

Executive Summary

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

1. Introduction

to be discussed in amended Plan

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

This 2025-2029 Consolidated Plan revolves around five (5) goals:

- Maintain Housing Stock
- Provide Shelter and Services for the Homeless
- Provide other Non-Housing Necessities
- Promote Neighborhood-Based Economic Development
- Stabilize Neighborhoods + Increase Owner-Occupancy

3. Evaluation of past performance

The City met its Public Services and Administrative Caps (after some adjustments), and accomplished most of the objectives from the previous Consolidated Plan.

The Community Development Block Grant (CDBG) schedule was affected by changes caused by the coronavirus Pandemic and Congressional budgeting delays over the past five years. Nevertheless, most of the Plan goals were met and Community Development Block Grant (CDBG) funds were adequately and appropriately expended per HUD timeliness guidelines.

Extra Community Development Block Grant (CDBG) funds through the Coronavirus Assistance, Relief and Economic Security (CARES) Act or CDBG-CV1 and CDBG-CV3 were originally added into an amended PY19 Plan with significant amendments and changes. Today all (100%) of those \$1.2 million in extra emergency funds have been expended.

Over 99.8% of PY2021 and PY2022 CDBG funds and over 89% of PY2023 funds have been successfully expended. Timeliness is assured despite the slow rollout of Program Year 2025, with less than 1.5 times the annual CDBG allocation on-hand in total funds.

The PY2025 budget enjoys considerable overage for Public Service activities, due to an unprecedented amount of Program Income in Program Year 2024 being factored.

Certain recurring activities show funding reductions in PY25 due to unspent funds from PY24 (such as First-Time Homebuyer and Latino Business Outreach). These figures do not reflect any sort of budgetary de-prioritization, but a way to spread money evenly across these program years.

A couple of CDBG Public Improvement activities will need to be re-funded into PY25 for budgetary reasons, most involving product and labor cost increases.

4. Summary of citizen participation process and consultation process

Citizen Participation was conducted under this Plan at various times and in various formats, both on its own and as part of other presentations of other plans.

The process began in late December 2024 and lasted through the first half of the year, with Community Affairs Advisory Board (CAAB) meetings throughout April. The City Council formally recommended the Plan and CDBG Funding Resolution in June 2025.

There were multiple opportunities for the public to provide comments, feedback and guidance on the development of the Consolidated Plan and Annual Plan for the Community Development Block Grant (CDBG).

The process commences with the priorities of the Mayor herself and what she sees as glaring needs in the community. Other elected officials also provide input.

Multiple informal meetings are held with citizen activists and neighborhood groups. Critical feedback was provided by the Haverhill Latino Coalition, the Haverhill Landlords Guild, the Haverhill Housing Authority Board, staff and residents, among others.

Civic group Team Haverhill's annual 'Possible Dreams' event always provides important goal-setting and input.

Other City Department Heads also provide important feedback.

The citizen participation process is iterative and long-lasting, the result of constant feedback and listening, as well as attendance at numerous meetings, community events and interactions.

5. Summary of public comments

There were a few comments associated with the development of the Consolidated Plan, mostly around federal funding concerns.

There were comments about supporting funding childcare through CDBG. There were concerns from new non-profits that mostly operate through social media or online crowdsourcing about how and if they could receive CDBG funding.

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

Not every applicant or suggested program for funding could be accommodated and/or included in the Plan for Program Year 2025. It is possible these ideas and/or requests may be accommodated in other years in the Five-Year ConPlan period.

For example, in terms of Public Services, given the amount of Youth and Mental Health Activity funds provided through the City, there was a deprioritization of youth programs supported by the City's Community Development Block Grant (CDBG). The following youth proposals were not accepted for CDBG funding:

- Haverhill Downtown Boxing, Inc.- Three Rounds of Commitment program
- Haverhill Inner City Boxing Club- Boxing and Youth Development program
- WeeCare (Upwards)- BOOST (Building Operation and Optimization Support Tools) for Child Care

In addition, the All Saints Food Pantry Freezer and Food Fund was not funded as a Public Service, but is a candidate for Food Pantry Infrastructure as a Public Service

Other Public Improvement projects were victims of funding constraints, such as a low-income student-run greenhouse at Tilton Upper (former Saint James Elementary School), indoor roller skate center, and funds for Washington square resurfacing at this juncture.

There was demand for even more support for childcare and youth career development initiatives that were not able to be supported through this year's CDBG program.

7. Summary

to be discussed in amended Plan

The Process

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

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

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

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

Table 1 – Responsible Agencies

Narrative

The City of Haverhill Community Development Department is the City department responsible for the administration of the Community Development Block Grant (CDBG) and other state and federal funds on behalf of the City.

The Department has a staff of 5 full-time employees (one is fully funded through a HUD Lead Capacity Building Grant), with the other four staff funded primarily through CDBG funds.

In addition to CDBG and Lead grants, the Department is responsible for Fair Housing, Vacant Properties, and liaison for administration of the HOME program. The Department administers Community Project Funding (CPF) Congressional earmarks through HUD, including a \$700,000 Economic Development Initiative CPF grant for enhancements to the Winnekenni Recreation Area.

The Department seeks to leverage CDBG to leverage other state, federal and private funds, including MassWorks, environmental, economic development, housing and American Rescue Plan Act funds. Previously, the Department helped to administer CARES Act funds and other federal stimulus funds during the COVID-19 Pandemic.

Moving forward, the Department stands ready to help administer other federal or state funds over the next five years (as needed) for stimulus funding as it may arise (although not anticipated), similar to the role the Department played during the public health crisis caused unexpectedly by the coronavirus outbreak.

Consolidated Plan Public Contact Information

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PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

The Consolidated Plan is an organic, longstanding process that takes into account feedback and observations over the course of the whole year, working with and among a large group of stakeholders, City Department heads, the Mayor, non-profit partners and the public. In some ways, the 'Con' in ConPlan could mean Constant, as the development of the ConPlan is never-ending and always fluid.

Formal outreach was conducted mostly via in-person hearings throughout the year, along with a great deal of informal outreach, attendance at community events, meetings and gatherings. CAAB hearings were held in-person through April, 2025, with 24 separate Public Service applicants appearing to promote 30 different programs for funding. The Haverhill City Council's Public Hearing on CDBG and Consolidated Plan also occurred in-person for PY2025 in June 2025.

Numerous organizations and entities contributed to the development of this Consolidated and Annual Plan, and they are highlighted below.

Development of this year's ConPlan, similar to the chaos caused by the outbreak of the Coronavirus Pandemic in 2020, was hampered by Congressional budget delays, political turmoil from the new presidential administration, especially Department of Government Efficiency (DOGE) reforms to HUD, budgetary uncertainty, and other unprecedented changes.

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

The City has coordinated and targeted public health and other services offered through CDBG and City taxpayer-funded programs with public and non-profit housing providers, especially those with special populations such as assisted living facilities, senior housing, public housing, housing for developmentally-disabled and those with other special needs. Food insecurity and other challenges affecting health also required coordination between public and assisted housing providers and public entities. A takeaway from the Pandemic is that overcrowded housing conditions are a major factor in spreading public health infections.

