

City of Haverhill, Massachusetts

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Annual Action Plan Program Year 2026

Melinda E. Barrett, Mayor

City of Haverhill
Community Development Department
Haverhill City Hall
4 Summer Street, Room 309
Haverhill, Massachusetts 01830

Andrew K. Herlihy, Division Director

June 10, 2026

Executive Summary

AP-05 Executive Summary - 91.200(c), 91.220(b)

1. Introduction

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

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

7. Summary

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

1. Agency/entity responsible for preparing/administering the Consolidated Plan

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

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

Table 1 – Responsible Agencies

Narrative

The City of Haverhill, through its Community Development Department, is the agency responsible for the preparation and execution of the Annual Plan, within the framework of the 5-Year Consolidated Plan.

The Community Development Department is led by Division Director Andrew Herlihy.

The City of Haverhill is not a Participating Jurisdiction (PJ) in terms of Home Investment Partnership Program (HOME) funding. The City instead actively participates in the North Shore HOME Consortium; Haverhill is the largest of the North Shore's 30 member communities. The City of Peabody is the Participating Jurisdiction (PJ) for the North Shore HOME Consortium.

The City contracts with a number of subrecipients in order to undertake its various projects and activities. These subrecipients include local non-profits, other City departments, consultants, contractors and agencies.

Consolidated Plan Public Contact Information

The City of Haverhill Community Development Department is the lead agency responsible for the development, implementation, performance and oversight of the Consolidated Plan and this Annual Plan.

The City of Haverhill Community Development Department operates out of Haverhill City Hall, Room #309, 4 Summer Street, Haverhill, MA 01830, with a telephone number of 978-374-2344 and fax is 978-374-2332.

Melinda E. Barrett is the Mayor of Haverhill, reelected in November, 2025, to a two-year term through 2027.

AP-10 Consultation - 91.100, 91.200(b), 91.215(l)

1. Introduction

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

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

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

2. Agencies, groups, organizations and others who participated in the process and consultations

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	EMMAUS INC
	<p>Agency/Group/Organization Type</p>	<p>Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims Neighborhood Organization</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Homelessness Strategy HOPWA Strategy Market Analysis Anti-poverty Strategy</p>
	<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	

2	<p>Agency/Group/Organization</p>	Haverhill Housing Authority
	<p>Agency/Group/Organization Type</p>	Housing PHA
	<p>What section of the Plan was addressed by Consultation?</p>	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homelessness Strategy
	<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	
3	<p>Agency/Group/Organization</p>	COMMUNITY ACTION INC.
	<p>Agency/Group/Organization Type</p>	Housing Services - Housing Services-Children Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing

	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy</p>
	<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	
4	<p>Agency/Group/Organization Agency/Group/Organization Type</p>	<p>SALVATION ARMY Housing Services-Persons with Disabilities Services-homeless Services - Victims Regional organization Neighborhood Organization</p>

<p>Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs - Anti-poverty Strategy</p>	
	<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>
<p>Veterans Northeast Outreach Center Housing Services - Housing Services-Persons with Disabilities Services-homeless Services-Health Services-Employment Regional organization Neighborhood Organization</p>	
<p>Housing Need Assessment Homelessness Needs - Veterans Homelessness Strategy Non-Homeless Special Needs</p>	<p>What section of the Plan was addressed by Consultation?</p>
	<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>

6	<p>Agency/Group/Organization</p> <p>Agency/Group/Organization Type</p>	<p>BETHANY HOMES INC</p> <p>Housing Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services-Health</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Non-Homeless Special Needs Market Analysis</p>
	<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	
7	<p>Agency/Group/Organization</p> <p>Agency/Group/Organization Type</p>	<p>REBUILDING TOGETHER/GREATER HAVERHILL, INC.</p> <p>Housing Services-Elderly Persons Services-Persons with Disabilities</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Homelessness Strategy</p>
	<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	
8	<p>Agency/Group/Organization</p> <p>Agency/Group/Organization Type</p>	<p>Common Ground Cafe</p> <p>Services-Persons with Disabilities Services-homeless</p>

<p>Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Strategy Non-Homeless Special Needs Economic Development</p>	
	<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>
<p>9 Haverhill YMCA Housing Services - Housing Services-Children Services-Persons with Disabilities Services-homeless Services-Health Services-Education Health Agency Regional organization</p>	
<p>Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs</p>	<p>What section of the Plan was addressed by Consultation?</p>

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	
10	<p>Agency/Group/Organization</p> <p>St. James Parish</p> <p>Agency/Group/Organization Type</p> <p>Services-homeless Services - Victims</p> <p>What section of the Plan was addressed by Consultation?</p> <p>Housing Need Assessment Homeless Needs - Chronically homeless Homelessness Strategy Non-Homeless Special Needs</p> <p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	
11	<p>Agency/Group/Organization</p> <p>Greater Haverhill Chamber of Commerce</p> <p>Agency/Group/Organization Type</p> <p>Services-Employment Business Leaders Civic Leaders Foundation</p> <p>What section of the Plan was addressed by Consultation?</p> <p>Market Analysis Economic Development Anti-poverty Strategy</p> <p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	

12	<p>Agency/Group/Organization</p> <p>Agency/Group/Organization Type</p>	<p>Somebody Cares New England</p> <p>Services-Children</p> <p>Services-Elderly Persons</p> <p>Services-Persons with Disabilities</p> <p>Services-homeless</p> <p>Services - Victims</p> <p>Neighborhood Organization</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment</p> <p>Homeless Needs - Chronically homeless</p> <p>Homeless Needs - Families with children</p> <p>Homelessness Strategy</p> <p>Non-Homeless Special Needs</p> <p>Anti-poverty Strategy</p>
	<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	
13	<p>Agency/Group/Organization</p> <p>Agency/Group/Organization Type</p>	<p>Team Haverhill</p> <p>Civic Leaders</p> <p>Neighborhood Organization</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment</p> <p>Non-Homeless Special Needs</p> <p>Market Analysis</p> <p>Economic Development</p>
	<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	

14	<p>Agency/Group/Organization</p> <p>Agency/Group/Organization Type</p> <p>What section of the Plan was addressed by Consultation?</p> <p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>HAVERHILL POLICE DEPARTMENT</p> <p>Services-Health Services - Victims Other government - Local Grantee Department</p> <p>Non-Homeless Special Needs Street Gang Prevention</p>
15	<p>Agency/Group/Organization</p> <p>Agency/Group/Organization Type</p> <p>What section of the Plan was addressed by Consultation?</p> <p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Mill Cities Community Investments</p> <p>Housing Services - Housing Services-Education Service-Fair Housing Community Development Financial Institution Private Sector Banking / Financing</p> <p>Housing Need Assessment Market Analysis Economic Development Lead-based Paint Strategy De-Leading</p>

16	<p>Agency/Group/Organization</p>	Merrimack Valley Workforce Investment Board
	<p>Agency/Group/Organization Type</p>	Services-Employment Other government - Local Regional organization Business and Civic Leaders
	<p>What section of the Plan was addressed by Consultation?</p>	Economic Development
	<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	
17	<p>Agency/Group/Organization</p>	Merrimack Valley Planning Commission
	<p>Agency/Group/Organization Type</p>	Regional organization Planning organization Community Development Financial Institution
	<p>What section of the Plan was addressed by Consultation?</p>	Housing Need Assessment Market Analysis Economic Development
	<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	
18	<p>Agency/Group/Organization</p>	Haverhill Department of Public Works
	<p>Agency/Group/Organization Type</p>	Other government - Local Grantee Department
	<p>What section of the Plan was addressed by Consultation?</p>	Public Improvements
	<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	

19	<p>Agency/Group/Organization</p> <p>Agency/Group/Organization Type</p> <p>What section of the Plan was addressed by Consultation?</p> <p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Haverhill Public Schools</p> <p>Services-Children Services-Health Services-Education Other government - Local Grantee Department</p> <p>Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Anti-poverty Strategy</p>
20	<p>Agency/Group/Organization</p> <p>Agency/Group/Organization Type</p> <p>What section of the Plan was addressed by Consultation?</p> <p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Ruth's House</p> <p>Services-Children Services-Health Services-Education Other government - Local Grantee Department</p> <p>Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Anti-poverty Strategy</p>

21	Agency/Group/Organization	Sarah's Place
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities Health Agency
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	
22	Agency/Group/Organization	HAVERHILL CITIZENS CENTER - HUMAN SERVICES
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Health Grantee Department
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Park Improvements
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	
23	Agency/Group/Organization	Haverhill's Brightside
	Agency/Group/Organization Type	Other government - Local Volunteers Grantee Department
	What section of the Plan was addressed by Consultation?	Public Improvements

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	
24	<p>Agency/Group/Organization</p> <p>Agency/Group/Organization Type</p> <p>What section of the Plan was addressed by Consultation?</p> <p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Boys and Girls Club of Greater Haverhill</p> <p>Services-Children Services-Health Services-Education</p> <p>Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs</p>
25	<p>Agency/Group/Organization</p> <p>Agency/Group/Organization Type</p> <p>What section of the Plan was addressed by Consultation?</p> <p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>HAVERHILL PUBLIC LIBRARY</p> <p>Services-Children Services-Elderly Persons Services-homeless Services-Education Other government - Local Grantee Department</p> <p>Homeless Needs - Chronically homeless Homelessness Needs - Unaccompanied youth</p>

26	<p>Agency/Group/Organization</p> <p>Agency/Group/Organization Type</p>	Northeast Legal Aid
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Services-Persons with Disabilities Services-Victims of Domestic Violence Services-Education Services-Employment Service-Fair Housing Services - Victims Regional organization</p>
	<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy</p>
27	<p>Agency/Group/Organization</p> <p>Agency/Group/Organization Type</p>	Urban Village Montessori, Inc. d/d/a Marigold Montessori
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Services-Children Services-Education Services-Employment Child Welfare Agency</p>
	<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Non-Homeless Special Needs Anti-poverty Strategy</p>

28	<p>Agency/Group/Organization</p> <p>Agency/Group/Organization Type</p> <p>What section of the Plan was addressed by Consultation?</p> <p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Greater Haverhill Foundation</p> <p>Housing Business Leaders Business and Civic Leaders Foundation</p> <p>Market Analysis Economic Development</p>
29	<p>Agency/Group/Organization</p> <p>Agency/Group/Organization Type</p> <p>What section of the Plan was addressed by Consultation?</p> <p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Dinah's House</p> <p>Services-Victims of Domestic Violence Services-homeless Services - Victims</p> <p>Homeless Needs - Families with children Non-Homeless Special Needs Anti-poverty Strategy</p>

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

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care		

Table 3 - Other local / regional / federal planning efforts

Narrative

AP-12 Participation - 91.401, 91.105, 91.200(c)

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

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)

Table 4 – Citizen Participation Outreach

Expected Resources

AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

Introduction

In an era of constrained federal resources and political turmoil, it is difficult to project future revenues with confidence. Nationwide, Community Development Block Grant (CDBG) funding-- once \$4 billion-- is now down to \$3.3 billion. The CDBG program was actually zeroed out in the President's Federal Fiscal Year 2026 budget proposal, but the Republican-controlled Congress eventually level-funded CDBG. Formulaic changes actually led Haverhill to receive a 2.44% increase in Program Year 2026 funding of \$940,208, versus \$917,780 in Program Year 2025.

