provide technical assistance to sub recipients.

Monitoring Report

The monitoring staff person will prepare a written response if there are areas of concern after the visit. Areas needing improvements will be

discussed and specific deadlines will be set for any necessary responses.

Following the site visit, a monitoring letter is sent to the sub-recipient within 30 days providing feedback about their performance. The monitoring letter identifies the areas monitored, conclusions reached and actions required, along with dates when a resolution is expected. If sub-recipients are found to be out of compliance, staff from the CDD will work with the service provider to bring them into compliance. If issues are identified that need attention, a follow-up site visit will be scheduled within 90 days.

Staff ensures that evidence of these reviews is maintained on file and available for HUD staff to examine.

Performance Measurement System

The City of Haverhill's CDBG Performance Measurement System provides the Department of Housing and Urban Development (HUD) and citizens of the community with an accounting for the results of the expenditures of public funds towards achieving the strategic goals and objectives of the CDBG program. These accomplishments are reported to HUD on the Integrated Disbursement Information System (IDIS) and annually in the Consolidated Annual Performance and Evaluation Report (CAPER).

The components of the City's Performance Measurement System have been developed with the guidance of CPD Notice 03-09, Development of State and Local Performance Measurement Systems for Community Planning and Development Formula Grant Programs and HUD Final Rule 24 CFR Parts 91 and 570 Consolidated Plan Revisions and Updates.

The City's CDBG Performance Measurement System is outlined in the following steps.

1. A needs assessment is initiated during the development of the Five Year Strategic Plan. Long term, multi-year goals and objectives are established to address these needs. Short-term, annual goals and objectives are stated in the Annual Action Plans developed during the each year's planning process.
2. Inputs such as funding, staff, equipment and supplies, are the resources allocated to and utilized by the proposed programs to accomplish the objectives. Inputs and the budget are detailed in

- the Narratives Section, Statements of Objectives, Needs Tables and Projects Sections of the Plans.
3. Activities are what the program does with the inputs to meet the objectives of the program or fulfill its mission.
 4. Outputs are the products of a program's activities. Outputs are usually measured in terms of number of units as the number of low and moderate income households served, number of units rehabilitated, linear feet of curb and sidewalk installed, or the number of jobs created or retained.
 5. Outcomes are benefits that result from an activity. Indicators that are used to measure outcomes include improved quality of life for program participants, neighborhood revitalization, increase in affordable housing, reduced energy costs as a result of implementing Energy Star building standards or the number of businesses utilizing the storefront improvement programs. Activities, outputs and outcomes are described in tables in the Plan Narratives, Needs Tables and under the Projects section of the Plans.

Davis Bacon Compliance

In addition, staff oversee federally funded projects which require Davis Bacon compliance. City agreements include all necessary information that must be included in a sub-recipient's contract for construction projects including:

- HUD Form 4010 – Federal Labor Standards Provisions
- U.S. Department of Labor Payroll forms
- the appropriate wage determination
- a copy of the "Notice to All Employees" poster, to be posted at job site
- a copy of the "Contractor's Guide to Prevailing Wage Requirements for Federally-Assisted Construction Projects", which is to be provided to the prime contractor

Staff conduct site visits, conduct employee interviews and check the weekly payroll forms for accuracy and compliance.

Section 3 Compliance

The purpose of Section 3 of the Housing and Urban Development Act of 1968, is to provide economic and employment opportunities to low and very-low income individuals to the "greatest extent feasible" and businesses that are majority owned by Section 3 residents or whose

permanent, full-time employees are 30% Section 3 residents or are businesses that contract in excess of 25% of subcontracts to such Section 3 businesses. Recipients of HUD funds in excess of \$200,000 and individual contracts or subcontracts in excess of \$100,000 are subject to Section 3.

If the CDD issues a contract in excess of \$100,000 it will require a Section 3 plan from the contractor and will monitor that plan to ensure that businesses used and individuals hired, are used to the greatest extent possible as delineated in that plan.

Fair Housing Compliance

The City's Fair Housing Officer enables residents and/or property owners with questions, issues or complaints associated with applicable Fair Housing laws and requirements to access the technical services of the Fair Housing officer. The Fair Housing Officer is charged with ensuring that education about fair housing is conducted and to manage complaints which might be received. In addition, in its monitoring of providers, the CDD reviews Fair Housing procedures.

Lead-based Paint

- 1. Describe the actions that will take place during the next year to evaluate and reduce the number of housing units containing lead-based paint hazards in order to increase the inventory of lead-safe housing available to extremely low-income, low-income, and moderate-income families, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.*

Program Year 1 Action Plan Lead-based Paint response:

- 1. Describe the actions that will take place during the next year to evaluate and reduce the number of housing units containing lead-based paint hazards in order to increase the inventory of lead-safe housing available to extremely low-income, low-income, and moderate-income families, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.*

A new regulation promulgated by the U.S. Environmental Protection Agency takes effect on April 22, 2010 that will require contractors working in homes built prior to 1978 be certified in the safe handling of lead containing materials. Additionally, before contractor begins work on a project that contractor must test the surface to be disturbed for lead or assume the materials contain lead. Lead safe work practices must be employed whenever lead surfaced or materials will be disturbed. This regulation covers all contractors including carpenters, painters, electricians, plumbers, HVAC personnel, property maintenance personnel and any other professional working in a residential structure. This should further ensure that lead is removed from older houses.

Other strategies for addressing the problem during the next year are as follows:

1. Work with the State Department of Public Health, the local Board of Health and Building Department, to provide information booklets and outreach programs to make residents aware of lead based paint hazards and to generate referrals for lead based paint identification and abatement.
2. Making residents aware of the MassHousing "Get the Lead Out" program which has been available to low and moderate income homeowners and investors who need financial assistance with lead based paint abatement.
3. Work closely with the City of Lowell to offer funds from Lowell's OHHLHC grant to homeowners in Haverhill.
4. Encourage code enforcement, which often identifies lead contamination in homes and leads them being de-lead.
5. CDD arranges for and removes lead contamination during the course of its rehabilitation activities, an activity which it will continue during the coming years.
6. Partner with organizations that receive lead testing and abatement funds, such as the HHA.