Post-Pandemic, mental health services, especially for youth, required more resources and prioritization. The City Council and the Mayor again allocated \$750,000 in FY2025 and FY2026, not from American Rescue Plan Act funds as in the past, but from both state opioid settlement funds and City budgetary funds towards a dedicated Youth/Mental Health fund. This grant program supports in-person programming for youth, some still struggling with the legacy of isolation caused by coronavirus. The Youth and Mental Health Activities fund seeks to connect youth with existing programs and offerings,

not to create new ones with large overhead. Community Development personnel and others served on an Advisory Board that reviewed funding requests. Outreach efforts for this fund were combined with those for CDBG public service applicants and marketed to existing CDBG subrecipients, including at every Community Affairs Advisory Board meeting. Based on consultation and feedback to the plan, issues of mental health received extraordinary priority in comparison to pre-COVID years.

Further coordination between these public and private entities is needed, in order to move the City forward, with outreach and services targeted to neighborhood events and public housing sites.

The Haverhill Police Department and the City continue to work with NFI and Elliot Community Services to provide additional resources for the growing frequency of mental health incidents.

The City has formally established a City Department of Public Health in response to the Pandemic, and aggressively promoted enhanced Code enforcement through both CDBG and City funds focused and integrated on health, sanitary and housing violations.

The City is working hand-in-hand with the Haverhill Housing Authority to return 4 units of affordable housing units at 335 Groveland Street and launch new units at the HHA's Hilldale Avenue projects, including a new and improved Head Start facility.

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

Through the Balance of State Continuum of Care (CoC), the City shares information, policy, data and best practices about treatment, care, programming, options and sheltering of homeless individuals and families. For example, thanks to guidance from the CoC, the City coordinates with the Haverhill Police Department, Haverhill High School and service providers such as Emmaus, Eliot Community Services and CAI on the Annual Homeless Count every January.

Homeless Management Information Systems (HMIS) have been better coordinated and improved by the CoC and its sub-recipients such as Emmaus, albeit at an expense. Coordinated Entry (CE) is run by Emmaus for the benefit of the entire region. HMIS/CE support leads to available beds, support services, family reunification, and better client tracking and outcomes. This system locally has been affected, but not overwhelmed, by the influx of asylum-seeking migrants, which has so greatly impacted other communities such as Methuen. Federal and State changes to these policies will free up some shelter capacity, which was previously overwhelmed statewide.

The City also participates in Emmaus-led monthly discussions about the City's unsheltered population, both from a policy and individual case management perspective. These 'Unsheltered Working Group' meetings continue to be valuable.

Another key focus for the CoC will be the housing of homeless veterans, with the new team at New England Center for Home and Veterans [NECHV] taking over the assets and operations of what was Veterans Northeast Outreach Center after a merger. Working with new partners at NECHV will be a priority in coming years, especially as former VNOC properties and programs are transferred. Keeping current veteran residents in these units (such as the Veterans Mansion on Cedar Street) or relocated to new affordable units will be a challenge and a priority.

The Balance of State CoC provides an opportunity, vehicle and forum for the City to learn of effective strategies, funding options, programs and regulations that can help transition homeless families to temporary and permanent housing more seamlessly. Among the priority focus areas include dealing with domestic violence victims, 'couch-surfing,' court-involved or transsexual youth and ex-convicts. Other concerns include housing of registered sex-offenders, substance abusers, immigrant families, resettled refugees, homeless veterans and mentally ill populations. Innovative and cooperative solutions are needed to deal with such issues in a time of constrained budgets, public stigma and parochial pressures against creating such housing. Some controversial new facilities are opening under Massachusetts' 'Dover Amendment,' which exempts educational or medical uses from local zoning. In these cases, such as on Kingsbury Avenue or Emerson Street, the quality of management of these facilities is crucial.

The City maintains a small emergency housing fund that provides first/last rental assistance for rent-paying tenants who lose their units due to fire or other catastrophes not of their causing. In cases of devastating fires or other tragic mishaps, some individuals and households end up in homeless shelters even though they are employed and paying regular rent, due to the lack of having adequate savings to provide a first and last to a new landlord when they are suddenly displaced.

The City continues to monitor the capacity and need for housing for homeless youth, foster kids, and unstably housed 'couch-surfing' youth. The Haverhill Public School's full-time dedicated McKinney liaison is a resource.

The City also gets good intelligence on homeless cases, individual needs and overall trends from the staff of the Homeless/Near Homeless Drop-In Center and Common Ground Ministries through participation in monthly meetings.

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

In Haverhill, Emmaus, Inc. directly manages Emergency Solutions Grant (ESG) funds for the community.

Joining the Balance of State CoC reduced Homeless Management Information Services (HMIS) challenges, workload and expenses for Emmaus, providing more funding for housing for the Greater Haverhill region.

Coordinated Entry (CE) is still being managed for the North Shore subregion by Emmaus, and the North Shore subregion retains its own borders for the purposes of homeless referrals. The BoS governance and other policies have been adopted by the former North Shore Continuum of Care (NSCoC) communities, along with performance standards, outcome evaluations, compliance monitoring, data quality and common definitions of homeless conditions. Emmaus gets monitored by the CoC separately from the City. The NSCoC's Regional Homeless Action Plan is still being used as a blueprint for how the region tackles homelessness.

Emmaus also successfully manages Rapid Rehousing funds and HOMEBase funds from the Commonwealth, although funds have run out for this program before the end of the budget year the last couple of years. Demand for these programs is only increasing during a time of fiscal uncertainty.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	EMMAUS
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth HOPWA Strategy Market Analysis Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Emmaus is the leading homeless agency in the city, operating the only overnight emergency housing shelter (Mitch's Place). Emmaus directly administers HUD funds such as Emergency Solutions Grants (ESG), HOPWA and State Rapid Rehousing funds. Emmaus serves as the Coordinated Entry (CE) contact for the Balance of State Continuum of Care Northeast Region. Emmaus hosts a monthly 'Unsheltered' meeting with various stakeholders including the City. Emmaus quarterback the Annual Homeless Point in Time (PIT) Count with the City. Anticipated outcomes include more shelter and services for the homeless (a Consolidated Plan goal), increased shelter capacity, enhanced Homeless Management Information System (HMIS) capacity, Rapid Rehousing Placements, coordination with the Red Cross and others after fires/emergencies, HomeBase funding, and a better understanding of unaccompanied youth and homeless families (as Emmaus operates a family shelter through DTA placement).
2	Agency/Group/Organization	Haverhill Housing Authority
	Agency/Group/Organization Type	Housing PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	HHA is the public housing authority for Haverhill but also Groveland, Georgetown and other communities. HHA's input was sought from its Director, Facilities Manager and Board Members in terms of housing issues in general, including issuance of Section 8 mobile housing vouchers, but also in terms of specific projects to add or more quickly renovate more HHA units, including 4 units at 335 Groveland Street and new units at its Hilldale projects. Community Development staff attend numerous HHA Board meetings every year to maintain cooperation and coordination between these separate but related public entities.

3	Agency/Group/Organization	COMMUNITY ACTION INC.
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	CAI is a leading contributor to the Plan, as the region's main anti-poverty organization. CAI is again a double recipient of CDBG funds in PY25 for its Heating Assistance and Homeless Drop-In Center programs. CAI works in close partnership with the City through its housing specialist(s). CAI provides input on affordable and fair housing, homelessness, poverty trends, education and training, Head Start/childcare, WIC, English for Speakers of Other Languages (ESOL), First-time Homebuyer and Credit counseling classes. CAI is an outreach partner for the City's Lead grant and operated MakeIT Haverhill. Expected outcomes include enhanced coordination with rental assistance and placements with landlords, smooth fiscal oversight of MakeIT Haverhill, and outreach as a leading partner in the HUD Lead Hazard Reduction Capacity Grant. The City will work with HHA on possible expansion of its Presidential Gardens housing complex and expansion/modernization of its Head Start facilities on Hilldale Avenue.