The after-effects of the debt burden from the formerly city-owned Hale Hospital included a lack of maintenance and investment in various capital as well as public safety staffing. This harsh reality continues to drive the City to find, obtain and/or leverage additional resources whenever possible.

The CDD and other departments have been aggressive in pursuing other funds-- through grants, appropriations or program income-- in order to augment the City's abilities to fulfill its goals and priorities. These include the economic development grants (such as MassWorks Infrastructure grants and earmarks), environmental programs (such as Parkland Acquisitions and Renovations for Communities {PARC}, Land and Water Conservation Fund {LWCF} and LAND acquisition grants), Public Safety grants (such as Shannon Grants, SAFER and Byrne Grants), Gateway Cities-tailored opportunities (such as housing, tree and park and infrastructure and planning incentives), and other notable state, federal and private sources of support. Providing additional leveraged resources, aside of HUD entitlement funding, is the overarching goal for the City's Community Development Department.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1			Expected Amount Available Remainder of ConPlan	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$		
			\$	\$	\$	\$	
				Total: \$			

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	940,208.00	65,000.00	375,000.00	1,380,208.00	2,134,792.00	Community Development Block Grant funds are allocated by Congressional appropriation through HUD. Program Income is typically generated from Housing Rehabilitation liens that are paid back (at no interest) upon sale or transfer), and is usually targeted for additional housing rehab activities or public improvements. In addition, the City is carrying over \$375,000 in prior years unspent funds, mostly from unspent housing rehab, facade improvement, first-time homebuyer and public improvement fund allocations.

Table 5 - Expected Resources – Priority Table

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

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

Some of the most important outside resources are MassWorks funds, provided by the Commonwealth's Executive Office of Housing and Economic Development (EOHED). At least \$21 million in MassWorks funds are being allocated for the transformative District Square on Merrimack Street. This megaproject demolished the failed, sprawling former Goecke Municipal Parking Deck, which featured several city blocks of underutilized and/or abandoned downtown Urban Renewal-era parcels, and replaced them with a riverfront mixed-use project featuring a new taller garage on a smaller footprint, 400 units of market-rate housing, retail, a food hall, professional offices, and a new Pentucket Bank branch. While MassWorks features no match requirements, CDBG funds are anticipated to provide finish streetscape amenities along Merrimack Street when the construction is completed (i.e. streetlights, sidewalks, curbing, bike lanes, etc) in combination with other sources. CDBG also assists with funding change orders due to unknown subsurface conditions dating back to Urban Renewal in this Low-Income Area.

Massachusetts Cultural Council, Essex County Community Foundation and MassDevelopment grants support the activities of Creative Haverhill, a creative arts and cultural clearinghouse that is promoting the City's state-designated Riverfront Cultural District, Downtown public art, and citywide tourism assets. In addition, this organization is nurturing and promoting small creative sector entrepreneurs and small volunteer-led cultural organizations in the growing creative economy, generating a significant economic ripple effect. The organization is undertaking a historic rehabilitation of the former Cogswell School in Bradford and turning it into a community arts center and studio rental space.

Gateway City Parks Grants, Greening the Gateway Cities grants, Cooling Corridor and other tree and conservation grants will return shade canopies to urban neighborhoods that serve as heat islands, with CDBG as leverage.

Parkland Acquisitions and Renovations for Communities (PARC) and Land and Water Conservation Fund (LWCF) grants- This State program provides 68% reimbursement for park improvements and open space programs, continued refurbishment of previously neglected City playgrounds and fields, and preservation of woodland and farmland. In 2026, these grants will support enhances to both Clement Farm's softball fields and disc golf area near the New Hampshire border.

TIP funded activities/Chapter 90- CDBG Public Improvement funds leverage and expand the reach of the City's Chapter 90 Roadway improvement funds, which are local transportation funds provided by the Commonwealth. CDBG funds often add elements of Complete Streets to Chapter 90 projects, adding amenities such as sidewalks, curbs and curb cuts, street trees and other items. Massachusetts' Fair Share Amendment is generating hundreds of thousands of extra dollars for City highway projects currently.

Winnekenni Recreation area- this active outdoors enhancement project (new playground, signage, parking and sidewalk improvements, etc.) is supported by Congressionally Directed Spending of \$700,000 through HUD;

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

Private Foundations- The City and the CDD will continue a renewed effort to address needs as these resources arise.

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

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

Citizens Center- This renovated public facility has new lighting, heating and air conditioning systems, a replaced glass ceiling, bathroom upgrades and accessibility improvements that all make this facility safer and more efficient to operate. This structure houses the Human Services Department, which includes the Council on Aging, Veterans representative, Meals on Wheels, Parks and Recreation, Youth programs and Disabilities Commission. Northeast Legal Aid provides free legal assistance to low-income residents in civil and housing law matters through a satellite office in the basement. Many vulnerable populations use this facility, and the services provided here help the City achieve the goals of the Plan.

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

Cogswell School- This former school is being utilized as a Community Arts Center in the Bradford section of the City, exposing young residents to arts programming, job opportunities and other benefits. Meanwhile, these programs are operating out of Downtown storefront at 41 Washington Street.

Public Docks and Waterfront parks will also seek to connect residents with the River, community rowing, boating and river tours. These facilities will also help to draw and lure economic development towards the many redevelopable parcels along the underutilized waterfront.

Riverside Park- this large park next to the Stadium includes the new Edible Avenue and Art Walk, new connector trails, improved fields and play facilities. The nearby new CDBG-funded playground at Zins Park on the other side of the Hospital offers sensory-affected youth a less overwhelming experience.

Clement Farm- this City-owned property at the state line includes the American Legion post and hall. This property will see State-funded

improvements to its parking lots, trees and plants, drainage, regulation softball fields (only such fields in the city) and popular disc golf course, both of which are supported by State grants (LWCF and PARC respectively).

Washington Square- upgrades to the surfacing, plantings and usability of the City's main Downtown plaza have been designed with American Rescue Plan (ARP) funds. CDBG funds (\$40,000 budgeted in PY26 funds) will hopefully provide match to a larger grant. The goal of this redesign are to provide safer surfacing for adjacent senior residents than jagged cobblestones and chipping slate and bricks, replacing dead trees and adding greenery to this hardscaped plaza, and providing more space for cultural and civic events with better electrical and drainage infrastructure.

Essex Street Corridor- this busy arterial between Lafayette Square/Route 97 and Washington Street/Routes 110 + 113 is the subject of a MassWorks grant for public infrastructure improvements (uncombined sewers, sidewalks, drainage, curbing, etc.) to the upper end of Essex Street along the Little River, with CDBG investments also possible to allow better pedestrian access to the commuter rail/amtrak station.

Merrimack Street Infrastructure (see 'Discussion')

Discussion

As the City acquires parcels of land through unpaid tax title, every effort is made to sell off the land to provide additional revenues for the City. Where redevelopment of the lot is feasible, the City contacts Habitat for Humanity or other housing providers for the purposes of developing permanent affordable housing, or providing greenspace or adding to the lot size of a preexisting property. Going forward, the City will likely shift its focus towards getting the best proposal for housing options (such as homeownership) and reduced neighborhood impact, rather than recouping top dollar for a 'lower common denominator' project that may have more negative neighborhood impacts.

The Merrimack Street area District Square redevelopment is the largest in the City's history, at over \$170 million. Additional CDBG funds for Low Moderate income Area public improvements are likely needed given the complexities of excavating the former Urban Renewal area and its unmarked lines, pipes and foundations. This public-private project will create 399 units of new housing, 24,000 square feet of new retail/commercial/office space including a food hall with a shared kitchen, a new 660-space parking garage and a new public plaza. It is also supported by Congressional Directed Spending Economic Development Initiative (EDI) funds of \$1,000,000 for streetscape improvements to Merrimack Street. MassWorks funds have already made massive utility upgrades to this central downtown area, which is being returned to prominence. \$97,143 in new PY26 CDBG funds are being paired with \$100,000 in unspent prior year funds to support this transformational

undertaking, totaling \$197,143. These funds are needed as excavation in the former Urban Renewal Area has been plagued by numerous unmarked obstructions for that ill-fated era.

This project ties in with previous investments in public amenities Downtown, such as a Boardwalk above the Merrimack River, plazas and open space, new lighting and underground parking at Harbor Place.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Maintain Housing Stock	2015	2020	Affordable Housing	CDBG TARGET AREA Lower Acre NRSA Mount Washington NRSA	Enhance Public Safety and Health Expand Type, Diversity and Supply of Housing Increase Owner-Occupancy in Target Neighborhoods Maintain, Preserve and Improve Housing Stock Promote Neighborhood Stabilization	CDBG: \$631,000.00	Public service activities for Low/Moderate Income Housing Benefit: 5 Households Assisted Rental units rehabilitated: 8 Household Housing Unit Homeowner Housing Rehabilitated: 28 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Provide Shelter and Services for Homeless	2020	2024	Homeless	CDBG TARGET AREA Lower Acre NRSA Mount Washington NRSA	Connection to Resources and Economic Opportunities Enhance Public Safety and Health Promote Neighborhood Stabilization Provide Basic Shelter and Services for Homeless	CDBG: \$72,535.00	Public service activities other than Low/Moderate Income Housing Benefit: 236 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 322 Beds Homelessness Prevention: 75 Persons Assisted
3	Provide other non-housing necessities	2020	2024	Homeless Non-Homeless Special Needs Non-Housing Community Development	CDBG TARGET AREA Lower Acre NRSA Mount Washington NRSA	Connection to Resources and Economic Opportunities Enhance Public Safety and Health Promote Neighborhood Stabilization Provide for Non-Housing-related Basic Needs	CDBG: \$142,510.00	Public service activities other than Low/Moderate Income Housing Benefit: 2697 Persons Assisted Homelessness Prevention: 18 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Promote Neighborhood-Based Economic Development	2025	2029	Non-Housing Community Development economic development and jobs	CDBG TARGET AREA Lower Acre NRSA Mount Washington NRSA	Connection to Resources and Economic Opportunities Promote Neighborhood Stabilization	CDBG: \$88,010.00	Facade treatment/business building rehabilitation: 2 Business Jobs created/retained: 28 Jobs Businesses assisted: 61 Businesses Assisted
5	Stabilize Neighborhoods + Increase Owner-Occupancy	2025	2029	Affordable Housing Non-Homeless Special Needs Non-Housing Community Development	CDBG TARGET AREA Lower Acre NRSA Mount Washington NRSA	Encourage Economic + Workforce Development Enhance Public Safety and Health Increase Owner-Occupancy in Target Neighborhoods Promote Neighborhood Stabilization Provide for Non-Housing-related Basic Needs	CDBG: \$446,153.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 50000 Persons Assisted Public service activities other than Low/Moderate Income Housing Benefit: 333 Persons Assisted Facade treatment/business building rehabilitation: 1 Business Direct Financial Assistance to Homebuyers: 2 Households Assisted Buildings Demolished: 2 Buildings Housing Code Enforcement/Foreclosed Property Care: 1940 Household Housing Unit Other: 1 Other