HOUSING

Specific Housing Objectives

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

1. *Describe the priorities and specific objectives the jurisdiction hopes to achieve during the next year.*

2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.

Program Year 1 Action Plan Specific Objectives response:

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve during the next year.

The priorities and specific objectives for the Annual Plan (2010-2011) are as tabulated below.

Table 7: Priorities and Objectives 2010-2011

	Estimated Number Benefitting 2010-11	Estimated Outcomes 2010-2014	Priority
PRIORITY GOALS			
GOAL 1A: MAINTAIN AND PRESERVE HOUSING STOCK			
Objectives:			
1. Rehabilitation of owner occupied inner city target housing units in one to four family dwellings.	15	75	High
2. Support and provide financing for multi-family housing developments, expedite city approval process.	3	25	High
3. Lead Abatement activities in one to four family dwellings and reduction in childhood lead hazards.	15	40	High
4. Lead Abatement activities in investor owned multi-family properties.	5	13	High
5. Rehabilitation of structures for homeless and special needs populations.	3	30	High
6. Rehabilitation of rental housing projects with the cooperation of MHP programs.	4	12	High
7. Provide for Heating Assistance to eligible households.	30	150	High

	Estimated Number Benefitting 2010-11	Estimated Outcomes 2010-2014	Priority
PRIORITY GOALS			
GOAL 1B: EXPAND THE SUPPLY AND TYPE OF AFFORDABLE HOUSING			
Objectives:			
1. Build the capacity of area non-profit housing developers to further affordable housing production goals.	2	?	High
2. Update city ordinances that mandate inclusionary housing goals for new market-rate housing development.	1	40	High
3. Provide homebuyer counseling and downpayment and closing cost assistance to low and moderate income first time homebuyers with city and privately provided financing.	30	50	High
4. Assess city owned properties for the potential to be converted to affordable housing.	3	20	High
GOAL 1C: PROVIDE BASIC SHELTER AND SERVICES FOR HOMELESS INDIVIDUALS AND THEIR FAMILIES			
Objectives:			
1. Improve outreach and access to supportive services.	5	25	High
2. Increase coordination among Haverhill service providers of resources.	1	5	High
3. Stabilize the number of individuals and families at risk of becoming homeless.	25	50	High
4. Reduce the number of individuals who are hungry and without shelter.	100	500	High
5. Increase access to child care and transportation services.	20	50	High
6. Increase individuals completing job training programs for employment.	20	100	High

2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.

For the period July 1, 2010 through June 30, 2011, the City of Haverhill will have the following funds available to enable the various programs and activities to meet their goals and objectives.

FY 2010/2011 Entitlement Grant	\$1,143,961
Program Income from Revolving Funds	\$20,000
Unobligated Funds from Prior Years	\$400,000
Total	\$1,563,961

The City makes special efforts to identify federal, state and local programs that can be used in conjunction with CDBG funds. See Table 6 above, for a listing of resources expected.

There has been a significant reduction in state and local revenues and funding of many programs has been reduced or even eliminated. Moreover the decline of capital and consequently loans from financial institutions, especially for low and moderate income households and developers, makes the next year uncertain and difficult for leveraging resources.

Needs of Public Housing

- 1. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake during the next year to encourage public housing residents to become more involved in management and participate in homeownership.*
- 2. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation during the next year.*

Program Year 1 Action Plan Public Housing Strategy response:

1. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake during the next year to encourage public housing residents to become more involved in management and participate in homeownership.

The City has an active working relationship with the Haverhill Housing Authority that includes cooperative ventures in the implementation of ongoing *McKinney Shelter Plus Care* programs and participation in the Haverhill Housing Partnership. For the purposes of the Consolidated Plan, the City has consulted with the Haverhill Housing Authority to address mutual concerns, and has included some of the resulting remedial activities outlined in this document. The City provided assistance to the Haverhill Housing Authority in the development of its Annual Plan.

NSP Project With HHH For The Stabilization Of 18 Units

The Neighborhood Stabilization Program has given the City the opportunity to act as a funding source for the stabilization of 18 units of subsidized state funded housing located in the CDBG Target Area. These project based units are in desperate need of repair. Repairs performed will allow families and individuals to once again occupy the units for a safe and suitable living environment.

The City continues to support the HHA's residents and participants who apply for homeownership assistance, focusing on those coming out of Family Self Sufficiency programs.

The Haverhill Housing Authority is permitted to award up to 20% of its 349 Section 8 tenant-based vouchers, or 68 vouchers, as project-based assistance to support the acquisition, rehabilitation and construction of additional affordable housing units in the City of Haverhill. The HHA is open to project applications from community-based housing developers or other potential affordable housing development partners. In addition the State has the potential to create several hundred project based housing units through its vouchers managed by CTI in the region.

2. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation during the next year.

The HHA has not been designated as troubled by HUD and there are no indications that it has been performing poorly in its State management responsibilities.

Barriers to Affordable Housing

1. *Describe the actions that will take place during the next year to remove barriers to affordable housing.*

Program Year 1 Action Plan Barriers to Affordable Housing response:

1. *Describe the actions that will take place during the next year to remove barriers to affordable housing.*

There is a state law [Chapter 40B] that requires local governments to have at least 10% of its housing stock subsidized and dedicated to households below 80% of median, in order to retain full control over the zoning permit process when affordable units are proposed. The nature of that affordability is defined by the state and generally must be for at least 15 years for homeownership and 30 years for rental units. The law gives the state the power to override local decisions regarding affordable housing projects, whether those decisions are based on zoning by-laws, or other arguments such as impact on schools, environmental issues, infrastructure limitations etc. A local community can amend its by-laws and procedures for a specific project and gain exemption from this law under what is known as and what is controlled by state regulations – Local Initiative Plan or LIP.