4	Agency/Group/Organization	SALVATION ARMY
	Agency/Group/Organization Type	Housing Services-Persons with Disabilities Services-homeless Services - Victims Regional organization Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Salvation Army serves a tremendous volume of low-income individuals, mostly walk-ins from the 01830 area code (Acre neighborhood, etc.) for their meals and food distribution offerings. The Salvation Army is a top CDBG subrecipient in PY25. Outcomes include improved food security and referrals/services/emergency assistance to the homeless as well as families in crisis. Salvation Army officials often provide intelligence from the 'front lines' in terms of poverty trends.
5	Agency/Group/Organization	BETHANY HOMES INC
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services-Health
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Bethany Community Services manages a great deal of downtown housing complexes and units for low-income elders on fixed incomes. They provide Plan input on elder and housing issues. Bethany is completed their 48-unit HOME and State-funded expansion of its 50-year old Merrivista housing complex in summer 2024. Bethany provides food and medical services to its residents, and Bethany will be a CDBG subrecipient in PY25 for these services. They are in the process of purchasing a building near City Hall as their next affordable senior housing project, which will be done in close coordination with the City.
6	Agency/Group/Organization	REBUILDING TOGETHER/GREATER HAVERHILL, INC.
	Agency/Group/Organization Type	Housing Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Rebuilding Together uses volunteers and donated contractor labor and materials to help mostly elderly and disabled low-income homeowners with housing repairs (usually smaller projects than HRCCP projects). CDBG funds are Rebuilding's primary revenue source along with private fundraising. Primary outcomes are the rehab of 6 dwellings with PY25 funds. They contribute to the Housing Rehabilitation focus of the Plan.
7	Agency/Group/Organization	Common Ground Cafe
	Agency/Group/Organization Type	Services-Persons with Disabilities Services-homeless Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Non-Homeless Special Needs Economic Development

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Common Ground Ministries has grown remarkably over the past decade into a mostly volunteer-staffed but professional organization that operates 365 days a year. They provide afternoon meals, socialization, clothing, furniture, ESOL and job training, a food pantry and shower and laundry facilities for the homeless and indigent of the community, taking all comers. Common Ground is a key part of a 24-hour triage of services for the homeless with the morning (CAI Drop In Center), afternoons and evenings (Mitch's Place). Common Ground improves hygiene and public health, along with counseling and check-ins for those on the streets or living in tents. Site of a community medical van stop, Common Ground provides input on homelessness, mental health, substance abuse, non-housing necessities and food security issues. They will be a PY25 CDBG subrecipient for their Community Feeding program, and utilized CDBG funds partially for the construction of a new elevator that opens up additional accessible program space on the upper floors at 194 Winter Street in the Lower Acre.
8	Agency/Group/Organization	Haverhill YMCA
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Persons with Disabilities Services-homeless Services-Health Services-Education Health Agency Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The YMCA is always a leading contributor to the Plan for youth, housing, childcare and food security issues to name a few. The Y coordinates the Early Learning Team of local childcare providers that uses public funds and coordinates best practices and waitlists for that system. The Y provides youth and teen services and afterschool enrichment programs and summer camps. The Y feeds an ever-increasing number of low-income school youth and their families, some with food from their innovative hydroponic Freight Farm at the Tilton Upper School. The Y will be an ARPA-funded Youth and Mental Health awardee this upcoming year, and will be a CDBG subrecipient for their Summer Nights program serving at-risk youth. With City support, the Y continues to actively advance plans for a new expanded and improved location elsewhere in the city, opening up its existing Winter Street location for a teen center and additional affordable housing. The Y is also a partner in the City's Lead Hazards Removal Capacity grant outreach efforts.
9	Agency/Group/Organization	St. James Parish
	Agency/Group/Organization Type	Services-homeless Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Non-Homeless Special Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This Roman Catholic church in the Lower Acre serves as a community anchor, especially in terms of outreach to the growing Latino population in the neighborhood. Along with Saint John the Baptist church in Riverside, Saint Gabriel's Parish (as it's been renamed) operates the Liz Murphy Open Hand Food Pantry, an important CDBG subrecipient. In addition, the parish's Saint Vincent DePaul chapter receives CDBG funds to provide emergency rent, utility and diaper assistance to the needy in crisis. The parish will be a double CDBG subrecipient again in PY25. The Parish and their volunteers provide quality input to the Plan in regard to poverty, non-housing needs and Acre conditions. The food pantry added physical accessibility with City CDBG funding assistance in PY24.
10	Agency/Group/Organization	Greater Haverhill Chamber of Commerce
	Agency/Group/Organization Type	Services-Employment Business and Civic Leaders Foundation
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Chamber has a new director interested in promoting downtown events, businesses and the rail station in its promotional role as an Amtrak Downeaster Stationmaster. The Chamber sponsors events to assist businesses, non-profits and drive volunteer connections in the community. They contributed to the Economic Development portion of the Plan. The Chamber is moving its office from Harbor Place to a walk-in storefront location on Washington Street.
11	Agency/Group/Organization	Somebody Cares New England
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services - Victims Neighborhood Organization

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This Mount Washington faith-based non-profit has also grown into a stabilizing force in this low-income area. They are a double CDBG subrecipient are ARPA grantee, operating a food distribution program every month, along with a growing youth and teen center called The Verge. Somebody Cares provides individual counseling and hosts numerous community events, including serving as a polling place for Ward 1, Precinct 1. SCNE provides valuable feedback to the Plan in terms of neighborhood issues, poverty, youth needs and non-housing necessities.
12	Agency/Group/Organization	Team Haverhill
	Agency/Group/Organization Type	Civic Leaders Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Economic Development Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Team Haverhill is a local civic group of volunteer residents interested in making Haverhill a better place to live, work and play. They provide feedback to the Plan through their annual Possible Dreams community visioning event each Spring, which generated possible policy ideas and public improvement projects. This group seeks to champion doable causes that government and volunteers can support, execute and maintain. Team Haverhill manages the increasingly successful Farmers Market on Bradford Common, and provides impetus to projects such as Gale Park renovation, downtown murals and cleanups, as well as public art projects, playground enhancements, and the Edible Avenue (spur extension of Riverside Park Connector Trail with edible plants and fruit bearing trees), etc.
13	Agency/Group/Organization	HAVERHILL POLICE DEPARTMENT
	Agency/Group/Organization Type	Services-Health Services - Victims Other government - Local Grantee Department
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Street Gang Prevention
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Haverhill Police Department is intimately involved with many of the homeless in the City, and participates actively in the monthly Unsheltered group calls and in the organization of the annual Homeless Point-in-Time count for HUD. The Department, which is involved in the Byrne, Shannon and other leveraging grant initiatives, contributes to the Plan on youth issues, gangs, and homeless issues.
14	Agency/Group/Organization	Mill Cities Community Investments
	Agency/Group/Organization Type	Housing Services - Housing Services-Education Service-Fair Housing Community Development Financial Institution Private Sector Banking / Financing