Table 6 – Goals Summary

Goal Descriptions

1	<p>Goal Name</p>	<p>Maintain Housing Stock</p>
	<p>Goal Description</p>	<p>This goal will be primarily accomplished through the City's in-house Housing Rehabilitation and Code Correction Program (HRCCP). Operated in-house by Community Development Department staff, utilizing publicly-bid private contractors, the HRCCP will rehabilitate about 30 housing units, some in multi-family dwellings (around 6 such buildings) with approximately 8 rental units and the remainder in single-family homes (around 16). Rebuilding Together Greater Haverhill will add another 5 units through its coordinated volunteer program, which usually occurs every April to assist senior homeowners and those with disabilities who cannot maintain their homes.</p> <p>Given inflationary pressures on materials and labor, the cost per unit metric is increasing when it comes to housing rehabilitation, requiring a loosening of 'per project' caps and estimates. It is frankly more expensive than ever to undertake housing rehabilitation activities, given the bidding climate.</p> <p>The Haverhill Water Department recently made coordinated and targeted outreach to homeowners with identified internal lead water pipes or galvanized water lines with lead joints or sealants. It is anticipated that the City will receive inquiries from low-income homeowners who need assistance to achieve mandated compliance on lead water pipe removal and replacement, which could boost the quantities of units served this upcoming Program Year (approximately 3).</p> <p>\$291,000 in new Program Year 2026 (PY26) funds are budgeted towards this goal. In addition, approximately \$65,000 in PY26 Program Income is to be allocated to this Goal, along with \$275,000 in unspent Prior Year Housing Rehab funds. This large amount of prior year unspent funds is largely due to the extraordinary amount of Program Income (over \$400,000) received back in Program Year 2024, which was spent in lieu of CDBG housing rehab funds at that time, and has had a ripple effect budgetarily. As a result, only \$50,000 in new CDBG funds will be allocated for the Housing Rehabilitation and Code Correction Program (HRCCP).</p>

2	Goal Name	Provide Shelter and Services for Homeless
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Goal Description	<p>Through the support of various programs, including Emmaus' Mitch's Place emergency overnight shelter, Community Action's Homeless Drop-In Center, and Common Ground Ministries' Common Ground Cafe, this Goal supports a continuum of services for the city's homeless and indigent.</p> <p>In Program Year 2026, CDBG-funded Activities will include a 24-hour continuum of care locally:</p> <ul style="list-style-type: none"> -Emmaus' Mitch Place, which will provide 322 bed nights in its emergency overnight shelter to 40 residents per night with \$5,000 in PY26 CDBG funds. Emmaus staff also seek to permanently place homeless individuals out of shelter and into permanent housing through Rapid Rehousing and HOMEBase program funds (around 35 anticipated); -Community Action's Homeless Drop-In Center, which takes all comers off the streets in the mornings, providing coffee, enrichment, check-ups, financial and benefits counseling, socialization, nutrition and service referrals every weekday morning, with plans to serve a goal of 133 unduplicated individuals with \$15,000 in PY26 CDBG funds; -Common Ground Cafe will provide afternoon lunch, coffee, socialization, case management, programming, clothing, showers and laundry services every day of the year to homeless/indigent guests at its Winter Street location in the Lower Acre, being supported by \$3,525 in PY26 CDBG funds to assist a goal of 35 clients; <p>In addition, UU Church's new Warming Center, which is staffed by volunteers on frigid overnights to serve the homeless and unsheltered, will be a new CDBG subrecipient, receiving \$2,000 in PY26 CDBG funds to support a goal of 28 unduplicated individuals;</p> <p>The programs will also help the indigent prevent full homelessness with intensive case management (around 40 cases anticipated).</p> <p>In all \$25,525 in CDBG PY2026 funds will be used by subrecipients in furtherance of this goal.</p> <p>All of these programs provide food and coffee, indoor shelter, companionship, case management, service referrals, check-ins and access to medical care. Common Ground offers showers and laundry services, while the Drop-In Center offers financial guardianship and benefit support to many. The services offered by these organizations, which take basically all comers off the streets, truly saves lives.</p> <p>Community Development staff work closely with these and other agencies (including ARPA-funded Northeast Legal Aid) to assist the homeless and indigent every week. The City participates in monthly 'Unsheltered' virtual calls to review policies and caseloads; these meetings are hosted by Emmaus, Inc.</p> <p>NOTE: CDBG Administrative Costs (\$47,010) are allocated from the budget for each Goal except Maintaining Housing Stock (which uses its own Rehabilitation Administration 2026 funds).</p>
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3	Goal Name	Provide other non-housing necessities
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Goal Description

This Goal provides basic necessities being neglected by many due to the exorbitant costs of housing. With half (51%) of Haverhill's renters officially cost burdened, social service providers are under extreme pressure in times of rising food, health care and energy costs. Many Haverhill residents may have a roof over their heads, but they have little to nothing at the end of every month. An unexpected home or auto repair, a sick child or pet can mean going without necessities. This goal supports a strong, motivated and coordinated network developed amongst Haverhill social service providers that has been honed over many years, providing food, clothing, heating assistance, furniture and toiletries to those in need.

\$95,500 in PY26 Activities in support of this goal include (plus Admin of \$47,010):

- All Saints Parish Saint Vincent dePaul Mount Washington Family Assistance, which will provide rent and utility assistance and beds to 12 low-income households in the 01832 zip code with \$5,000 in PY26 CDBG funds;
- Sarah's Place, which provides senior day care with transportation, meals, medical check-ups and enrichment activities for a goal of 50 frail, otherwise homebound elders with \$15,000 in CDBG funds;
- Community Action's Heating Assistance program, which will assist those low-moderate income residents who do not qualify for federal LIHEAP support but are still without enough heat to stay warm in the winter, with a projected goal of 133 households being served with \$15,000 in PY26 CDBG funds, stretching these expensive resources;
- Urban Village Montessori's Childcare for Low-Income Families, which will provide a goal of 3 Acre neighborhood families with quality early education at Marigold Montessori through \$7,000 in PY26 CDBG-funded scholarships;
- St. James Conference of St. Vincent dePaul, which will provide rent and utility assistance and case management to 15 families in the 01830 zip code and the Acre with \$12,000 in PY26 CDBG funds;
- Nourishing the North Shore will offer the new Veg Out Farmers Market program to low-income families at Presidential Gardens housing complex in Bradford, serving a goal of 25 families with \$5,000 in PY26 CDBG funds;
- New England Center for Home and Veterans is offering a Veterans Food Pantry in Mount Washington at the former Veterans Northeast campus with a goal of serving 110 veteran households with \$7,500 in PY26 CDBG funds;
- Ray of Light operates out of Lowell House's Mount Washington center at 222 Washington Street, providing assistance, coaching, recovery services and sober companionship for addicts of substance abuse, supporting 15 individuals with \$2,000 in PY26 CDBG funds.
- Liz Murphy Open Hand Pantry, operated by Saint Gabriel's Catholic Parish (St. James/St. John the Baptist churches) out of the UU, will provide food for a goal of 400 ~~needy households~~ ^{needy households} for \$10,000 in PY2026 CDBG funds; 36
- Somebody Cares popular Food Pantry, which will ~~serve~~ ^{serve} a goal of 1000 unduplicated needy individuals and households with \$69,000 ~~in PY26 CDBG funds~~; 36
- Salvation Army's massive Comprehensive Emergency Services program provides meals, food, case management, clothing,

4	<p>Promote Neighborhood-Based Economic Development</p> <p>This goal seeks to promote Neighborhood-Based Economic Development, including workforce development and business assistance initiatives in the Target Area.</p> <p>Activities in support of this Goal include:</p> <ul style="list-style-type: none"> -Small business commercial exterior facade improvement loans in the Target Area, with \$25,000 in Program Year 2026 funds allocated. -Support of MakeIT Haverhill, a neighborhood-based job training center that moved from Mount Washington nearby to the Downtown/Lower Acre area. MakeIT Haverhill offers English, Financial and Digital literacy classes, naturalization classes, case management and job fairs in a trusted space, with a goal of increasing household incomes for Mount Washington and other working-class residents. MakeIT Haverhill will benefit from \$15,500 in programmatic funds from PY26 CDBG funds. -Latino Business Outreach provides support and information sharing via bilingual, bicultural ambassadors to the growing sector of bodegas, shops, salons, restaurantes and enterprises that are not connected to City, Chamber and federal/state business supports. While only \$500 in new PY26 CDBG funds are allocated for this Activity, over \$30,000 in unused prior year funds are slated to be used this upcoming year for this important business outreach. Prior year funds were not used due to personnel vacancies that are being addressed. <p>All told, this Goal seeks to create 28 jobs and assist at least 61 different businesses.</p> <p>NOTE: CDBG Administrative Costs of \$47,010 are factored into the budget for each Goal except Maintain Housing Stock.</p>
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5	Goal Name	Stabilize Neighborhoods + Increase Owner-Occupancy
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Goal Description

This Goal consists of a range of activities that maintain quality of life.

Promoting more homeownership allows neighborhoods to flourish with residents rooted and motivated to maintain their properties, develop relationships with neighbors and reduce illicit activity. Therefore, the City offers \$15,000 in CDBG First-Time Homebuyer Assistance, providing closing costs/ downpayment assistance that is fully forgivable after 5 years. \$30,000 in PY26 funds are allocated to this activity, due to eligibility challenges posed by the 80% Area Median Income (AMI) limits, for a goal of 2 participants. With the surge in housing prices and the shortage of availability, it is nearly impossible for someone below 80% of Area Median Income to get an offer accepted on a house.