HOME/ American Dream Down payment Initiative (ADDI)

1. *Describe other forms of investment not described in § 92.205(b).*
2. *If the participating jurisdiction (PJ) will use HOME or ADDI funds for homebuyers, it must state the guidelines for resale or recapture, as required in § 92.254 of the HOME rule.*

3. *If the PJ will use HOME funds to refinance existing debt secured by multifamily housing that is that is being rehabilitated with HOME funds, it must state its refinancing guidelines required under § 92.206(b). The guidelines shall describe the conditions under which the PJ will refinance existing debt. At a minimum these guidelines must:*
 - a. *Demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing.*
 - b. *Require a review of management practices to demonstrate that disinvestments in the property has not occurred; that the long-term needs of the project can be met; and that the feasibility of serving the targeted population over an extended affordability period can be demonstrated.*
 - c. *State whether the new investment is being made to maintain current affordable units, create additional affordable units, or both.*
 - d. *Specify the required period of affordability, whether it is the minimum 15 years or longer.*
 - e. *Specify whether the investment of HOME funds may be jurisdiction-wide or limited to a specific geographic area, such as a neighborhood identified in a neighborhood revitalization strategy under 24 CFR 91.215(e)(2) or a Federally designated Empowerment Zone or Enterprise Community.*
 - f. *State that HOME funds cannot be used to refinance multifamily loans made or insured by any federal program, including CDBG.*

4. *If the PJ is going to receive American Dream Down payment Initiative (ADDI) funds, please complete the following narratives:*
 - a. *Describe the planned use of the ADDI funds.*
 - b. *Describe the PJ's plan for conducting targeted outreach to residents and tenants of public housing and manufactured housing and to other families assisted by public housing agencies, for the purposes of ensuring that the ADDI funds are used to provide down payment assistance for such residents, tenants, and families.*
 - c. *Describe the actions to be taken to ensure the suitability of families receiving ADDI funds to undertake and maintain homeownership, such as provision of housing counseling to homebuyers.*

Program Year 1 Action Plan HOME/ADDI response:

1. Describe other forms of investment not described in § 92.205(b).

None are proposed in the first year.

2. If the participating jurisdiction (PJ) will use HOME or ADDI funds for homebuyers, it must state the guidelines for resale or recapture, as required in § 92.254 of the HOME rule.

The HOME funds are sought from the North Shore Consortium (NSHC), of which the City of Peabody is the lead community. The NSHC distributes funds on a formula basis, whereby the percentage of low-mod households, as per the 2000 census forms the basis of the allocation. (See the NSHC HOME Consolidated Plan for more information).

We anticipate that the City will receive at least \$256,000 in HOME funds for Program Year 1 (2010-2011).

Resale Restrictions are administered by the North Shore HOME Consortium as follows.

The Consortium has adapted to changes in the housing market and has adopted new policies for the homebuyer assistance programs within this jurisdiction. These policies - along with the added flexibility that they bring to local homebuyer assistance programs - will remain in effect over the next five years.

(1.) It has been the policy to provide assistance to income-eligible homebuyers in the form of a loan at a zero interest rate with no monthly payments. The Consortium's policies adhere directly to the HOME regulations on this issue, the only local provision which has been added to that is that the homebuyer assistance has been made available to first-time homebuyers. On the federal level the HOME regulations have changed to allow for this assistance to be made available to *any* income-eligible buyer (i.e., whether a first-time buyer or not).

When the property is sold, the entire amount loaned must be repaid to the lender. The lender has typically been an individual community (city or town) as a member of the Consortium. Then, as HOME regulations require, the funds are returned to the local Home Investment Partnerships account in Peabody. It has been the Consortium's policy to allow such repayments to be re-cycled back to the community

where the assistance occurred in order to continue to fund the same activity.

Other eligible uses of such repayments may be considered with the approval of the Consortium concerning the consistency of such activities with the Consortium's Consolidated Plan.

(2.) The new policy developed by the Consortium has imposed resale restrictions on certain homebuyers for specific projects where the preservation of long-term affordability is a concern. In the instance of a publicly-assisted development - for example - that created affordable units for an extended period, a community may negotiate the continued affordability of a portion of the units that could otherwise be lost to an "expiring use". In such cases, in order to preserve the long-term affordability of these units, deed restrictions will be imposed, along with close adherence to all HOME regulations governing this use of funds.

The recapture policies will, at a minimum, meet programmatic requirements for the duration of affordability. Extended periods of affordability of between fifteen and thirty years may be anticipated. At this writing, the Consortium does not intend to seek a portion of the appreciation in value of a HOME-assisted unit (based upon a pre-determined formula), but may consider alternatives in the future.

3. If the PJ will use HOME funds to refinance existing debt secured by multifamily housing that is that is being rehabilitated with HOME funds, it must state its refinancing guidelines required under § 92.206(b). The guidelines shall describe the conditions under which the PJ will refinance existing debt.

No refinancing is proposed in the first year.

4. If the PJ is going to receive American Dream Down payment Initiative (ADDI) funds, please complete the following narratives.

ADDI has been discontinued.

HOMELESS

Specific Homeless Prevention Elements

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

1. *Sources of Funds—Identify the private and public resources that the jurisdiction expects to receive during the next year to address homeless needs and to prevent homelessness. These include the McKinney-Vento Homeless Assistance Act programs, other special federal, state and local and private funds targeted to homeless individuals and families with children, especially the chronically homeless, the HUD formula programs, and any publicly-owned land or property. Please describe, briefly, the jurisdiction’s plan for the investment and use of funds directed toward homelessness.*
2. *Homelessness—In a narrative, describe how the action plan will address the specific objectives of the Strategic Plan and, ultimately, the priority needs identified. Please also identify potential obstacles to completing these action steps.*
3. *Chronic homelessness—The jurisdiction must describe the specific planned action steps it will take over the next year aimed at eliminating chronic homelessness by 2012. Again, please identify barriers to achieving this.*
4. *Homelessness Prevention—The jurisdiction must describe its planned action steps over the next year to address the individual and families with children at imminent risk of becoming homeless.*
5. *Discharge Coordination Policy—Explain planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how, in the coming year, the community will move toward such a policy.*

Program Year 1 Action Plan Special Needs response:

1. *Sources of Funds—Identify the private and public resources that the jurisdiction expects to receive during the next year to address homeless needs and to prevent homelessness. These include the McKinney-Vento Homeless Assistance Act programs, other special federal, state and local and private funds targeted to homeless individuals and families with children, especially the chronically homeless, the HUD formula programs, and any publicly-owned land or*

property. Please describe, briefly, the jurisdiction’s plan for the investment and use of funds directed toward homelessness.