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Economic Development Market Analysis De-Leading
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Mill Cities Communities Investments is now known as Nectar and performs as the main lending/banking entity for homeowners utilizing MassHousing's 'Get the Lead Out' (GTLO) program. The Community Development Department serves as an agent for this program and works with Nectar to finance deals that get dwellings de-leaded. MCCI also provides critical funds to support microenterprises and many smaller businesses, especially Spanish-speaking entities, in conjunction with our Latino Business Outreach efforts. MCCI was consulted for the Plan in terms of economic development/small business support, lead paint, and housing issues. Outcomes for PY25 include outreach to at least 10 businesses and 2-3 GTLO de-leading projects.
15	Agency/Group/Organization	Merrimack Valley Workforce Investment Board
	Agency/Group/Organization Type	Services-Employment Other government - Local Regional organization Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	MassHIRE Merrimack Valley Workforce Board (MMVWB) is a private sector-led public board that oversees Department of Labor and other funding for the regional workforce system, which includes unemployment and job training through the local One-Stop Career Center. MMVWB oversees the MassHIRE centers in Lawrence and will be working to return a satellite center to Haverhill in 2026. MMVWB issued an updated regional labor blueprint in 2024 and MMVWB was also consulted regarding economic development, workforce and job training issues, business development and conditions, and youth and Title I (low-income) adults. MassHire serves employers and jobseekers alike, as unemployment creeps up in Haverhill and the region. Outcomes for PY25 include more youth placements and training, more job placements and closer relationships with Haverhill's leading employers. MassHIRE will have a group training contract with Haverhill Public Schools for the first time this year.
16	Agency/Group/Organization	Merrimack Valley Planning Commission
	Agency/Group/Organization Type	Regional organization Planning organization Community Development Financial Institution
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	MVPC is the regional planning agency that oversees transportation funding through the Merrimack Valley Metropolitan Planning Organization (MVMPO), economic planning with the federal Economic Development Administration (EDA), hazard mitigation planning through the Federal Emergency Management Agency (FEMA), brownfields assessment and remediation efforts with the Environmental Protection Agency (EPA) and other efforts/initiatives. MVPC provides a great deal of input, consultation and research for the Plan around transportation, public improvements, economic development (especially through the Comprehensive Economic Development Strategy [CEDS] process, housing strategy (through its recent update of the City and regional Housing Production Plan) and the city and regional Hazard Mitigation Plan. MVPC assists with MassWorks projects, Safe Streets planning, Census data and GIS mapping and data. MVPC provides small business support through its 'WeAreMV.com' website. Expected outcomes for PY25 include passage of the Housing Plan and regional solutions to common problems.
17	Agency/Group/Organization	Haverhill Department of Public Works
	Agency/Group/Organization Type	Other government - Local Grantee Department
	What section of the Plan was addressed by Consultation?	Public Improvements
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City's DPW manages most public improvement projects, including some funded through CDBG. DPW was consulted on the Plan in regard to Public Improvements, lead water pipe removal, park and tree work and other issues. American Rescue Plan funds will assume a great deal of infrastructure, paving and sidewalk work over the next year. PY25 public improvements include finishing up Zins Playground and possibly Washington Square upgrades.

18	Agency/Group/Organization	Haverhill Public Schools
	Agency/Group/Organization Type	Services-Children Services-Health Services-Education Other government - Local Grantee Department
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Haverhill Public Schools was particularly targeted for outreach in the development of this Plan, given the large numbers of impoverished and needy families with whom the HPS interacts. HPS staff, especially McKinney-Vento staff and administration at Gateway Academy, Consentino and Tilton schools, contributed to the plan on youth issues, food security, housing insecurity and attendance and other public services issues. HPS School will be a new grantee this year for multiple programs, reflecting a concerted effort to spread CDBG funds into the HPS system's reach. These PY25 CDBG programs include: Consentino School Family Pantry Program and its Student, Family and Community Engagement program. Consentino's Mindful Connections program leverages McKinney-Vento assistance to homeless students, and Gateway Academy's Food Pantry and Farm Stand will also be a subrecipient.
19	Agency/Group/Organization	Ruth's House
	Agency/Group/Organization Type	Services-Children Services-Health Services-Education Other government - Local Grantee Department
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Ruth's House is a thrift store and social services provider centrally located in Lafayette Square that assists families with free clothing and household goods as well as access to other resources and job training. They provide input to the Plan regarding non-housing needs and poverty. Ruth's House will be a PY25 subrecipient for their free clothing program for the needy.
20	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
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Sarah's Place is a non-profit elderly day health and habitation program that works to keep seniors in their homes, healthy, well-nourished and engaged. Sarah's Place operates near downtown elderly complexes and operates daily meals and activities for otherwise homebound seniors. They provided input to the Plan regarding elder needs and costs, and the non-housing necessities of this growing elder population. Sarah's Place is a leading CDBG subrecipient in PY25. This program saves substantial Medicaid funds by keeping seniors out of assisted living centers.
21	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

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Human Services Department includes the Council on Aging, Youth Recreation, Veterans Services, Commission on Disabilities, Meals on Wheels, Parks and Recreation and the revamped Public Health Department. The Human Services Department was consulted for this Plan regarding park improvements (Zins Playground, etc.), veterans needs, public health, emergency services and elder issues. The Citizens Center also hosted Resource Fairs for the community as well, which included various non-profits and City Departments, such as Lead Paint Prevention outreach.
22	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
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This City chartered volunteer led organization is committed to public beautification efforts, including administration of adopt-a-parks and increasingly-popular community/urban gardens. Brightside was consulted on neighborhood improvements, clearing vacant lots, trees and flower planting and gateway murals.
23	Agency/Group/Organization	Boys and Girls Club of Greater Haverhill
	Agency/Group/Organization Type	Services-Children Services-Health Services-Education
	What section of the Plan was addressed by Consultation?	Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Haverhill Boys and Girls Club is a leading provider of youth services and after-school programs, with many members from working class or low-income families, many of whom are minorities. The Club will be a CDBG Public Services subrecipient again in PY25, as well as a recipient of ARPA Youth and Mental Health program support. Located on Emerson Street in Downtown, the Club was consulted for the Plan in regard to youth issues, unaccompanied youth strategies, food security, anti-gang activities and improving reading, STEAM (Science, Technology, Engineering, Arts and Math) and academic performance. The Boys and Girls Club has won a procurement to purchase State land along Interstate 495 to create a new expanded and improved facility, which will be a goal for this Con Plan period.
24	Agency/Group/Organization	HAVERHILL PUBLIC LIBRARY
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-homeless Services-Education Other government - Local Grantee Department
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Haverhill Public Library hosts numerous community meetings, including the annual North Shore HOME Consortium public hearings. The Library is on the frontlines of digital equity efforts, and offers a respite for the homeless. They contributed to the Plan in terms of ESOL, homeless needs, and digital equity and access issues.
25	Agency/Group/Organization	OPEN HEARTS MINISTRIES INC
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services - Victims Neighborhood Organization