Without public safety, economic and community development cannot flourish. Many CDBG activities promote youth enrichment, turning youth away from gangs, drugs, and delinquency. PY26 activities in support of this goal include:

-The Haverhill Boys + Girls Club Pathways to Success afterschool tutoring, sports and enrichment program, with a goal of supporting 25 low-income youth with \$5,000 in CDBG FY26 funds;

-YMCA's Summer Nights program supports youth and teens with meals, enrichment, sports, camps and arts for a goal of 75 youth via \$10,000 in PY26 CDBG funds;

-The Verge Youth Center, which offers a variety of goal-based enrichment activities, with a goal of serving 233 youth and teens with \$5,000 in PY26 CDBG funds;

Many of these and other youth programs will be supported and buffered by the City's Youth and Mental Health Activities Fund, funded with \$750,000 in City budget funds.

This Goal also supports the enhanced housing, health, sanitation, and building Code Enforcement efforts in the CDBG Target Area to maintain living standards in these inner-city areas, with over 2,000 expected property inspections. Since the COVID Pandemic, the City has reduced its CDBG allotments to this Project, now slated down to \$67,000 for PY26.

This Goal places an increased amount of \$30,000 for demolition/clearance activities (for 1-2 properties if possible) to ensure quality of life, public safety and health for neighborhoods afflicted by vacant, dilapidated, fire-damaged or derelict housing structures. Dealing with these sorts of properties, often without a real owner or under 'zombie titles', are one of the leading sources of feedback and input from neighbors and the community.

This goal also encompasses most Public Improvement activities, geared toward improving the Target Area. \$15,000 are allocated towards the continuing goal of making the city's food pantry network more accessible and resilient to climate change events or natural disasters, when demand for these services will boom.

Annual Action Plan

\$100,000 in prior year unspent funds will be allocated to Public Improvements, to aid the transformative public-private

Dist: 05/30/2024
The City is currently in the process of redeveloping the Lower Acre with the Merrimack Riverfront. \$97,143 will also be allocated from PY26 CDBG funds for this activity. In the road resurfacing and enhancements to Washington Square have been designed with

AP-35 Projects - 91.420, 91.220(d)

Introduction

The City has 10 activities that are similar in scope to last Program Year, but the allocation have changed to reflect new demands, community priorities, and fiscal realities.

#	Project Name
1	General Administration + Planning
2	REHABILITATION ADMINISTRATION
3	CODE ENFORCEMENT
4	Public Improvements
5	Single Family Rehabilitation
6	Multi-Family Rehabilitation
7	Public Services
8	Demolition and Clearance
9	Economic Development
10	First-Time Home Buyer Assistance

Table 7 – Project Information

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

Housing Rehabilitation is the paramount funding priority, with the largest share of funds being allocated for those activities. With 40% of all housing stock in the City still being built before 1940, the need for upkeep is constant, coming at a time when many households simply cannot keep up with the expense of maintenance.

Targeted Economic Development Activities are intended to support small businesses and to drive employment against economic headwinds--some of this support will be drawing down prior year funds.

This is the final year that American Rescue Plan Act (ARPA) funds can reduce the priority for investment in certain Public Infrastructure Improvements as well as certain Public Service categories (i.e. Legal Assistance). However, the need for additional funds to support the largest redevelopment in city history, downtown in the Merrimack Street area, returns Public Improvements as a CDBG funding priority.

The CDBG share of enhanced Code Enforcement efforts continues to decline slightly post-Pandemic as well. Public Services (15% plus prior year Program Income) and Administration figures (20%) are kept within statutory limits.

Housing creation is the main underserved need, due to obstacles of funding, regulations and political/neighborhood will. Not included in these numbers is a project by the YMCA to construct around 24 multi-unit housing for very low-income (below 30% Area Median Income) families onto their

current facility on Winter Street. The YMCA is actively seeking to create a new YMCA facility and convert its existing property into badly-needed family housing units. Similarly, the Haverhill Housing Authority [HHA] is planning to build a 34 units extension onto its Hilldale Avenue property, as well as rehabilitation of a vacant 4-unit property at 335 Groveland Street in Riverside. This represents the HHA's first new housing units in over four decades. Similarly, construction of a new Boys and Girls Club on former State highway land along Monument Street is an unfunded City need and wishlist item. Bethany Community Services' efforts to convert the Elks Club next to City Hall on Summer Street into housing is another project likely worthy of public investment.

Other potential HOME projects are to be determined, based on federal funding uncertainty.

AP-38 Project Summary
Project Summary Information

1	Project Name	General Administration + Planning
	Target Area	CDBG TARGET AREA Lower Acre NRSA Mount Washington NRSA
	Goals Supported	Maintain Housing Stock Provide Shelter and Services for Homeless Provide other non-housing necessities Promote Neighborhood-Based Economic Development Stabilize Neighborhoods + Increase Owner-Occupancy
	Needs Addressed	Maintain, Preserve and Improve Housing Stock Expand Type, Diversity and Supply of Housing Provide Basic Shelter and Services for Homeless Increase Owner-Occupancy in Target Neighborhoods Enhance Public Safety and Health Provide for Non-Housing-related Basic Needs Encourage Economic + Workforce Development Promote Neighborhood Stabilization Connection to Resources and Economic Opportunities
	Funding	CDBG: \$188,040.00
	Description	This includes activities related to administration of the Community Development Block Grant (CDBG) itself, such as Staff Salaries, Staff Fringe, Supplies, Services and Consultants
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	In addition to general Program Administration, Community Development staff interface with hundreds of members of the public every program year, referring individuals, families and households to various services and programs. This Project Budget is capped at no more than 20% of the overall Community Development Block Grant award that the City received in this given Program Year (2026). This Project Budget is not more 20% of 940,208 or \$188,040.
	Location Description	Citywide, with activities based out of Room #309 in Haverhill City Hall, 4 Summer Street, Haverhill, MA 01830.
	Planned Activities	Administration of Community Development Block Grant program and related community development activities, including staff salaries, benefits and fringe. This Project also covers office supplies, services and various planning activities undertaken by consultants.

2	Project Name	REHABILITATION ADMINISTRATION
	Target Area	CDBG TARGET AREA Lower Acre NRSA Mount Washington NRSA
	Goals Supported	Maintain Housing Stock Provide Shelter and Services for Homeless Stabilize Neighborhoods + Increase Owner-Occupancy
	Needs Addressed	Maintain, Preserve and Improve Housing Stock Expand Type, Diversity and Supply of Housing Increase Owner-Occupancy in Target Neighborhoods Enhance Public Safety and Health Promote Neighborhood Stabilization
	Funding	CDBG: \$223,000.00
	Description	Administration of the in-house Housing Rehabilitation and Code Correction Program (HRCCP), along with oversight of CDBG First-Time Homebuyer Activities, Fair Housing, HOME and 'Get the Lead Out' administration. Rehab staff also provide housing referrals as necessary.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Aside from the 30 or so households directly impacted by the in-house Housing Rehabilitation and Code Correction Program (HRCCP), Housing Rehabilitation administrative staff oversee Fair Housing efforts, refer constituents to various housing resources, and connect with other funded programs such as the City's First-Time HomeBuyer program, the Massachusetts Attorney General's Vacant Properties program, the City's Lead Hazards Reduction Capacity Building grant, Energy weatherization efforts (by ACTION, Inc.) and MassHousing's Get the Lead Out programs. Housing Rehab Admin also oversee efforts by Rebuilding Together and provide cross-referrals to that program. This in essence triples the number of families that benefit from Housing Rehabilitation Administrative efforts, around 100.

	Location Description	<p>Housing Rehabilitation activities occur predominantly in the Community Development Block Grant (CDBG) Target Area, but some HRCCP activities do occasionally occur in Haverhill outside of these Census tracts.</p> <p>Exact addresses are not known at the beginning of the program year. A tier-review style Environmental Review will be conducted for housing rehabilitation at the general level, with exact locations to be determined based on the HRCCP applications that are received.</p> <p>Target Area locations will be prioritized as much as possible, especially with aggressive overall CDBG goals for spending funds inside the Target Area.</p>
	Planned Activities	<p>Planned activities include administration of the in-house Housing Rehabilitation and Code Correction Program (HRCCP), First-Time Homebuyer and 'Get the Lead Out ' programs. Housing rehab administrative efforts also interact closely with the City's Lead Hazards Reduction Capacity Building Grant activities.</p> <p>In addition, working closely with the Haverhill Water Department, Housing Rehab staff will administer removal of lead or galvanized water lines for low-moderate income homeowners identified by the City to be recipients of targeted outreach efforts.</p>
3	Project Name	CODE ENFORCEMENT
	Target Area	<p>CDBG TARGET AREA</p> <p>Lower Acre NRSA</p> <p>Mount Washington NRSA</p>
	Goals Supported	<p>Maintain Housing Stock</p> <p>Promote Neighborhood-Based Economic Development</p> <p>Stabilize Neighborhoods + Increase Owner-Occupancy</p>
	Needs Addressed	<p>Maintain, Preserve and Improve Housing Stock</p> <p>Expand Type, Diversity and Supply of Housing</p> <p>Enhance Public Safety and Health</p> <p>Promote Neighborhood Stabilization</p>
	Funding	CDBG: \$68,000.00
	Description	Enhanced Code Enforcement in the CDBG Target Area, mostly around housing, public health, sanitation, building codes and safety.
	Target Date	6/30/2027

	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that CDBG-funded Code Enforcement efforts will touch 2,000 properties and individuals, exclusively within the CDBG Target Area. Over 1900 of these properties are estimated to be residences.
	Location Description	These activities will occur strictly and exclusively in the CDBG Target Area, providing an enhanced level of housing, building and public health inspections in the area(s) of the city most in need of these services.
	Planned Activities	Activities provided by CDBG Code Enforcement staff include the following: -Building Code Inspections and Building Violations- -Building Occupancy Inspections- -Building Zoning Complaints- -Building Occupancy Inspections- -Housing Code Complaint Investigations- -Fire Scene Inspections- -Housing Court Inspections and Appearances- -Housing Code Inspections and Re-Inspections- -Rental Inspections and Re-Inspections- -Sanitary and Trash Inspections- -Monitoring of Building Without Permits/ Unsafe Building Practices- -Unregistered/Abandoned Vehicles- -Demolition Inspections and Permitting- -Development Review to Expedite Affordable Housing and Target Area Projects- -Health and COVID enforcement (if needed).
4	Project Name	Public Improvements
	Target Area	CDBG TARGET AREA Lower Acre NRSA Mount Washington NRSA
	Goals Supported	Promote Neighborhood-Based Economic Development Stabilize Neighborhoods + Increase Owner-Occupancy
	Needs Addressed	Enhance Public Safety and Health Promote Neighborhood Stabilization