The following table lists the organizations and the program award amounts being targeted to organizations which provide services to the homeless in Haverhill.

Table 8: 2009/2010 CoC Awards to Organizations Serving Haverhill

Provider Organization	Award Amount
Emmaus Inc. (Bethel)	\$102,000
Emmaus Inc. (Jericho)	\$250,725
Northeast Veterans Outreach Center	\$135,487
Haverhill Housing Authority (Emmaus)	\$156,960
Total Anticipated	\$645,272

The next table lists the organizations serving the homeless in Haverhill and which are being funded from FY 2010-2011 CDBG funds.

Table 9: 2010/2011 CDBG Awards to Organizations Serving Haverhill

Provider Organization	Award Amount 2010-2011³
Emmaus (Mitch’s Place)	\$20,000
Open Hand	\$5,000
Basic Necessities	\$5,000

2. Homelessness—In a narrative, describe how the action plan will address the specific objectives of the Strategic Plan and, ultimately, the priority needs identified. Please also identify potential obstacles to completing these action steps.

1. Prevention: Both the federal and state governments have recognized prevention as a key element in the fight against homelessness. At the federal level, The Homeless Prevention and Rapid-Rehousing Program (HPRP) has been developed as a critical tool in this initiative. Although no communities in the Consortium received direct funding, a number of Consortium communities and service organizations are utilizing HPRP funds received and administered by the state. At the state level, based on recommendations from the Commission to End Homelessness, Massachusetts has created and funded the Interagency Council on Housing and Homelessness (ICHH), which in turn has funded multiple regional housing networks across the state to deal with the spectrum of homeless issues, beginning with the at-risk population.

³ These are dependent upon the final award amount from HUD

2. Coordination: Maximize the cooperation and participation among the communities involved in the Continuum of Care Process. In addition to working closely with its member representatives, Haverhill is a member of the Merrimack Valley Regional Network, funded through the Interagency Council on Housing and Homelessness (ICHH). As mentioned above, as one of its primary responsibilities, ICHH has funded regional housing networks as of December, 2008. Their mandate is to help better coordinate, integrate and implement innovative services focused on securing permanent housing options for homeless individuals and families and ultimately lessen the need for emergency shelters. The Merrimack Valley Regional Network includes Methuen, Haverhill, West Newbury, Andover, North Andover, Salisbury, Amesbury, Merrimac and Newburyport. Goals and objectives as they relate to specific components of homelessness activities are described in the individual sections below.
3. Data Collection: Improve the accuracy of counting the chronically homeless and their demographic characteristics so that the resulting planning and programming accurately addresses the most critical needs.
4. Housing: Increase the supply of permanent supportive housing option for the chronically homeless through efforts to secure available local, state and federal funding.
5. Services: Improve the system of treatment and services for homeless individuals with multiple diagnoses. Ensure that clients are assessed correctly and connected to appropriate services.

The ultimate goal in providing shelter for homeless households is to prevent homelessness whenever possible through intervention with at-risk individuals and families. For those who require emergency shelter, the intent is to limit their stay and be able to provide supportive housing and services at the earliest juncture. Placement in transitional housing will be the objective for those who are not capable of living independently. However, the ultimate goal is to provide permanent supported housing so that formerly homeless households will be able to maintain themselves in a traditional housing environment for the long term. In order for this goal to be achieved, there must be an adequate supply of appropriate, affordable housing and an adequate stabilization services. The resources for this housing are a combination of actual units created and rental subsidies which

include mobile vouchers, project-based subsidies and/or vouchers for defined populations.(i.e., VASH). These are typically administered through local PHA's and regional agencies.

3. Chronic homelessness—The jurisdiction must describe the specific planned action steps it will take over the next year aimed at eliminating chronic homelessness by 2012. Again, please identify barriers to achieving this.

The strategies identified are central to the focus of addressing chronic homelessness. Chronically homeless individuals are likely to also suffer from the effects of substance abuse and/or mental illness. A national homeless study conducted by the National Coalition for the Homeless indicated that 25 percent of the homeless suffer from mental illness and that 60 percent of homeless individuals are drug dependent.

The Continuum of Care has as one of its key objectives, the provision of permanent housing for chronically homeless. Its planning process includes outreach to the local governments of the cities that are part of the Continuum of Care. As mentioned above, Haverhill is part of the Merrimack Valley Regional Network of homeless providers that has been designated by the ICCH. Community Teamwork, Inc. (CTI) is the convener of the Merrimack Valley Regional Network. This group has specifically identified a need to address the problems of chronic homelessness as one of its objectives. Regional information, cooperation and new innovative strategies are expected to be particularly effective in impacting this problem. Improved data collection procedures will ensure that this population is correctly counted so that planning can be optimized. Appropriate discharge planning by mental health facilities, medical hospitals, substance abuse treatment centers and prisons are all key in assisting chronically homeless. Members of the CofC participate in advocacy at the state level to insure that monitoring and discharge protocols are given ongoing priority. In conjunction with this outreach, every effort is made to connect the chronically homeless with benefits and resources with the goal of achieving economic self-sufficiency.