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homelessness Needs - Unaccompanied youth Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Open Hearts Ministries, operating out of the historic First Baptist Church in the Lower Acre/Highlands area, has long been an important subrecipient of CDBG funds. Open Hearts has provided services such as street outreach, free Sunday meals, delivery of prepared meals to Common Ground for the homeless, and other programs and referrals. They contribute to the Plan on homelessness issues and the struggles faced by meals programs. While selected for funding in PY25, Open Hearts unfortunately opted to close its doors due to an untenable strain on its volunteers and its finances. The City will work with Open Hearts to keep its kitchen facilities in use by other non-profits and to provide for its clients, many of whom will be assumed by Common Ground and Trinity Episcopal.
26	Agency/Group/Organization	Northeast Legal Aid
	Agency/Group/Organization Type	Services - Housing Services-Persons with Disabilities Services-Victims of Domestic Violence Services-Education Services-Employment Service-Fair Housing Services - Victims Regional organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	NLA provides free 'pro bono' legal assistance in civil matters for low-income residents. Cases generally involve housing matters such as evictions, foreclosure prevention, tenant/landlord disputes, utility shutoffs, etc. The agency also counsels small businesses and entrepreneurs and others on taxation issues, business incorporations and filings. This agency was consulted on the Plan with regards to housing issues, tenancy rights and fair housing. NLA operates a satellite office part-time out of the Citizens Center, utilizing American Rescue Plan Act (ARPA) funds.
27	Agency/Group/Organization	Urban Village Montessori, Inc. d/d/a Marigold Montessori
	Agency/Group/Organization Type	Services-Children Services-Education Services-Employment Child Welfare Agency
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Urban Village Montessori, also known as Marigold Montessori, operates an early education center out of the rear of Trinity Episcopal church in the Lower Acre. They are a leading member of the Early Learning Team, and they provide much input to the Plan on the needs of working families with young children, childcare and employment challenges for young, low-income families. Marigold will be a PY25 CDBG Subrecipient.
28	Agency/Group/Organization	Greater Haverhill Foundation
	Agency/Group/Organization Type	Housing Business Leaders Business and Civic Leaders Foundation
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Foundation, among other accomplishments, created the Ward Hill Business Park in the 1960s, along with revitalizing the Downtown riverfront with support of the Harbor Place Development and the Bradford Rail-Trail over the past decade. The Foundation was consulted on business and economic development issues, including the complex issue of adding more commercial/industrial space in the city after failure to be able to develop the former airfield north of Tilton's swamp due to endangered species concerns. The Foundation was also involved with the Plan on the strategic future of Harbor Place after the withdrawal of UMass-Lowell from the property.
30	Agency/Group/Organization	L'Arche Irenicon Boston North
	Agency/Group/Organization Type	Housing Services-Persons with Disabilities Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	L'Arche serves the residential, rehabilitation and employment needs of individuals with developmental disabilities. They have been a frequent recipient of HRCCP services and have affordable housing units at several group homes in the city. L'Arche ambitiously purchased the A-1 Deli building on Merrimack Street in Downtown this past year and L'Arche is converting this highly visible structure into a mixed-use restaurant and workforce training center staffed by its clients, with residences and classrooms above. This project is a top priority for community development in the coming years. L'Arche Boston North, which hosts the famous 'Longest Table' fundraiser downtown every summer by their downtown headquarters, contributed to the Plan on housing, downtown development and disability issues.
31	Agency/Group/Organization	Community Inroads
	Agency/Group/Organization Type	Services-Education

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Subrecipient Training
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Community Inroads is a non-profit serving other non-profits, assisting them with management, board representation and development, budgeting, time management, best practices and growth strategies. Community Inroads contributed to the Public Services section of the Plan, and were represented as a resource at many CAAB hearings and City non-profit forums. They seek a larger Haverhill presence.
32	Agency/Group/Organization	Merrimack Valley Chamber of Commerce
	Agency/Group/Organization Type	Regional organization Business Leaders Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Merrimack Valley Chamber of Commerce represents a broad swath of regional businesses and provided feedback to the Plan on Economic Development topics, workforce, energy, health care and State political forecasts. They hold a large Business Expo in Haverhill every year.
33	Agency/Group/Organization	MERRIMACK VALLEY HABITAT FOR HUMANITY
	Agency/Group/Organization Type	Housing Services - Housing Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Essex Habitat for Humanity is undertaking multiple projects in Haverhill, including a duplex at the end of Curtis Street and acquisition of a mansion to be converted into seven (7) affordable townhouse condominiums, both in the low-income Mount Washington neighborhood. These HOME-funded projects are increasing owner-occupancy and neighborhood stability in this area with the lowest owner-occupancy rates. Habitat is a trusted partner that provided Plan input on first-time homebuyers, housing and construction costs in this market and housing lotteries.
34	Agency/Group/Organization	All Saints Parish
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Health Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	All Saints Parish has been a bulwark in the Mount Washington neighborhood for over a century. The Parish operates many programs, including a food pantry. The parish's Saint Vincent DePaul chapter provides rent and utility assistance to those at risk of eviction or shutoff, and will be a CDBG Public Services sub recipient in PY25. All Saints was consulted on the Plan in terms of food security, Mount Washington neighborhood needs, poverty, housing and non-housing necessities for those who do not speak English fluently.

35	Agency/Group/Organization	YWCA
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-Health Services-Education Services - Victims Health Agency Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The YWCA of Greater Lawrence operates a center on Winter Street in Haverhill's Lower Acre with 10 Single Room Occupancy (SRO) units for women in crisis. The YWCA also provides childcare, after school programs and domestic violence prevention and trauma support. YWCA is a CDBG subrecipient in PY25 for youth summer enrichment, and will also receive ARPA funds from the City's Youth and Mental Health Activity fund. YWCA input to the Plan included issues such as the needs and challenges of abused women, single mothers, domestic violence, a growing number of homeless women and childcare needs.
36	Agency/Group/Organization	NFI MA
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Health Services-Education Services - Victims Child Welfare Agency Publicly Funded Institution/System of Care

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs HOPWA Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	

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

No feedback was ignored or dismissed without any consideration.

Seemingly every year there are multiple requests for capital funds or general fundraising campaigns that cannot be accommodated for eligibility or budgetary reasons. Some of these capital requests are for higher-income areas away from the CDBG Target Area. In these cases, requestors are told of ineligibility, prior practices, policies and procedures, and/or budgetary constraints.

Given the \$38 million infusion of American Rescue Plan (ARP) funds into Haverhill, many agencies were directed to seek those resources first instead of CDBG. However, no new projects are allowed with ARPA funds which are expiring for good at the end of 2026.

There are many youth-serving applicant organizations for the Youth and Mental Health Activity fund who may or may not be a good fit for CDBG. Sports leagues, for example, are not a good match for CDBG usually, as opposed to youth serving organizations.

Four (4) CDBG Public Service applicants were denied funding due to Community Affairs Advisory Board (CAAB) rankings and budget constraints. Likewise, some requests for Public Improvement projects will have to wait until next year or future years depending upon Congressional funding.

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

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

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Narrative

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PR-15 Citizen Participation - 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation

Summarize citizen participation process and how it impacted goal-setting

There were multiple opportunities for the public to provide comment, feedback and guidance on the development of the Consolidated Plan and Annual Plan for the Community Development Block Grant (CDBG).

The process commences with the priorities of the Mayor herself and what she sees as glaring needs in the community. Other elected officials also provide input.

Multiple informal meetings are held with citizen activists and neighborhood groups. Critical feedback was provided by the Haverhill Latino Coalition, the Haverhill Landlords Guild, the Haverhill Housing Authority Board, staff and residents, among others.

Civic group Team Haverhill's annual 'Possible Dreams' event always provides important goal-setting and input.

Other City Department Heads also provide important feedback.

The citizen participation process is iterative and long-lasting, the result of constant feedback and listening.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Newspaper Ad	Non-targeted/broad community	A newspaper advertisement was placed in the EAGLE-TRIBUNE (periodical with largest readership in the city) on July 17, 2025. Public comments were due by August 15, 2025. A copy of this ad is an official Attachment to this report.	Two comments were received- one relative to CDBG funding for childcare services for low-income families; one comment was relative to funding for non-profits that operate mostly through crowd sourcing online.	One public service activity will include funding childcare for low-income working families; the other non-profit will be invited to participate in next year's Public Services funding round and was made aware of eligibility requirements	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Public Meeting	potential CDBG subrecipients	A Technical Assistance workshop was held at Haverhill City Hall on February 12, 2025 from 4PM-6PM for any entity seeking to understand the priorities of the Consolidated Plan and how to apply for CDBG Public Services funds.			