Funding	CDBG: \$252,143.00
Description	Public one-time Capital Improvements in the CDBG Target Area, including construction of public facilities and infrastructure such as parks, streets, sidewalks, public art and beautification, tree planting, etc. Also included under this definition are elements such as improving resiliency, infrastructure and capacity of facilities used by the public, such as food pantries.
Target Date	6/30/2027
Estimate the number and type of families that will benefit from the proposed activities	These CDBG-funded Public Improvements have the possibility of benefitting literally tens of thousands of families, tourists and visitors, with enormous economic development possibilities.
Location Description	<p>Locations for Public Improvements will mostly focus on Downtown, especially the Merrimack Street area and Washington Square, where Essex Street, Emerson Street, Washington Street (Routes 110/113) and Merrimack Street and both ends of Downtown (western and eastern) converge over the Little River conduit where it confluences into the Merrimack River. Both Merrimack Street and Washington Square represent significant investments in pedestrian amenities and places where citizens are expected to gather.</p> <p>These proposed public improvements are located in low-income Target Areas (mostly in Census Tract 2601).</p>

	Planned Activities	<p>Washington Square, in the geographic and historic center of the city and downtown Haverhill, is a likely location for CDBG Public Improvement investments. This area, surrounded by low-income senior and public housing, features a faux-historic cobblestone hardscape made more uneven by roots rupturing the surface from dying street trees. The chipped brick and slate makes for a depressing, pedestrian unfriendly venue. Given the uneven and dangerous surfacing, many of the Site's senior residents assiduously avoid the plaza. In response to this dynamic, the City used American Rescue Plan Act (ARPA) funds to design an enhanced and resurfaced center plaza, with better site lines, more uniform monuments, better lighting, electrical capacity, a permanent Christmas tree and event space, along with better drainage and safer crosswalks across Routes 110/113. The City is applying for federal and state grants for construction funds, with CDBG as a probable match. \$40,000 in PT2026 CDBG funds are budgeted for this purpose.</p> <p>Merrimack Street- The largest redevelopment in the City's history continues in the former Urban Renewal area along along Park Way and Merrimack Street (Route 113), which used to be dominated by a former sprawling municipal parking deck. Now there sits a larger parking garage on a smaller footprint with taxable redvelopment of 400 units of housing and mixed-use commercial/retail/office/lab space in the works. Challenging subsurface conditions from Urban Renewal have added unforeseen costs to the project. A significant public pedestrian plaza will be built, tying in with the middle of the new private development. \$97,143, along with \$100,000 in unused prior year funds, are being set aside for this purpose, totaling almost \$200,000.</p> <p>The City seeks to continue its efforts to add resiliency to food pantries, shelters, and facilities that serve the homeless and indigent, such as generators, capacity, etc. Another \$15,000 in PY26 CDBG are being earmarked for these ongoing enhancements</p>
5	Project Name	Single Family Rehabilitation
	Target Area	CDBG TARGET AREA Lower Acre NRSA Mount Washington NRSA
	Goals Supported	Maintain Housing Stock Stabilize Neighborhoods + Increase Owner-Occupancy

	Needs Addressed	Maintain, Preserve and Improve Housing Stock Expand Type, Diversity and Supply of Housing Increase Owner-Occupancy in Target Neighborhoods Enhance Public Safety and Health Promote Neighborhood Stabilization
	Funding	CDBG: \$240,000.00
	Description	Rehabilitation of single-family dwellings to updated Housing Code standards, through the Housing Rehabilitation and Code Correction Program (HRCCP).
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 16 properties will benefit from CDBG funded housing rehabilitation activities. Around 11 single-family properties are estimated to be rehabilitated by the Housing Rehabilitation and Code Correction Program. Another 5 single-family dwellings in Haverhill will participate in the Rebuilding Together program.
	Location Description	Most Housing Rehabilitation activity will occur in the CDBG Target Area (predominantly inner-city Haverhill). Exact locations have yet to be determined and will be revealed as eligible applications are received. However, housing rehabilitation efforts are no longer exclusive to the Target Area, with the need to replace lead water lines and to provide match for the City's HUD-funded Lead Hazards Reduction Capacity Building grant. Overall spending goals for the Target Area remain.
	Planned Activities	Rehabilitation of housing code deficient single-family dwellings owned by low-moderate income homeowners. Much of this rehab work centers around fixing leaky roofs, electrical, plumbing, carpentry and heating systems. Lead water pipe replacement is also considered part of housing rehabilitation activities funded by CDBG. HRCCP will rehab around 11 single-family dwellings. Rebuilding Together will serve another 5 elderly and/or disabled clients with more varied housing rehab needs that can be addressed primarily through volunteers.
6	Project Name	Multi-Family Rehabilitation
	Target Area	CDBG TARGET AREA Lower Acre NRSA Mount Washington NRSA

	Goals Supported	Maintain Housing Stock Provide Shelter and Services for Homeless Stabilize Neighborhoods + Increase Owner-Occupancy
	Needs Addressed	Maintain, Preserve and Improve Housing Stock Expand Type, Diversity and Supply of Housing Increase Owner-Occupancy in Target Neighborhoods Enhance Public Safety and Health Promote Neighborhood Stabilization
	Funding	CDBG: \$150,000.00
	Description	Rehabilitation of owner-occupied dwellings with rental units
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that six (6) new projects in the upcoming Program Year will be from multi-family units, although the final numbers will be determined by the applications that are submitted for the Housing Rehabilitation and Code Correction Program (HRCCP).
	Location Description	CDBG funds are prioritized for- and most multi-family housing dwellings are located primarily in-- the predominantly inner-city CDBG Target Area. Exact locations have yet to be determined and will be selected as eligible applications are received. However, housing rehabilitation efforts are no longer exclusive to the Target Area, although the overall CDBG spending goals within the Target Area remain.
	Planned Activities	At least six (6) multi-family dwellings are expected to be rehabilitated, with about eight (8) rental units being rehabbed. The HRCCP is working closely with the City's \$2.4 million Lead Hazards Control Capacity Building Grant, which will be allowed to conduct deleading of homes starting July 1, 2026. The Lead grant works in tandem with CDBG rehabilitation efforts, with a large focus on multi-family dwellings.
7	Project Name	Public Services
	Target Area	CDBG TARGET AREA Lower Acre NRSA Mount Washington NRSA

Goals Supported	Provide Shelter and Services for Homeless Provide other non-housing necessities Promote Neighborhood-Based Economic Development Stabilize Neighborhoods + Increase Owner-Occupancy
Needs Addressed	Provide Basic Shelter and Services for Homeless Enhance Public Safety and Health Provide for Non-Housing-related Basic Needs Encourage Economic + Workforce Development Promote Neighborhood Stabilization Connection to Resources and Economic Opportunities
Funding	CDBG: \$141,025.00
Description	Activities to help low-to-moderate income individuals and households with services offered by non-profit subrecipients
Target Date	6/30/2027
Estimate the number and type of families that will benefit from the proposed activities	It is estimated that Program Year 2026 CDBG-funded Public Service activities will benefit 5,679 unduplicated low-to-moderate income individuals and/or households.

<p>Location Description</p>	<p>Activities will occur around and throughout the community, with most occurring in the Target Area.</p> <p>The Universalist Unitarian church on Ashland in the Highland neighborhood and walkable to Lower Acre, host multiple CDBG subrecipients, including:</p> <ul style="list-style-type: none"> -Liz Murphy Open Hand Pantry, operated by Saint Gabriel's Catholic Parish (St. James/St. John the Baptist churches) out of the UU, will provide food for a goal of 400 needy households for \$10,000 in PY2026 CDBG funds; -Community Action's Homeless Drop-In Center, which takes all comers off the streets in the mornings, providing coffee, enrichment, check-ups, financial and benefits counseling, socialization, nutrition and service referrals every weekday morning, with plans to serve a goal of 133 unduplicated individuals with \$15,000 in PY26 CDBG funds; -UU Church's new Warming Center, which is staffed by volunteers on frigid overnights to serve the homeless and unsheltered, will be a new CDBG subrecipient, receiving \$2,000 in PY26 CDBG funds to support a goal of 28 unduplicated individuals; <p>Similarly, Somebody Cares New England's center at 358 Washington Street in the Mount Washington neighborhood hosts 2 programs:</p> <ul style="list-style-type: none"> -Their popular Food Pantry, which will serve a goal of 1000 unduplicated needy individuals and households with \$6,000 in PY26 CDBG funds; -The Verge Youth Center, which offers a variety of goal-based enrichment activities, with a goal of serving 233 youth and teens with \$5,000 in PY26 CDBG funds; <p>The Salvation Army operates a similar building at 395 Main Street that offers multiple programs across from the Acre neighborhood:</p> <ul style="list-style-type: none"> -Their massive Comprehensive Emergency Services program provides meals, food, case management, clothing, basic necessities and service referrals to a projected 3,200 needy individuals with \$8,000 in PY26 CDBG funds; -Their Backpack 68 program will work with Haverhill High School and Gateway Academy to provide 230 needy students' families with foodstuffs to last through the weekend, via \$2,000 in PY26 CDBG funds;
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Planned Activities

Program Year 2026 CDBG-funded Public Services activities include:

- All Saints Parish Saint Vincent dePaul Mount Washington Family Assistance, which will provide rent and utility assistance and beds to 12 low-income households in the 01832 zip code with \$5,000 in PY26 CDBG funds;
- Emmaus' Mitch Place, which will provide 322 bed nights in its emergency overnight shelter to 40 residents per night with \$5,000 in PY26 CDBG funds;
- Sarah's Place, which provides senior day care with transportation, meals, medical check-ups and enrichment activities for a goal of 50 frail, otherwise homebound elders with \$15,000 in CDBG funds;
- Community Action's Heating Assistance program, which will assist those low-moderate income residents who do not qualify for federal LIHEAP support but are still without enough heat to stay warm in the winter, with a projected goal of 133 households being served with \$15,000 in PY26 CDBG funds, stretching these expensive resources;
- Urban Village Montessori's Childcare for Low-Income Families, which will provide a goal of 3 Acre neighborhood families with quality early education at Marigold Montessori through \$7,000 in PY26 CDBG-funded scholarships;
- St. James Conference of St. Vincent dePaul, which will provide rent and utility assistance and case management to 15 families in the 01830 zip code and the Acre with \$12,000 in PY26 CDBG funds;
- Nourishing the North Shore will offer the new Veg Out Farmers Market program to low-income families at Presidential Gardens housing complex in Bradford, serving a goal of 25 families with \$5,000 in PY26 CDBG funds;
- YMCA's Summer Nights program supports youth and teens with meals, enrichment, sports, camps and arts for a goal of 75 youth via \$10,000 in PY26 CDBG funds;
- New England Center for Home and Veterans is offering a Veterans Food Pantry in Mount Washington at the former Veterans Northeast campus with a goal of serving 110 veteran households with \$7,500 in PY26 CDBG funds;
- The Haverhill Boys + Girls Club returns with its Pathways to Success afterschool tutoring, sports and enrichment program, with a goal of supporting 25 low-income youth with \$5,000 in CDBG FY26 funds;
- Common Ground Cafe will provide afternoon lunch, coffee, socialization, case management, programming, clothing, showers and laundry services every day of the year to homeless/indigent guests at its Winter Street location in the Lower Acre, being supported by \$3,525 in PY26 CDBG funds to assist a goal of 35 clients;
- Ray of Light operates out of Lowell House's Mount Washington center at