A cornerstone in the eradication of chronic homelessness is the provision of permanent supportive housing. Services required may include personal case management, job training, and life skills preparation. For long term success, the CofC realizes that it must increase the capacity of current homeless housing providers to create and operate housing for this population. The second way to achieve

success is to engage the larger affordable housing community to incorporate chronically homeless housing in their own housing plans. In addition to regular HCV's, there are a number of vouchers limited to special populations. In 2008, HUD provided funding to assist chronically homeless veterans through VASH Vouchers. The funding continues in place. These vouchers combine Section 8 rental assistance for homeless veterans, with case management and clinical services provide through the Veteran's administration. Veterans must already be homeless in accord with HUD's definition of homelessness. CTI administers the VASH vouchers in the Consortium area. According to CTI, 59 VASH vouchers for formerly homeless veterans are currently active in the area. Haverhill continues to work with the Northeast Veteran's Outreach Center, providing it with assistance from NSHC HOME funds as it develops a continuum of supported housing.

4. Homelessness Prevention—The jurisdiction must describe its planned action steps over the next year to address the individual and families with children at imminent risk of becoming homeless.

The breadth of the population dealing with the potential of homelessness has grown dramatically. Agencies throughout the area have seen a dramatic increase in those with long-term work histories at significant risk of losing their housing, due to unemployment and underemployment. Hundreds of households have been at risk of foreclosure, either as part of the sub-prime loan crisis or due to economic hardship. This impacts both owners and tenants of rental properties that have been foreclosed or, in some cases, abandoned. As of April 15, 2010, there were 181 bank-owned properties, 107 in default and 99 scheduled for auction. This number has continued to grow since the beginning of the year. The unemployment rate for Haverhill was 10.5% as of January 1st 2010, higher than that of 9.1% for Massachusetts⁴ and for those under the age of 25 it has also grown. The City continues to work closely with Community Action, Inc. (CAI), the local community action agency, to mitigate the foreclosure crisis as it impacts both homeowners and tenants. CAI received funding directly under ARRA, to be used for rental assistance. It also has received HPRP funds that it is using to provide assistance for arrearages (both rents and mortgage payments) and utilities. Emmaus, Inc., provider of emergency, transitional and supported housing, is also using HPRP funds to provide temporary financial assistance and relocation and stabilization services.

⁴ BLS Ibid

To combat those at risk of homelessness, the City of Haverhill will continue to support prevention related programs and services in an effort to minimize the number of Haverhill residents who become homeless. This includes supporting the operation of Mitch's Place, a year round 30-bed shelter for homeless individuals where guests receive extensive services until they can be placed in temporary or permanent housing and the meals programs of various service providers, the largest of which is the Salvation Army's meals program.

One of the highest priority needs that has been identified for Haverhill is to provide housing for one of the fastest growing segments of the homeless population, namely elders. The Community Development Department is working with various non-profits throughout Haverhill to increase the amount and the quality of housing for elders. The Wadleigh House, a project of the YMCA of the North Shore, expects to break ground this year on a development increasing the living standards for 22 elderly men by expanding an SRO facility to efficiencies. The Community Development Department will be helping this organization with funding from the North Shore Home Consortium.

CDBG funds also support the operation of the fuel assistance program operated by CAI. Income support services that are CDBG funded include a number of meal and pantry services offered through Bethany Community Services, Open Hand Food Pantry, Mother/ Child Food and Clothing Program and the Salvation Army Meals Program. In addition, the City of Haverhill funds programs which increase resident's skills and provide employment assistance including Community Services Training and an Adult Learning Program.

The City, in collaboration with Community Action, Inc. funds a Tenant Based Rental Assistance Program through use of its HOME funds. This program is designed to link rental assistance with Community Action Inc.'s Certified Nurses Aid Training Program. The program offers up to 12 months of rental subsidy to defray the cost of housing as participants transition from public assistance to full-time employment.

Finally, Haverhill has continued to actively participate in the Continuum of Care process and has advocated for renewals for ongoing homeless programs and for new programs provided by Emmaus, Inc., the Veterans Northeast Outreach Center and Housing Support Inc. These include both transitional and permanent supported housing for families and individuals.

5. Discharge Coordination Policy—Explain planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how, in the coming year, the community will move toward such a policy.

The Continuum of Care which serves the homeless in the area, has adopted formal discharge protocols for facilities discharging people from foster care, health care, mental health care and correctional facilities.

Foster Care:

It is the responsibility and charge of the State Department of Children and Families to ensure that all youth with a discharge plan are discharged to appropriate and stable housing. There is a formal policy in place and implemented that ensures that youth are not routinely discharged into homelessness (including homeless shelters, the streets, or other homeless assistance programs). The DCF Standards for Independent Living Services specifically state that in no case may youth be placed in inappropriate housing. If appropriate housing is not available, the youth is not eligible for discharge from the States system of care. Appropriate housing is defined as all housing except shelters, hotels/motels, and dwellings that fail to meet government health and building code standards. Youth are routinely discharged through reunification with their families or, for those youth whose age allows, to another age appropriate independent housing option.

Health Care:

The Executive Office of Health and Human Services (EOHHS), the state agency with oversight of publicly-funded health care, has developed and implemented a formal policy in place that ensures that people are not routinely discharged into homelessness (including homeless shelters, the streets, or other homeless assistance programs) from state-funded health care facilities. EOHHS has established Discharge Planning Standards, which are part of every Request for Proposal. These standards are reviewed during monitoring site visits, annual reports, review of the Department of Public Health (DPH) discharge and admission data, analysis of billing data, and Risk Management analysis. Programs that are funded by EOHHS/DPH are required to submit admission and discharge data on all clients, not just clients funded through EOHHS/DPH dollars, as well as billing and invoice data on all clients. EOHHS/DPH funded detoxification programs routinely discharge from their programs to state funded residential recovery programs or to state funded transitional support services.

Mental Health:

The State Department of Mental Health (DMH) has developed and implemented a formal policy in place (see regulation 104 CMR 27.09) that ensures that people are not routinely discharged into homelessness (including homeless shelters, the streets, or other homeless assistance programs) from state-funded mental health facilities. The Department of Mental Health routinely discharges clients to their state-funded system of group homes. All state-funded mental health facilities are required to arrange for the necessary post-discharge support and clinical services needed to facilitate a smooth reentry to the community. Such measures must be documented in the clients' medical record. All mental health facilities are required to make every effort to avoid discharge to the streets or shelters. All facilities are required to take steps to identify and offer alternative options to patients and must document such measures, including all competent refusals of alternative options by a patient, in the medical record. In the case of such a discharge the mental health facility must arrange for or, in the case of a competent refusal, identify post-discharge support and clinical services. The facility shall keep a record of all discharges to a shelter or the street in the approved form and submit such information to the Department of Mental Health on a quarterly basis.