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Public Hearing	CDBG funding applicants	<p>The Community Affairs Advisory Board (CAAB) met in public sessions throughout the month of April on April 9, 14, 22, 24 and 29. All hearings started at 6:00PM. These were opportunities to review ConPlan and CDBG priorities and to interview Public Service funding requests of 30 different programs from 25 different non-profit entities. Each applicant was provided up to 20 minutes to make a funding presentation and to answer questions.</p>			

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Public Hearing	Non-targeted/broad community	The Haverhill City Council held a formal Public Hearing on the Annual CDBG Resolution on June 24, 2025 at Haverhill City Hall in the City Council Chambers.	The Haverhill City Council authorized the Mayor to submit the Annual Plan for the CDBG program.		

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)
6	Public Hearing	Non-targeted/broad community affordable housing providers	A joint Public Hearing was held with the North Shore HOME Consortium consultants to solicit public comment on the Consortium and the City's proposed Consolidated Plan priorities.	There were comments about the uncertainty of federal funding, the need for additional affordable housing, and the rising costs associated with constructing housing. Also, there were discussions about the need for more affordable homeownership opportunities in Haverhill, which may be atypical from the rest of the North Shore region. The City's housing and community development needs were also discussed.	The North Shore HOME Consortium still does not prioritize homeownership amongst its affordable housing priorities.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
7	Public Meeting	Minorities Haverhill non-profits and subrecipients	On September 26, a community-wide non-profit meeting was held at Haverhill City Hall Room #301 to discuss community needs, challenges faced by non-profits, and trends in the community. This meeting was mostly a listening session, but it provided an opportunity to comment on Con Plan and community development issues and priorities.			

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
8	Public Hearing	Residents of Public and Assisted Housing	<p>On December 19, 2024, the Haverhill Housing Authority hosted a Public Hearing on its proposed Annual Plan for FY2026 at its Kennedy Circle senior public housing complex in Riverside. The City's Community Development Department was also invited to provide an overview of the ConPlan process to HHA residents in attendance and solicited feedback as to community needs, especially as concerns elderly residents of public housing.</p>	<p>Many expressed concerns about housing conditions, the cost of living and transportation shortages. Other Kennedy Circle residents were appreciative of the City's prior investment in upgrading laundry capacity at the complex.</p>		

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
9	Public Meeting	Non-targeted/broad community Residents of Public and Assisted Housing affordable housing providers	On February 18, 2025 at the Haverhill Public Library, the North Shore HOME Consortium, in conjunction with the City of Haverhill, held a community meeting to discuss and take feedback for its North Shore Housing Needs Assessment. In addition to feedback on housing, various Consolidated Plan concerns were aired.	There were comments regarding housing cost and availability, offering affordable homeownership opportunities, and downtown development.		

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

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

Data sources for this section include Census Data, including the American Community Survey (ACS) and other government data. In addition, anecdotal information, zoning research, MassHousing data, and the Community Development Department's own independent research are also used to estimate the projected housing needs of the community. During the development of this ConPlan, the City also participated in an update of its Five-Year Housing Production Plan with the Merrimack Valley Planning Commission as well as the Merrimack Valley Workforce Board's Labor Market update.

This needs assessment points to the necessity for additional and enhanced First-Time Homebuyer Assistance programs to address homeownership and affordability concerns. Access to the American Dream is out of reach for many local residents, with significant socioeconomic results.

The continuing prioritization of housing rehabilitation to address the community's largely century-old housing stock is also justified by these figures and this assessment. To this day, a slight majority (just over 50%) of the City's housing stock was constructed during the city's shoe manufacturing heyday from 1880-1940.

There may be a need to consider rental rehabilitation programs over the next 5 years, based upon data found in this assessment as well. CDBG housing rehabilitation efforts are generally limited to owner-occupants, which neglects a vast swath of problematic housing owned by landlords who may not have the resources to maintain upkeep on their units.

The needs reflected in this assessment demonstrate why the city will need to continue to develop a range of affordable housing for an increasingly diverse public comprised of differing subsets of people. This is reflected in the 2018-2023 Housing Plan as well as the updated 2025-2029 Housing Plan.

NA-10 Housing Needs Assessment - 24 CFR 91.405, 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	62,080	63,785	3%
Households	23,780	24,610	3%
Median Income	\$60,888.00	\$69,237.00	14%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *					
Small Family Households *					
Large Family Households *					
Household contains at least one person 62-74 years of age					
Household contains at least one person age 75 or older					
Households with one or more children 6 years old or younger *					

Table 6 - Total Households Table

Data Source: 2016-2020 CHAS

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing – Lacking complete plumbing or kitchen facilities										
Severely Overcrowded – With >1.51 people per room (and complete kitchen and plumbing)										
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)										
Housing cost burden greater than 50% of income (and none of the above problems)										
Housing cost burden greater than 30% of income (and none of the above problems)										
Zero/negative Income (and none of the above problems)										

Table 7 – Housing Problems Table

Data 2016-2020 CHAS
Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems										
Having none of four housing problems										
Household has negative income, but none of the other housing problems										

Table 8 – Housing Problems 2

Data 2016-2020 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related								
Large Related								
Elderly								
Other								
Total need by income								

Table 9 – Cost Burden > 30%

Data 2016-2020 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related								
Large Related								
Elderly								
Other								
Total need by income								

Table 10 – Cost Burden > 50%

Data 2016-2020 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households										
Multiple, unrelated family households										
Other, non-family households										
Total need by income										

Table 11 – Crowding Information - 1/2

Data 2016-2020 CHAS
Source:

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

Table 12 – Crowding Information – 2/2

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

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

What are the most common housing problems?

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

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

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

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

Discussion

NA-15 Disproportionately Greater Need: Housing Problems - 91.405, 91.205

(b)(2)

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

Introduction

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,185	855	0
White	2,090	640	0
Black / African American	95	15	0
Asian	0	20	0
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	915	180	0

Table 13 - Disproportionately Greater Need 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

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

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,720	675	0
White	1,610	535	0
Black / African American	120	0	0
Asian	0	25	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	840	110	0

Table 14 - Disproportionately Greater Need 30 - 50% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

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

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,705	2,945	0
White	1,125	2,495	0
Black / African American	50	50	0
Asian	20	10	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	480	315	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

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

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	580	2,155	0
White	550	1,365	0
Black / African American	4	65	0
Asian	0	4	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	25	675	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

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

Discussion

NA-20 Disproportionately Greater Need: Severe Housing Problems - 91.405, 91.205 (b)(2)

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

Introduction

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,555	1,485	0
White	1,690	1,040	0
Black / African American	55	60	0
Asian	0	20	0
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	730	370	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

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

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,410	1,990	0
White	890	1,245	0
Black / African American	65	55	0
Asian	0	25	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	445	505	0

Table 18 – Severe Housing Problems 30 - 50% AMI

*The four severe housing problems are:

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

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	380	4,275	0
White	225	3,395	0
Black / African American	0	105	0
Asian	0	30	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	130	665	0

Table 19 – Severe Housing Problems 50 - 80% AMI

*The four severe housing problems are:

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

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	115	2,620	0
White	90	1,820	0
Black / African American	0	70	0
Asian	0	4	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	20	680	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

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

Discussion

NA-25 Disproportionately Greater Need: Housing Cost Burdens - 91.405, 91.205 (b)(2)

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

Introduction

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	15,875	4,460	4,135	150
White	12,870	3,000	2,730	120
Black / African American	310	165	120	0
Asian	185	55	0	20
American Indian, Alaska Native	0	0	10	0
Pacific Islander	0	0	0	0
Hispanic	2,205	1,035	1,195	10

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

Discussion

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

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

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

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

NA-35 Public Housing - 91.405, 91.205 (b)

Introduction

Totals in Use

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

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

Data Source: PIC (PIH Information Center)

Race of Residents

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

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

Table 23 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

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

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

Table 24 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?