8	Project Name	Demolition and Clearance
	Target Area	
	Goals Supported	Stabilize Neighborhoods + Increase Owner-Occupancy
	Needs Addressed	Enhance Public Safety and Health Promote Neighborhood Stabilization
	Funding	CDBG: \$30,000.00
	Description	Demolition and clearance of vacant, dilapidated, and condemned properties --if needed-- in order to promote public safety and improve quality of life in selected neighborhoods.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Normally, this item is a budgetary placeholder with a low amount. However, this upcoming Program Year features an emphasis on dealing with a backlog of vacant, condemned, damaged or derelict dwellings and structures around the city. These houses pose significant public safety and health concerns, and greatly concern neighbors. In response to public feedback, the City is allocating a great deal more in this Project line this program year. The City Inspectional Services Department has a listing of over a half-dozen sites needing to be demolished. In most cases, owners or their insurance carriers will undertake these actions. However, due to undetermined, unclear 'zombie' titles and other legal factors, it is estimated that the City may need to support the demolition of at least 2 properties this upcoming program year.
	Location Description	To be determined by the Building Commissioner as needed, from a prospective list of 5-6 properties. Many of these dwellings will be rectified by probate courts, legal work, insurance and private sales. CDBG will serve as the 'funds of last resort' for those properties that cannot otherwise be practically remedied.
Planned Activities	Demolition of vacant, condemned and/or foreclosed dwellings as a method of last resort to address neighborhood safety, quality of life and property values. Properties would be assessed, remediated, treated for rodents and other health hazards, and demolished and removed.	
9	Project Name	Economic Development
	Target Area	CDBG TARGET AREA Lower Acre NRSA Mount Washington NRSA
	Goals Supported	Promote Neighborhood-Based Economic Development

Needs Addressed	Encourage Economic + Workforce Development Promote Neighborhood Stabilization Connection to Resources and Economic Opportunities
Funding	CDBG: \$41,000.00
Description	Economic Development activities that support small local businesses as well as economic activities and conditions within Target Area neighborhoods
Target Date	6/30/2027
Estimate the number and type of families that will benefit from the proposed activities	Around 100 families will directly benefit from the proposed activities. About 28 new jobs are expected to be realized on account of these activities, including job fairs. In addition, business owners will benefit from Economic Development activities, including many Latino and/or non-English speaking businesses. The larger citizenry will benefit from enhanced economic development activities and a stronger economy.
Location Description	The exclusive purpose of this Project is to increase economic development activity at the street level within the Target Area.

	Planned Activities	<p>There are several important economic development initiatives to be funded with the Community Development Block Grant (CDBG) in Program Year 2026 (PY26). These are geared toward improving economic outcomes in urban neighborhoods around downtown, and include:</p> <p>Facade Improvement- \$25,000 is allocated in PY26 funding for exterior improvements to commercial storefronts in or around the downtown area. The Facade Improvement Program is a loan up to \$25,000 repayable after 10 years at 1% interest, for a goal of 1 property (maybe 2 sites) with a goal of 4 new jobs being created.</p> <p>MakeIT Haverhill- this neighborhood and community-based workforce development and job training center aims to increase incomes of local residents, especially minorities or disadvantaged populations from Mount Washington and other urban areas. This center provides English, financial and digital literacy classes, offer job fairs and case management and referrals. MakeIT Haverhill will be supported with \$15,500 in PY26 CDBG Funds. Their goal is to help 22 people get jobs while assisting 30 businesses with job fair services and employment assistance.</p> <p>Latino Business Outreach- this Activity provides dedicated and trusted bilingual and bicultural outreach to Spanish-speaking bodegas and other businesses in the City, in order to connect them to programs and credits that can grow their businesses and employment, While only \$500 in new Program Year 2026 CDBG funds are allocated to this, unused prior year CDBG funds (due to staff turnover) are being included for this Activity. The goal is to make contact and develop relationships with 30 predominantly Spanish-speaking businesses.</p>
10	Project Name Target Area Goals Supported Needs Addressed Funding Description	<p>First-Time Home Buyer Assistance</p> <p>CDBG TARGET AREA</p> <p>Maintain Housing Stock Stabilize Neighborhoods + Increase Owner-Occupancy</p> <p>Maintain, Preserve and Improve Housing Stock Expand Type, Diversity and Supply of Housing Increase Owner-Occupancy in Target Neighborhoods Promote Neighborhood Stabilization Connection to Resources and Economic Opportunities</p> <p>CDBG: \$300,000.00</p> <p>Down-payment and closing costs assistance to qualified first-time homebuyers</p>

Target Date	6/30/2027
Estimate the number and type of families that will benefit from the proposed activities	Two (2) families at or below 80% of the Area Median Income will benefit from this Project.
Location Description	Activities under this Project will be at locations to be determined.
Planned Activities	This Activity will provide up to \$15,000 at closing of downpayment and closing cost assistance to qualified first-time homebuyers who have completed a State-certified homeowner financial literacy class. This loan is fully forgivable after 5 years if the recipients keep the dwelling as their primary residence. Properties receive a Housing Quality Standards (HQS) inspection prior to occupancy.

AP-50 Geographic Distribution - 91.420, 91.220(f)

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

For the Program Year 2026 Annual Plan, as well as throughout the 2025-2029 Consolidated Plan period, the Target Area includes the following neighborhoods:

-Downtown- this includes the eastern section of the city's center on the north side of the Merrimack River affected negatively by Urban Renewal as well as the western end characterized by the Washington Street Shoe Historic District of former manufacturing facilities, most of which have been converted, preserved and rehabilitated. This area is also a transit-oriented district, MBTA Communities zoning district, regional Priority Growth district and State-designated Cultural District. The largest redevelopment in the City's history is underway in the east side of Downtown with the District Square project.

-Mount Washington- this is the most generally impoverished neighborhood in the city, featuring the highest minority concentration, being more than 60% Hispanic/Latino. It is located just west of Downtown on a notable hill, bounded by the Boston and Maine/MBTA/Amtrak train line to the east, River Street (Routes 110/113) to the south, and Broadway (Route 97) to the north. The western boundary is less defined and often considered as Interstate 495. This is a somewhat isolated yet densely-settled community, settled originally by millworkers and shoe factory owners. This area is a designated Neighborhood Revitalization Strategy Area (NRSA) in this Plan.

-Lower Acre- This is the working class area due north of Downtown. The rest of the Acre neighborhood north of the lower Acre has seen steady gains in income, employment, homeowner-occupancy rates, and other socioeconomic metrics, and is no longer considered as part of the Target area. The Lower Acre is Haverhill's other minority-majority neighborhood, extending to 8th Avenue south towards Downtown and from Main Street to the east to Little River to the west. This area is also designated as a NRSA in this Plan.

-Hilldale/Broadway area- this area includes the neighborhood(s) between Broadway north and east of Mount Washington and extending east along Hilldale Avenue to the underutilized Little River, Haverhill's second largest waterway after the Merrimack. Again, Interstate 495 forms a boundary for this Target Area.

-Lower Bradford- this is a working class area of Bradford east of South Main Street (Route 125) and north of Salem Street to the Merrimack River, extending eastward to the senior public housing complex along South Webster Street and the vacant Haverhill Paperboard site. Bradford, once its own town, is the area of Haverhill on the south side of the Merrimack River.

-Highlands neighborhood (partial)- this area has traditionally fluctuated from poor to rich areas very quickly, which large manses subdivided into multi-family units on the west end (less so on the wealthier eastern side). This neighborhood includes the Plugs Pond Recreation area.

-River Street, leading westward from Downtown towards Interstate 495, this important gateway features all matter of zoning, including multifamily housing. There is a great deal of economic development and redevelopment potential along this busy stretch.

-Ward Hill- this southwest corner of the City features the affordable Presidential Gardens Neighborhood complex as well as many other multi-family developments all the way to the North Andover line. The city's largest business park is in this area comprising Bradford Neck along the Merrimack River.

-Upper North Avenue --this is the only Target Area section north/west of Interstate 495, which rings much of the city. All other Target Areas lie 'inside' of I-495. This area on the New Hampshire border is dominated by large multi-family apartment complexes and a growing minority population.

Geographic Distribution

Target Area	Percentage of Funds
CDBG TARGET AREA	76

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The greatest need is present in the Target Area. These are often chronically-disinvested neighborhoods that declined with the loss of the city's manufacturing base, as middle-class families moved to more suburban or rural neighborhoods. These neighborhoods remain potential landing spots and hopefully launching pads for new Americans and minorities, along with more traditional blue collar and working class families.

Mount Washington in particular has been a needy, densely-settled yet geographically isolated area on a steep hill west of Downtown Haverhill. A major community development focus has been to develop agencies to become subrecipients of CDBG funds in this neighborhood, to provide more equitable distribution of resources than just the Downtown and Lower Acre area where so many non-profits have been traditionally located. This emphasis and focus can be traced back to a Working Cities Grant from the Boston Federal Reserve that analyzed economic gains, or lack thereof, in the Mount Washington area compared to the rest of the city.

Poverty seems to be shifting westward and southwestward in Haverhill, based on an analysis of recent Target Maps.

Target Area neighborhoods feature the greatest number of inferior housing units, the highest numbers

of impoverished residents, lowest homeownership rates, highest incidence of crime and the lowest quality of life indicators. The Target Area has the greatest need for economic redevelopment opportunities, safe/decent housing and enhanced quality of life that CDBG funds can address.