Corrections:

The State Department of Corrections (DOC) has taken a proactive approach to discharge planning and has targeted resources towards specialized housing with services to prevent inmates from reentering the corrections system and/or becoming homeless again. There is a formal policy in place and implemented that ensures that ex-offenders are not routinely discharged into homelessness (including homeless shelters, the streets, or other homeless assistance programs). DOC routinely discharges inmates to traditional residential placement in the community. These include reunification with family, rental housing or state funded half way houses. The Department of Corrections issued a new policy in 2002 regarding the release preparation of inmates in their facilities. The policy includes three components:

1. Developing individualized risk reduction plans.
2. Participation in transition workshops (minimum of five per year) initiated as the inmate approaches release which are designed to establish a comprehensive treatment plan.
3. Post-release planning and supervision to promote continuity between reentry plans and supervision and community services accessed upon release.

The transition plan includes a Living Arrangements section where inmates outline the specifics of their housing reentry plan. DOC has formed unique partnerships with local jails to assist local communities with the release of ex-offenders from the larger system back into their community.

Emergency Shelter Grants (ESG)

(States only) Describe the process for awarding grants to State recipients, and a description of how the allocation will be made available to units of local government.

Program Year 1 Action Plan ESG response:

N/A

COMMUNITY DEVELOPMENT

Community Development

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

- 1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), public facilities, public improvements, public services and economic development.*
- 2. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.*

*Note: Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.

Program Year 1 Action Plan Community Development response:

1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), – i.e., public facilities, public improvements, public services and economic development.

Priority community development needs are shown in the Community Development sheet in *needs.xls* in CPMP and below.

Community development priorities were based on the City's ongoing evaluation of public infrastructure and programmatic needs among low and moderate income households, slums and blight in targeted areas and key initiatives designed to improve quality of life and economic opportunities. In addition, the Consolidated Plan planning process has engaged Haverhill residents and public service providers, experts and other officials to identify priority community development needs. Neighborhoods in the CDBG Target Area have outdated and aging infrastructure in need of repairs. Initiatives completed in this last program year, such as a pavement management plan, have been completed and are underway to improve neighborhoods through drainage, sewer, sidewalk, lighting improvements, improved appearance through shade trees and actions to remove blighted structures. Such area improvements serve to enhance privately available services, expand employment and improve community life.

The City is placing a renewed emphasis on Target Area improvements and the revitalization of inner city parks. These parks are a core component in keeping youth of the City occupied during out of school months and are a key resource for the children of the Target Area. The City places a high priority on continued support to public service agencies and organizations which provide essential services. Additionally, the City has seen hundreds of mixed-income housing units come online in the last two years in downtown Haverhill, spurring economic growth of that area. Concomitantly, the City has a continued strategy to improve the infrastructure of the downtown area, now home to many new low-income residents, that is commensurate with the surrounding and more traditional residential areas.

The City has also engaged in extensive, collaborative and public planning to improve economic opportunity by assisting businesses which create or retain jobs for low income people. The envisioned community improvements and investments will be hastened by a

façade and storefront improvement program, economic development projects including micro-enterprise activities in the target areas.

The priority community development needs were developed from the process described elsewhere in the document and reflects the City’s best judgment of what should be the priorities during the coming five years. Clearly the economic climate will change and these may change as well.

Table 10: Priority Non-Housing Community Development Needs

COMMUNITY DEVELOPMENT PRIORITY OBJECTIVES	PRIORITY	TARGET POPULATION
GOAL 2A: MAKE NEIGHBORHOOD IMPROVEMENTS		
Objectives:		
1. Improvement in infrastructure including drainage, sewers, sidewalks, lighting, shade trees serving the CDBG Target Area population.	High	ELI-VLI-LI All Types of HHs
2. Installation of ADA-compliant facilities throughout the City.	High	ELI-VLI-LI All Types of HHs
3. Overall strategy for improving the lives of the youth in the CDBG Target Area, including health and wellness initiatives.	High	ELI-VLI-LI All Types of HHs
4. Foreclosure prevention and reduction initiatives for low-mod households offered by and through the Community Development Department.	High	ELI-VLI-LI All Types of HHs
5. Rehabilitate blighted buildings and sites to improve appearance and public health and safety.	High	ELI-VLI-LI All Types of HHs
6. Renovation of area parks and facilities that serve the low income populations of the CDBG Target Area	High	All ELI-VLI-LI HHs
GOAL 2B: PROVIDE SOCIAL SERVICES		
Objectives:	Priority	Target Population
1. Improve outreach and access to supportive services for homeless individuals and their families.	High	ELI-VLI-LI All Types of HHs

COMMUNITY DEVELOPMENT PRIORITY OBJECTIVES	PRIORITY	TARGET POPULATION
2. Increase coordination among Haverhill services providers of resources.	High	All LI Families with HIV/AIDS
3. Increase access to child care and transportation services.	High	All LI Families
4. Increase individuals completing job training programs for employment	High	ELI-VLI-LI All Types of HHs
5. Reduction in the number of gang related activities.	High	All HHs facing gang violence
6. Informational resource on housing and services to low-income residents of the Target Area.	High	ELI-VLI-LI All Types of HHs
GOAL 3A: PROMOTE ECONOMIC DEVELOPMENT		
Objectives:	Priority	Target Population
1. Assist for-profit businesses and non-profit organizations where appropriate to create or retain jobs for low/moderate income people.	Medium	ELI-VLI-LI All Types of HHs
2. Creation of a storefront and façade program to enhance the residential and business areas of the City, where the population of the Target Area shop and congregate.	Medium	ELI-VLI-LI All Types of HHs
3. Develop economic development projects and micro-enterprise activities in the Target Area.	High	ELI-VLI-LI All Types of HHs
4. Provide improvements in inner city infrastructure.	High	ELI-VLI-LI All Types of HHs
5. Create sites suitable for business expansion and available for development.	High	ELI-VLI-LI All Types of HHs
6. Conduct assessment for hazardous substances and petroleum on identified Brownfield sites.	High	ELI-VLI-LI All Types of HHs

2. Identify specific long-term and short-term community development objectives (including economic development activities that create

jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.