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

Discussion

NA-40 Homeless Needs Assessment - 91.405, 91.205 (c)

Introduction:

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

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
Ethnicity:	Sheltered:	Unsheltered (optional)

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

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

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Discussion:

NA-45 Non-Homeless Special Needs Assessment - 91.405, 91.205 (b,d)

Introduction

Describe the characteristics of special needs populations in your community:

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

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

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

Discussion:

NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

One of the distinct points of feedback that emanated from the Consolidated Planning period was the need to make more non-public facilities that serve the needy, indigent and homeless more publicly accessible and resilient. This includes adding equipment as well as ramps, lifts/elevators and doorways that meet the standards of the Americans with Disabilities Act (ADA) to many challenging facilities operated by Haverhill's non-profits, often the 'front lines' for assisting the City's low-moderate income residents. These non-profit agencies would not be able to afford improvements to this heavily utilized infrastructure any time soon. This Plan attempts to provide assistance with these, in essence, public facilities, although not actually government-owned property. Efforts to build in resiliency to the city's social safety net infrastructure also continues. The likelihood of a climate change-induced natural disaster is higher than ever. Having emergency power and capacity during a crisis is necessary, so it is critical that food pantries and other agencies can operate during such a crisis.

Meanwhile, the City's Capital budget details a 'laundry list' of capital needs, especially in the wake of the disinvestment mandated by the Hale Hospital debt crisis, the largest debt ever assumed by a Massachusetts municipality. This debt load prevented the City from addressing certain critical infrastructure needs, including certain schools, fire stations, public works facilities, signage, vehicles, parks, playgrounds and even City Hall and the animal shelter. At the same time, the City's aging water and sewer infrastructure, some of it over a century old, is in need of replacement. These demands have strained the City's financial limits as the City attempts to play 'catch-up.'

Various technology (IT) and related security upgrades are also being made as they must. Some of the City's upcoming focus on public facilities will be driven by the city's recent digital equity efforts, identifying areas and neighborhoods where access to broadband and internet is limited or spotty.

However, the failing Basiliere Bridge over the Merrimack River, connecting Bradford and Haverhill on Route 125 remains the largest unmet capital need. This project, bid at over \$250 million, will be one of the most arduous for the city's residents, occurring during this upcoming 5-year ConPlan period. Dams in the city-- including the private Stevens Street mill dam of the Little River by Lafayette Square-- also loom as pricy concerns.

CDBG investments over the past decade, along with other state grants such as Parkland Acquisitions and Renovations for Communities (PARC) and Gateway Cities Parks Program grants, have allowed for re-investment into many dilapidated or underutilized inner-city Target Area parks and playgrounds, to great effect. This work continues with this Plan.

How were these needs determined?

The City's Capital Plan starts with ideas and requests generated from Department Heads and in response to requests compiled by the City's 3-1-1 constituent service system. These requests are discussed with the Haverhill City Council. The City has made strides to have a more streamlined capital list and capital budgeting system.

The CDD Director also participates in the development of the Open Space and Recreation Plan (OSRP), which includes an extensive survey across the community of various needs for open space, parks and community places.

Describe the jurisdiction's need for Public Improvements:

Capital plan

How were these needs determined?

Community results

Positively, increased State aid for roadways (through the Chapter 90 program), participation in new programs such as Complete Streets and Safe Routes to School, and Department of Transportation (MassDOT) projects through the Merrimack Valley Transportation Improvement Program (TIP), such as Route 97, 125 and 108 improvements, have allowed for greater road, rail and bridge work in the city. The State has listened to Gateway Cities and created more grant programs to help municipalities undertake design and planning efforts in order to make more projects 'shovel-ready' for public construction funds.

Describe the jurisdiction's need for Public Services:

Due in large part to the exceeding demands and high costs of housing, there has been a growing and potentially unsustainable demand on other necessities, such as food, heat, clothing, medicine, furniture etc.

The Community Affairs Advisory Board (CAAB) provides a keen 'ear to the ground' for the need for certain public services. Needs are diversifying, including items such as enrichment opportunities, legal assistance, even overdose-reducing drugs.

How were these needs determined?

The process of determining the annual CDBG Public Services commitments is designed to generate maximum public interaction and feedback.

The CAAB conducts public hearings to interview each application for CDBG funding, with a goal of understanding community needs. The CAAB has recently organized these hearings around particular subject groups (such as homeless or youth needs) in order to conduct a 'deeper' dive into these policy areas.

Community surveys and observation tools are also key to determining these needs. The City gleans information for whatever community surveys are being conducted, including Community Action, Inc.'s community needs survey, which generated over 800 responses, and the Haverhill Youth Needs survey, which generated over 550 responses,

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

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

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

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

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

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

MA-10 Housing Market Analysis: Number of Housing Units - 91,410, 91.210(a)&(b)(2)

Introduction

All residential properties by number of units

Property Type	Number	%
1-unit detached structure		
1-unit, attached structure		
2-4 units		
5-19 units		
20 or more units		
Mobile Home, boat, RV, van, etc.		
Total		

Table 25 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom				
1 bedroom				
2 bedrooms				
3 or more bedrooms				

Table 26 – Unit Size by Tenure

Data Source: 2016-2020 ACS

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

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

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

Describe the need for specific types of housing:

Discussion

MA-15 Housing Market Analysis: Cost of Housing - 91.410, 91.210(a)

Introduction

Cost of Housing

Table 27 – Cost of Housing

Rent Paid	Number	%
Less than \$500		
\$500-999		
\$1,000-1,499		
\$1,500-1,999		
\$2,000 or more		

Table 28 - Rent Paid

Data Source: 2016-2020 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI		No Data
50% HAMFI		
80% HAMFI		
100% HAMFI	No Data	

Table 29 – Housing Affordability

Data Source: 2016-2020 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent					
High HOME Rent					
Low HOME Rent					

Table 30 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

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

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

Discussion

MA-20 Housing Market Analysis: Condition of Housing - 91.410, 91.210(a)

Introduction

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition				
With two selected Conditions				
With three selected Conditions				
With four selected Conditions				
No selected Conditions				
Total				

Table 31 - Condition of Units

Data Source: 2016-2020 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later				
1980-1999				
1950-1979				
Before 1950				
Total				

Table 32 – Year Unit Built

Data Source: 2016-2020 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980.				
Housing units built before 1980 with children present				

Table 33 – Risk of Lead-Based Paint

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

Vacant Units

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

Table 34 - Vacant Units

Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing.