In PY2026, the intent is to spend more than 3 of every 4 dollars in the Target Area, or at least 76%. The above 'Geographic Distribution' chart reveals this split, as both the Lower Acre and Mount Washington areas are local strategy areas that partially comprise the overall Target Area-- a combined 40% of CDBG funds are estimated to be spent in these low-income neighborhoods. In addition, more than 35% of CDBG funds are assumed for the various other neighborhoods of the Target Area not in Mount Washington or the Lower Acre, such as Downtown. 24% is planned for eligible activities outside of the Target Area. Much of this is due to the need for CDBG to provide match for deleading projects all across the city that are part of the citywide HUD Lead Hazards Reduction Capacity Building grant.

The focus on eliminating lead water lines continues all over the City for low-moderate income homeowners; this may also dilute some of the targeted CDBG allocation in the Target Area.

PY26 also presents a opportunity to leverage CDBG funds in the City's two designated Opportunity Zones (Census tracts 2601 and 2608) in the Highlands and Mount Washington respectively. This increases the priority for allocating CDBG investments through a specific geographic lens. It may be possible to expand or create new Opportunity Zones this upcoming year.

Discussion

Most Haverhill residents live in an area where everyone around them owns their own house, or nobody around them owns their own house. Those two Haverhills are dramatically different, and bridging these gaps remains a key policy aim of our Community Development Block Grant (CDBG) program. For these reasons, the Program Year 2026 Plan seeks to connect residents of these low owner-occupancy neighborhoods with opportunity-- starting a business, growing economic development in their own neighborhoods, providing them child care, fixing their sidewalk or local park, rehabilitating their properties, prioritizing service delivery to their neighborhoods by non-profit subrecipients, or helping them buy a home. In a community as physically large and socioeconomically diverse as Haverhill, geography matters, and distribution of CDBG resources will be closely monitored to ensure equity and progress in chronically disinvested areas.

The second election cycle has occurred of a dramatic political transformation, as the City changed its form of government from an all at-large City Council to a ward-based system of Council representation. This should ensure more minority representation, especially in Wards 1, 2 and 3 in the CDBG Target Area, as well as political attention being paid to these urban neighborhoods.

AP-75 Barriers to affordable housing -91.420, 91.220(j)

Introduction

Rising housing costs may well be the single greatest issue in the City. For a vast majority, housing is the number one expense in their lives. Affording rents, staying in one's home, having the independence to move out on one's own, dealing with not having any money left after mortgage or rent payment-- these are all issues that Haverhill residents grapple with every day. The city needs more housing, of all types and at all socioeconomic levels.

The biggest single barrier to people obtaining affordable housing is a lack of supply--period. The historically tight housing market is at crisis proportions for far too many Haverhill residents, who are spending well in excess of 30% of their annual gross income on housing. In 2000, Merrimack Valley residents spent 28% of their income on housing on average (source: MVPC). The 2020 Census reveals that now those same residents spent 38% of their entire incomes on housing. Many are spending in excess of 50-60%+ of their monthly income on housing. These costs are erasing and eroding significant personal income gains and general economic growth being experienced. Housing production of all types must be increased in the city, region and state to keep up with demand and to support our economy and house a labor force. Lack of housing growth threatens the long-term economic viability of the city, and Haverhill's affordability advantage has significantly eroded.

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

Federal Policies- A lack of new federal public housing has contributed to this squeeze on units that low-to-moderate income individuals and families can afford.

Federal and State lead-based paint prevention laws, controls, and regulations undeniably and unintentionally create a situation in which some property owners are discouraged from renting or renovating housing units for fear of being sued or cited under lead-based paint violations. Discrimination on this basis-- while illegal-- is still practiced by many rental property owners. More CDBG funds are being used to reduce lead-based paint hazards, providing match for a Lead Hazard Controls Capacity grant that was awarded to the City by HUD in 2024.

State and Local Policies-The City's Overlay districts allow for increased density and state funding supports and enables affordable units within

mixed income developments. The Riverfront Overlay District allows for multifamily housing by-right, automatically qualifying Haverhill under the Commonwealth's high-profile 'MBTA Communities 3A' zoning law. Recently the City completed its Housing Production Plan, and qualified for a Housing Choice designation from the Commonwealth as well.

The City enters Program Year 2026 with 9.92% of its housing stock as being certified by the Commonwealth as affordable and/or subsidized, agonizingly close to the 10% threshold established by 40B based off the 2020 Census Total Housing Unit figure. Since 2007, over 650 new units have previously been created in Downtown from old shoe mills and are fully occupied. New affordable units are needed to offset the potential loss of expiring units. One problem that has arisen due to, or since, the Pandemic is the exorbitant cost of building materials due to shortages of steel, lumber, and concrete as well as labor, further exacerbated by tariffs. Many of the 500+ housing units approved in Haverhill since 2020 have not yet been constructed due to cost increases projected over \$1 million per project. While there are many large housing projects under development now in the city, this actually represents a backlog of 3-4 years' worth of approved projects dating back to the onset of the Coronavirus Pandemic.

In addition, the City is analyzing its high permitting costs and charges for installing water services and piping at developments. This factor has been cited as discouraging needed residential development, as noted in the Housing Production Plan.

The implementation of State Historic Tax credits, notably the process and the schedule, are not at all aligned with typical development timeframes. This has definitely delayed the completion of many housing development projects in the city.

In addition, the City has been very successful with the development of downtown market-rate housing projects through the Housing Development Incentive Program (HDIP). This popular program finally received additional funding from the State Legislature in order to reduce a backlog of delayed housing projects that had stalled or cancelled some Haverhill developments. *As a result, 86 Essex Street Lofts and 200 Merrimack Street project were completed.*

Discussion

The City recently developed new Inclusionary Zoning policies, based on other municipalities, that enable developers to either construct 10% or more of their project as affordable housing or provide the City a payment in lieu of this affordability requirement, supplementing the City's HOME allocation used to develop affordable housing.

The 2025-2030 Housing Production Plan (HPP), produced by City and the MVPC, tackles many of the barriers to constructing more affordable and market rate housing in Haverhill, and aligns closely with the City's Consolidated Plan goals, influencing this PY26 Plan as well. The HPP reveals Haverhill's over 65-year old population will double (104% increase) in less than 15 years (prior to 2035). This emphasizes the need for additional senior and elderly housing units. The City supports Bethany Community Homes in its efforts to add affordable units for seniors at the former Elks Club next to City Hall.

Climate change and mitigating increased flood risks could also be a barrier to certain development.

The City loosened rules relative to the production of Accessory Dwelling Units (ADUs) in early 2023. This will make it easier for families to add attached or detached housing units (of no more than two bedrooms) onto their properties, without having to go through a legalistic Board of Appeals process. These reforms will also more efficiently use existing building stock (i.e. barns, carriage houses and garages) into upgraded, code-compliant housing units. State funds continue to cover permitting costs for certain ADU applicants.

AP-85 Other Actions - 91.420, 91.220(k)

Introduction

The Consolidated Plan seeks to prepare for community development and economic development issues that will affect the quality of life in the city over the rest of the decade. In these unpredictable times, this is a very difficult proposition.

Nevertheless, analysis of current trends and existing reports provides some context of what may be in store. Certainly there is a need for the City to recover from the lack of investment the City was unable to make during the 20+ year saga of the Hale Hospital debt, the largest debt incurred by any municipality in the history of the Commonwealth. With the debt behind the City, it is time to catch up on many items that could not be addressed during that time. There is also a housing crisis that means that the city does not have a housing unit to waste, making housing rehabilitation and enhanced code enforcement so important. There also exists a need to position economic development efforts with an eye towards the jobs of the 21st century, and to do so with an increasingly diverse populace.

These are some of the overarching issues that drive the development of this Consolidated Plan.

Actions planned to address obstacles to meeting underserved needs

Some underserved needs that emerged post-Pandemic continue to be areas of focus/concern in Program Year 2025, such as youth mental health issues due to the effects of COVID-era social isolation, or the scarcity of workers returning to the workforce. This Plan attempts to make inroads into these areas (continuing focus on economic development, youth enrichment, food security, encouraging labor participation through child care, etc.). For example, linking CDBG investments with the City's Youth and Mental Fund is a key strategy.

Geographically, Mount Washington remains the area of primary focus, along with the Lower Acre neighborhood. Such narrowed geographic focus concentrates Code Enforcement resources to address dilapidated, code-deficient, and overcrowded housing in these areas. These neighborhoods converge in Lafayette Square, where a stalled development of the sprawling and blighted Pentucket Mills complex on Stevens Street is linked to the complicated removal of a connected failing private dam on the Little River. A State grant makes plans for the City to assume and eliminate this privately-owned dam and the contaminated sediment behind it. Keeping this high-profile brownfields site safe, secure and redeveloped is of highest concern in this critical lynchpin of an area.

Gang activity and recruitment, food insecurity, housing assistance, safe streets and sidewalks, access to child care, mental health needs and drug abuse issues in these two neighborhoods (Mt. Washington and the Acre) represent the most salient unmet needs, according to various community feedback, after the paramount concern of housing affordability. These two areas will be designated as Neighborhood Revitalization Strategy Areas in this Plan.

Additional community policing, gang prevention/eradication efforts, and substance abuse treatment options are also critical unmet needs. Opioid abuse continues to affect Haverhill residents, with highest numbers in the CDBG Target Area, although overdoses and deaths were down again over the past year.

Better equipped, supplied and organized food banks, pantries and meals programs, with support from the United Way and private donors and volunteers, are working hard and collectively to address food insecurity still worse than pre-pandemic levels. In PY25, plans continue to obtain additional emergency electric generators and other critical infrastructure for these facilities if funding allows, addressing an unmet need to ensure sustainability in an era of climate change volatility and extreme weather.

There is an unmet need to assist burned-out families after Red Cross resources are exhausted after fires, which seemingly involve displacement of more residents at every occurrence.

Connecting small and minority-owned business and entrepreneurs with assistance is another unmet need being met with CDBG assistance to MakeIT Haverhill and the Latino Coalition, etc.

Communication in the social media age, with emerging online community groups and an increasingly reclusive, non-English speaking, and misinformed populace, presents a major obstacle to meeting underserved needs. The City does not and cannot assume those in need are actually aware of how to request services. The City's 3-1-1 constituent management system provides one centralized phone number for all City requests, staffed by cross-trained bilingual operators. Dissemination of the Haverhill Resource Guide is another key tool, as this pamphlet is constantly being updated by Emmaus's Interfaith Network of Compassion (INC) circle and is available in multiple languages.