The City’s specific objectives are described in the table below:

Table 11: Specific Community Objectives

PRIORITY GOALS	Estimated Outcomes 2010-2014	Estimated Outcomes 2010-2011
GOAL 2A: MAKE NEIGHBORHOOD IMPROVEMENTS		
Objectives:		
1. Improvement in infrastructure including drainage, sewers, sidewalks, lighting, shade trees serving the CDBG Target Area population.	14	3
2. Installation of ADA-compliant facilities throughout the City.	5	1
3. Overall strategy for improving the lives of the youth in the CDBG Target Area, including health and wellness initiatives.	15	3
6. Foreclosure prevention and reduction initiatives for low-mod households offered by and through the Community Development Department.	15	3
7. Rehabilitate blighted buildings and sites to improve appearance and public health and safety.	7	2
8. Renovation of area parks and facilities that serve the low income populations of the CDBG Target Area	8	1
GOAL 2B: PROVIDE SOCIAL SERVICES		
Objectives:		
1. Improve outreach and access to supportive services for homeless individuals and their families.	10	2

PRIORITY GOALS	Estimated Outcomes 2010-2014	Estimated Outcomes 2010-2011
2. Increase coordination among Haverhill services providers of resources.	5	1
3. Increase access to child care and transportation services.	5	1
4. Increase individuals completing job training programs for employment	100	20
5. Reduction in the number of gang related activities.	5	1
6. Informational resource on housing and services to low-income residents of the Target Area.	10	2
GOAL 3A: PROMOTE ECONOMIC DEVELOPMENT		
Objectives:		
1. Assist for-profit businesses and non-profit organizations where appropriate to create or retain jobs for low/moderate income people.	3	0
2. Creation of a storefront and façade program to enhance the residential and business areas of the City, where the population of the Target Area shop and congregate.	10	2
3. Develop economic development projects and micro-enterprise activities in the Target Area.	4	0
4. Provide improvements in inner city infrastructure.	14	3
5. Create sites suitable for business expansion and available for development.	3	0
6. Conduct assessment for hazardous substances and petroleum on identified Brownfield sites.	2	0

Antipoverty Strategy

1. *Describe the actions that will take place during the next year to reduce the number of poverty level families.*

Program Year 1 Action Plan Antipoverty Strategy response:

1. *Describe the actions that will take place during the next year to reduce the number of poverty level families.*

The City's economic development position and strategy is being restored after having been vacant for a short time. The strategies which support and nurture the City's economic infrastructure and promote its viability to compete as a city of the 21st century are the goals of the renewed strategy. The approach is comprehensive and seeks to ensure the inclusion of all residents, including the low skilled, the unemployed and the economically disadvantaged person. Given the downtown renaissance that has taken place during the last decade and the new residential character of converted factory buildings in this area, many of them housing a substantial number of low-income households, the city needs a comprehensive economic development strategy. This new strategy will assist this new residential population in finding and maintaining employment.

The new Economic Development strategy includes Haverhill's "Gateway Area" along Winter St. and north of downtown in what is known as the Lower Acre residential neighborhood. The CDD has initiated a planning process for the Gateway Area in the last year, facilitated by a grant from Massachusetts' Department of Housing and Community Development to study the needs of the area's residents as they relate to health, safety, housing and transportation. The City's Consolidated Plan will align with the City's overall economic development strategy in order to foster the following elements:

- Increasing economic opportunity for Target Area residents
- Income enhancement
- Energy cost containment
- Health and Wellness initiatives
- Preservation and expansion of housing for low-mod households
- Tutoring and educational support for low-mod youth
- Job interview training for low-mod people

CDBG programs which will be used to directly impact the poverty problems are as follows:

- Funding of affordable housing development
- Funding of homeless shelters
- Funding of meals programs
- Interim assistance to low-mod households after natural disasters

CDBG programs can be used and can indirectly influence those at or below the poverty level, include reducing other costs such as expanding affordable housing, improving energy efficiency, providing access to public transportation and increasing health care assistance.

CDBG programs which will be used to indirectly impact poverty are as follows:

- Health and wellness services
- Repair of foreclosed and abandoned property in order to stem blight in the Target Area neighborhoods
- Homeowner Improvement Program to repair health, safety and building code violations in order to keep low-mod families intact and living in their homes
- Improvement and expansion of public service activities that directly benefit low-mod individuals

NON-HOMELESS SPECIAL NEEDS HOUSING

Non-homeless Special Needs (91.220 (c) and (e))

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

- 1. Describe the priorities and specific objectives the jurisdiction hopes to achieve for the period covered by the Action Plan.*
- 2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.*

Program Year 1 Action Plan Specific Objectives response:

- 1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a period covered by the Action Plan.*

Throughout the City, there are households in various subpopulations who are not homeless but have specific housing needs and may also require special attention due to their current or prospective service needs. These subpopulations include: elderly, frail elderly, persons with severe mental illness, victims of domestic violence, developmentally disabled, physically disabled, substance abusers, persons with HIV/AIDS and veterans.

The City of Haverhill is aware of the needs of special populations and is committed to supporting initiatives which target these populations. As part of its strategy, the City is committed to provide assistance to emergency, transitional and permanent supported housing programs and related services offered through local non-profit organizations such as Emmaus, Inc. These housing programs provide shelter and support services to low income households, who may have health issues, substance abuse and/or mental health concerns, are victims of domestic violence or are physically or developmentally disabled. The City has also worked closely with Northeast Veterans Outreach Centers which provides a continuum of housing and support services to veterans.

2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.