Actions planned to foster and maintain affordable housing

The City will strategically deploy its FFY2025 HOME allocation to foster affordable housing and prevent Expiring Uses of currently regulated affordable units. In addition, the City will realize this upcoming year the first funds into the Affordable Housing Trust created after the 2023 Inclusionary Zoning reforms, which can augment local HOME funds which are decreasing and in legislative peril on Capitol Hill.

The City is working aggressively with Essex Habitat for Humanity to develop affordable housing opportunities, especially in Mount Washington. In this upcoming program year, HOME funds are supporting acquisition of a mansion at 512 Washington Street to be converted with its out buildings into 7 affordable condominium units.

Likewise, the City is excited to partner with a more aggressive Housing Authority (and its Shoe City Development arm) for its Hilldale Avenue relocation and expansion project (which includes a new, enlarged and improved Head Start facility).

With HHA, the City will be evaluating ways in which to make the plaza at Washington Square, which is

mostly uneven cobblestone, more accommodating and welcoming for the HHA seniors who live in front of it. A reimagined plan for this central public space was developed with ARPA funding. Along with the HousingWorks program, the City will evaluate Neighborhood Stabilization Program (NSP) grants and other offerings and opportunities from the State. The City is actively supporting the efforts of the HHA to reopen a vacant 4-unit residence at 335 Groveland Street in Riverside. Aside this property across Katsaros Drive. CDBG funds will complete enhancement of the former Zins Playground pocket park site across the street to support these new affordable units as well as this neighborhood. Through this and other efforts, the City will build off enhancements at HHA's Kennedy Circle complex.

Bethany Community Services and the YMCA both have proposed affordable housing projects near City Hall. Bethany specializes in elder housing, a growing need based on demographics outlined in the Housing Production Plan. The YMCA is seeking to expand family housing units onto the back of its current facility on Winter Street if they can successfully build a new YMCA facility (including gymnasium and pool) somewhere else in the city.

In addition, Community Action may be able to add units at its Presidential Gardens complex. There is a need to downsize senior residents who started in family units but whose children have grown and left, leaving unused bedrooms.

Actions planned to reduce lead-based paint hazards

The City continues to strategically undertake some de-leading activities through its Housing Rehabilitation programs (notably HRCCP). However, given the expenses and complexities of lead-based paint removal, such activities are targeted and limited, occurring when needed and practical as part of other code correction work.

Additionally, the City serves as an agent to MassHousing's Get the Lead Out program, which administers low-interest loans for low-moderate income homeowners up to 110% of Area Median Income (AMI). The City averages 3 or more projects per year through this program to reduce lead-based paint hazards in the community.

Obviously, such small measures are not sufficient to combat the hazards of lead-based paint. This is especially true during the Housing Crisis, during which childhood lead poisoning rates have increased as more families live in illegal units in attics, basements, closets and other areas that more greatly expose them to lead-based paint hazards.

In response to this shortcoming, the City applied for and was awarded in 2024 a \$2.4 million 3-year Lead Hazards Control Capacity Building grant from HUD. This grant funded initiative is establishing a comprehensive citywide lead removal program through Community Development (with dedicated additional staff) seeking to eventually de-lead 25 properties a year on average. Significant CDBG housing rehab and Program Income funds are serving as critical match for this program. This grant represents a quantum leap in terms of the ability of the City to reduce lead-based paint hazards.

Actions planned to reduce the number of poverty-level families

The City is committed to preventing cyclical, intergenerational poverty in families. The face of poverty is predominantly single mothers, many of whom are in various states of crisis, according to Community Action. Haverhill has more than double the state average of female-led no spouse family households (31% vs. 13%). Through CDBG and other resources, the City allocates resources and programming for this vulnerable subpopulation in order to have a profound impact on reducing families in poverty. Many CDBG Public Services in PY25 are geared towards this particular cohort.

Other actions planned to reduce the number of poverty-level families include:

-working with adult basic education providers to expand access and availability to ensure that households are literate and can speak fluent English, in order to earn higher wages in this economy. This includes non-traditional ESOL providers such as employers. This is directly funded in PY25 through CDBG for non-educational based non-profits such as Make It Haverhill/Community Action as well as Common Ground and others. Increasing literacy, including financial literacy and digital equity for parents and adults (a key facet of Haverhill Promise), helps break intergenerational poverty. Supporting the efforts of Haverhill Promise (a campaign for grade level reading) also supports long-term family financial stability in the Information Economy;

-coordinating transportation options around employment opportunities to more easily connect people with work. This is particularly true for a growing cohort of second-shift workers in manufacturing, healthcare, retail, food services, and other fields. Merrimack Valley Transit (MEVA) is offering fare-free bus service throughout the community, although the long-term funding of this ARP-funded idea is dubious;

-providing adequate, flexible childcare that allows families to work and achieve more income than they could with public assistance benefits. In PY25, the City through CDBG continues to offer child care subsidies in exchange for reentering employment, which is allowing more parents to escape poverty in an era of rising wages;

-increasing household awareness of various social services, including more outreach through social media and where people are at, as well as translating materials/forms into Spanish. Widespread distribution of a constantly-updated Haverhill Resource Guide is an important tool. The Emmaus-led Interfaith Network of Compassion (INC) takes on the challenge of frequently updating this Guide and providing information sharing on various social service providers;

-promoting permanent housing options and homeownership wherever possible. Key to this is helping residents build up their credit ratings, through programs such as 'Budget Buddies' at CAI. Similarly, support for financial literacy efforts and the establishment of savings accounts help increase creditworthiness. The Haverhill Housing Authority has such a Sufficiency program;

-enhancing access to job training and Individual Training Accounts (ITAs) in relevant, critical and emerging fields and available jobs with career ladders of growth and opportunity, through diverse training offerings, such as blue-collar training opportunities offer through the State's Career Technical Institute (CTI) programs at Whittier Vocational Tech School. The City is an active member of the MassHire Merrimack Valley Workforce Board to support such training and career ladders. Recruiting people into these quality training programs have proven challenging.

-expanding upon digital equity and literacy efforts that the City has led through a grant from the Massachusetts Broadband Institute, including classes, distribution of devices, and elimination of hot spots in neighborhoods.

Actions planned to develop institutional structure

The City's planning capacity is enhanced through partnerships with the Merrimack Valley Planning Commission (MVPC). Several major plans and strategies with MVPC were recently updated, such as the Comprehensive Economic Development Strategy (CEDS) to EDA, the Hazard Mitigation Strategy to FEMA, and the Housing Production Plan to the Commonwealth's Housing and Livable Communities office (HLC). Major transportation planning is undertaken by the MVPC's Metropolitan Planning Organization (MPO). Planning capacity is also bolstered by Northern Essex Community College (NECC), the MassHire Merrimack Valley Workforce Board, MA Municipal Association (MMA), Massachusetts Housing Partnership (MHP), Creative Haverhill, Haverhill Early Learning Team, MakeIT Haverhill, and other partners. These entities are evaluating ways in which to develop a 21st-century economy and more streamlined service delivery, and enhanced quality of life. The goal is attracting, growing and nurturing critical and emerging industries and cultural sectors often flourishing in Greater Boston but not necessarily here. The City and CDD also retain services of a local engineering and historic consultants and landscape architect(s) as needed.

Outside of City Hall, new neighborhood groups and associations, church groups and non-profits are organizing to enhance quality of life in various aspects. In PY25, the City aims to assist these newer entities, such as newer subrecipients in their growth and development. More Community Housing Development Organizations (CHDOs) are needed in the region, and the City seeks to cultivate more of these entities, including Haverhill 411 Cares, Urban Bridges and other non-profit start-ups that bubble up in the community.

Another action to develop institutional structure is to connect more sub-recipients and non-profits with technical assistance provided through Lawrence-based Community Inroads. They have expertise in providing Board training, diversification and outreach training, visioning, and financial compliance assistance among other tools. They have been providing services to newer Haverhill non-profits. At CAAB hearing and City meetings with non-profits, Community Inroads are either mentioned or in attendance.

CDD staff themselves take advantage of training opportunities provided by and through HUD on a host

of topics, often through HUD. Membership in the National Community Development Association (NCDA), funded through CDBG Administration, provides great benefits for the City as well in terms of CDBG and similar programs/topics.

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

The City is committed to continue developing coalitions and relationships between the Haverhill Housing Authority (HHA), housing developers/managers, and the City's strong network of social service agencies. The City's CDBG-funded annual Request for Proposals incentivizes such interagency partnerships. These connections and coordination can make a major difference in the lives of low-income residents in both public and private housing. A key is to connect those in public or private housing with the array of social services that the City offers, so that residents do not suffer silently in their own homes.

The HHA's Self-Sufficiency program is one such example. Another example is the connection between HHA's elderly housing and the City's Council on Aging programming and transportation offerings. Sarah's Place (senior day habilitation) is another outlet that provides programming for some HHA Seniors and other elders in subsidized housing; they are a CDBG-funded sub-recipient again in PY25.

Fostering a more relevant Section 3 Program would be another useful step with the HHA. A planned activity in PY25 is to work with MakeIT Haverhill and the Latino Coalition in developing a pipeline of Section 3 qualified entities.

Throughout the development of this Plan, the need for additional support services for residents of public housing and affordable private housing developments was repeatedly emphasized.

Discussion

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Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

Introduction

In terms of strictly Program Year 2026 CDBG funds, Projects (totaled in bold text) include:

Public Services	(\$141,025) -- capped at 15% of total grant award
Administration + Planning	(\$188,040) -- capped at 20% of total grant award
First-Time Homebuyer Assistance	(\$30,000)
Housing Rehabilitation	(\$291,000) -- includes Rehabilitation Administration (+ \$65,000 Program Income + \$275,000 in Prior Year unspent funds)
Public Improvements	(\$152,143)
Miscellaneous Projects	(\$ 97,000)
Demolition + Clearance	\$30,000
Code/Public Health Enforcement	\$67,000
Economic Development	(\$41,000)

NOTE: \$65,000 in Program Income (PI) is anticipated in Program Year 2026, all of which is dedicated to be reprogrammed into either Public Improvements or Housing Rehabilitation, from which nearly all of it originated or emanated. There is no old PI that has not yet been reprogrammed. This reduced PI amount reflects a slowdown in the housing market, largely due to higher interest rates, and the dramatic reduction in available units for sale. Almost all PI is generated from repayment of old housing rehabilitation liens due to sales of properties, so the housing market is the greatest determinant in the generation of Program Income.

NOTE: This does NOT include any allocation of prior year unused funds, estimated to be around \$375,000.

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

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

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

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	85.00%

Discussion

Urgent Need activities are not anticipated but cannot be planned for, given natural disasters, public health crises (such as occurred with the COVID-19 Pandemic) and other events of possible civil unrest.