The approach to addressing the needs posed by these populations has changed over the past 20 years. In response, a variety of public and private sector resources are available to address some of the current approaches to housing and service needs for these groups. These resources are limited and insufficient to meet all the needs identified. The members of these subpopulations frequently require assistance from multiple sources, in order to succeed in daily life.

In addition to the availability of federal public housing and other federally assisted housing programs for the elderly (primarily Section 202) and for the disabled (primarily Section 811 and Section 8 Project Based Assistance), Massachusetts is one of the few states which provides state-aided public housing for the elderly, for the frail elderly and for the non-elderly disabled through DHCD. The Haverhill Housing Authority owns six disabled only units funded under State Chapter 689. Monies for development for clients of DMH and DDS are also available to non-profits through the Facilities Consolidation Fund. Other state agencies serving the elderly in the City include EOEA and the EOHHS. Massachusetts also has a variety of community-based

programs serving the elderly. The Haverhill Council on Aging has an extensive set of services focused in its senior center. The City is also serviced by Elder Services of the Merrimack Valley, its Area Agency on Aging. Programs implemented to meet the needs of elderly residents include subsidized housing; adult day care; home care; congregate housing; nutrition; guardianship; legal services; transportation; assistance with health care administration; social activities and coordination services for the disabled elderly.

In addition to affordability, a key issue for the physically disabled has been the inaccessibility of housing units. Funds from the Entitlement Grant and the North Shore HOME Consortium have been available to create accessibility, through physical rehabilitation and to adapt housing to meet the needs of the physically disabled, as well as meeting ADA and Section 504 requirements. Rebuilding Together, a national organization, has established a local presence, providing free housing rehabilitation services to low-income elderly and disabled households.

The number of adults with mental illness or developmental disabilities who are treated in institutions, has continued its dramatic decline. Correspondingly, the number receiving community-based services has significantly increased. DMH and DDS, are the primary service systems for providing services and housing (through the use of state and private housing providers), to these populations.

At the level of local government, the City has the Haverhill Housing Authority, Human Services departments, Veteran's Agent and a Council on Aging, as mentioned above, all of which concentrate at least some of their services on these populations, utilizing funds from various private, state and federal sources. HOME funds from the Consortium have been made available for providing assistance in the acquisition, development and rehabilitation of supported housing. HOME funds also assist through the provision of tenant-based rental assistance. In addition, non-profit organizations, including CHDOs within Haverhill typically administer programs targeted to these populations, some of which are funded through the state agencies listed above and others which are funded with federal resources or through public and private grants or a combination of these sources.

Housing Opportunities for People with AIDS

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

1. *Provide a Brief description of the organization, the area of service, the name of the program contacts, and a broad overview of the range/ type of housing activities to be done during the next year.*
2. *Report on the actions taken during the year that addressed the special needs of persons who are not homeless but require supportive housing, and assistance for persons who are homeless.*
3. *Evaluate the progress in meeting its specific objective of providing affordable housing, including a comparison of actual outputs and outcomes to proposed goals and progress made on the other planned actions indicated in the strategic and action plans. The evaluation can address any related program adjustments or future plans.*
4. *Report on annual HOPWA output goals for the number of households assisted during the year in: (1) short-term rent, mortgage and utility payments to avoid homelessness; (2) rental assistance programs; and (3) in housing facilities, such as community residences and SRO dwellings, where funds are used to develop and/or operate these facilities. Include any assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.*
5. *Report on the use of committed leveraging from other public and private resources that helped to address needs identified in the plan.*
6. *Provide an analysis of the extent to which HOPWA funds were distributed among different categories of housing needs consistent with the geographic distribution plans identified in its approved Consolidated Plan.*
7. *Describe any barriers (including non-regulatory) encountered, actions in response to barriers, and recommendations for program improvement.*
8. *Please describe the expected trends facing the community in meeting the needs of persons living with HIV/AIDS and provide additional information regarding the administration of services to people with HIV/AIDS.*
9. *Please note any evaluations, studies or other assessments that will be conducted on the local HOPWA program during the next year.*

Program Year 1 Action Plan HOPWA response:

Not Applicable

Specific HOPWA Objectives

Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the Action Plan.

Program Year 1 Specific HOPWA Objectives response:

Not Applicable

Other Narrative

Include any Action Plan information that was not covered by a narrative in any other section.

Foreclosure Prevention

The City of Haverhill Community Development Department worked closely together this past program year with area lenders, housing prevention counseling agencies and community action agencies in the local area to be the lead sponsor of an ongoing series of community workshops to assist homeowners and tenants facing foreclosure. The Community Development Department has been providing ongoing Foreclosure Prevention Workshops in order to educate homeowners and tenants on their rights and how to avoid foreclosure, how to negotiate problems as a tenant when residing in a foreclosed or bank-owned property and remedial measures such as learning to balance personal debt. How to avoid predatory lending practices and how to negotiate a "cash-for-keys" situation are also addressed in these workshops. The Department also provides technical assistance to new purchasers of foreclosed properties by providing first time homebuyer training through Community Action, Inc., down payment assistance through HOME funds and other methods to preserve the housing stock and stabilize the neighborhood. We have collaborated successfully with Coalition for a Better Acre in Lowell, MA and their subsidiary, the Home

Preservation Center. The CDD has also worked collaboratively with Lawrence Community Works.

Abandoned Properties

The City conducts meetings on an ad-hoc basis with a group of relevant city departments and agencies to address the growing and troubling trend of abandoned properties within city borders. Because of the above-mentioned foreclosure problems, this “task force” of departments, spearheaded by the Community Development Department, was charged with outlining a plan to identify, secure and track vacant buildings on neighborhoods, particularly in the eligible areas. The Health Department inspects the building for code violations and the Code Enforcement Officer paid by the CDBG inspects the buildings within the eligible areas of the City. If violations are found, the Health Dept. notifies the owners of the buildings and gives them a reasonable time frame to correct the violations. If the violations are not corrected, we have authorized CDBG funds to correct the violations and a lien is placed on the property through the Registry of Deeds. A few of the properties become eligible for the Homeowner Improvement Program and become successful participants in that program.