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Estimate the number of housing units within the jurisdiction that are occupied by low or moderate income families that contain lead-based paint hazards. 91.205(e), 91.405

Discussion

MA-25 Public And Assisted Housing - 91.410, 91.210(b)

Introduction

Totals Number of Units

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Total	Project -based	Tenant -based	Vouchers		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units/vouchers available									
# of accessible units									

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

Table 35 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

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

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 36 - Public Housing Condition

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

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

Discussion:

MA-30 Homeless Facilities and Services - 91.410, 91.210(c)

Introduction

Facilities Targeted to Homeless Persons

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

Table 37 - Facilities Targeted to Homeless Persons

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

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

MA-35 Special Needs Facilities and Services - 91.410, 91.210(d)

Introduction

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

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

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

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

MA-40 Barriers to Affordable Housing - 91.410, 91.210(e)

Describe any negative effects of public policies on affordable housing and residential investment

MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

Introduction

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction					
Arts, Entertainment, Accommodations					
Construction					
Education and Health Care Services					
Finance, Insurance, and Real Estate					
Information					
Manufacturing					
Other Services					
Professional, Scientific, Management Services					
Public Administration					
Retail Trade					
Transportation & Warehousing					
Wholesale Trade					
Grand Total					

Table 38 - Business Activity

Data Source: 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force
Civilian Employed Population 16 years and over
Unemployment Rate
Unemployment Rate for Ages 16-24
Unemployment Rate for Ages 25-65

Table 39 - Labor Force

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	
Farming, fisheries and forestry occupations	
Service	
Sales and office	
Construction, extraction, maintenance and repair	
Production, transportation and material moving	

Table 40 – Occupations by Sector

Data Source: 2016-2020 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes		
30-59 Minutes		
60 or More Minutes		
Total		

Table 41 - Travel Time

Data Source: 2016-2020 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate			
High school graduate (includes equivalency)			
Some college or Associate's degree			
Bachelor's degree or higher			

Table 42 - Educational Attainment by Employment Status

Data Source: 2016-2020 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade					
9th to 12th grade, no diploma					
High school graduate, GED, or alternative					
Some college, no degree					
Associate's degree					
Bachelor's degree					
Graduate or professional degree					

Table 43 - Educational Attainment by Age

Data Source: 2016-2020 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	
High school graduate (includes equivalency)	
Some college or Associate's degree	
Bachelor's degree	
Graduate or professional degree	

Table 44 – Median Earnings in the Past 12 Months

Data Source: 2016-2020 ACS

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

Describe the workforce and infrastructure needs of the business community:

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

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

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

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

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

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Discussion

MA-50 Needs and Market Analysis Discussion

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

There are several populations which are more affected by multiple housing problems than others, particularly: renters; owners with extremely low incomes; the elderly population; and individuals with disabilities. Concentration means a higher than average composition of a particular subgroup.

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

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

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

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

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

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

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

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

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

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

Are there any community assets in these areas/neighborhoods?

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

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

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

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

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

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

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

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

Are there other strategic opportunities in any of these areas?

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

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

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

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

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

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

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

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

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The 2025-2029 Consolidated Plan (ConPlan) was produced during a period of unprecedented fiscal and political turmoil at the federal level, with the ongoing survival of the Community Development Block Grant (CDBG) program very much in doubt. This made long-term planning extraordinarily challenging.

This ConPlan is also the first after former Mayor Jim Fiorentini's historic twenty-year run in office, being succeeded by another historic figure, the City's first female mayor, Melinda Barrett. This is also the first ConPlan since the Coronavirus Pandemic, which claimed well over 110 lives in Haverhill and affected community development activities significantly throughout the last 5 years. Not only did the City expend five years' worth of CDBG funds since 2020, but the City fully and successfully expended over \$1.2 million in CDBG funds from the CARES Act (CDBG-CV) to prevent, prepare and respond to coronavirus.

After a notable population boom in the 2010s, Haverhill as a city and Massachusetts as a state both experienced slowing growth as the 2020s began, largely driven by an exploding housing affordability crisis and other COVID-related inflationary pressures. Haverhill's population slightly decreased in 2021 and 2022, which marked the first population decreases in over 4 decades, back when Haverhill experienced a harrowing post-industrial decline. This population decline was much different, not fueled by residents fleeing the city but rather many choosing or being forced to live elsewhere because they could no longer afford to live here, despite substantial quality of life upgrades since the late 1970s-early 1980s. With over one-half of Haverhill renters officially cost-burdened, a tremendous strain is placed upon social service agencies providing food, heat, and other necessities.

This strategic plan requires flexibility moving forward in very uncertain times, with rapid technological changes from AI and other innovations to a dynamic economic upheaval and shifting geopolitics.

SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

Geographic Area

Table 45 - Geographic Priority Areas

1	Area Name:	CDBG TARGET AREA
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	

	<p>Identify the neighborhood boundaries for this target area.</p>	<p>The Community Development Target Area for the City of Haverhill has shifted over time, as poverty seems to have moved south-westward in Haverhill over the past few decades. Also, it would appear that COVID-19 pandemic affected incomes in more traditionally affluent Bradford/Ward Hill area of the city than in times past.</p> <p>For the 2025-2029 Consolidated Plan period, the Target Area includes the following neighborhoods:</p> <ul style="list-style-type: none"> -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. This area is also a transit-oriented district and State-designated cultural district. -Mount Washington- this is the most impoverished neighborhood in the city, featuring the highest minority concentration, being more than 50% Hispanic/Latino. It is located just west of Downtown on a notable hill, bounded by the Boston and Main/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 community. -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 for the first time ever. 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. -Hilldale/Broadway area- this area includes the neighborhood(s) between Broadway north and east of
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	<p>Mount Washington and extending east along Hilldale Avenue to the underutilized Little River, Haverhill's second largest waterway after the mighty Merrimack. Again, Interstate 495 forms a boundary for this Target Area.</p> <p>-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. Bradford, once its own town, is the area of Haverhill on the south side of the Merrimack River.</p> <p>-Highlands neighborhood (partial)-</p> <p>-River Street</p> <p>-Ward Hill- this southwest corner of the City is a new entrant as a Target Area</p> <p>-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.</p>
<p>Include specific housing and commercial characteristics of this target area.</p>	<p>The CDBG Target Area includes the vast majority of the city's multi-housing stock, although it also includes many smaller single-family dwellings as well. To this day, a majority (51%) of Haverhill's housing stock was built during the Industrial Revolution and the heyday of the city's shoe manufacturing era (from 1880-1920). Many of the newer developments in the Target Area are townhouse style duplexes, triplexes and garden-style condominium complexes. Given the age of the housing stock in the Target Area, the need to maintain this housing stock remains paramount.</p>
<p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p>	

	<p>Identify the needs in this target area.</p>	<p>This Consolidated Plan seeks to target, direct and prioritize precious federal resources onto the areas of greatest need in the city, which includes areas of chronic disinvestment, loss of industrial base, and entrenched and/or multigenerational poverty. This also includes neighborhoods with high minority concentration such as the Lower Acre and Mount Washington, which are borderline minority-majority neighborhoods with approximately 50% Hispanic/Latino populations.</p> <p>The CDBG Target Area for this ConPlan period includes primarily the inner core of the community. This area developed during the Industrial Revolution around Haverhill's former shoemaking empire, either as factories or nearby congregated housing for its workforce which forged working-class neighborhoods ringing Downtown with their own identities. These neighborhoods which constitute much of the Target Area include the Highlands, Lower Acre, Hilldale/Broadway area, Mount Washington and Lower Bradford.</p> <p>Recent demographic changes and a high volume of rentals in the North Avenue state line area as well as Ward Hill have added these non-traditional areas to the Target Area mix. This dynamic is largely attributed to rising rental housing costs, which have sapped financial resources for many, increasing the proportion of low-moderate income residents in these sections of the city. More than half of Haverhill's renters are cost-burdened, spending more than 30% of their income on housing. Areas such as upper North Avenue and Ward Hill with a preponderance of rental complexes are therefore becoming more than 51% low-moderate areas and thus added to the Target Area composition.</p>
	<p>What are the opportunities for improvement in this target area?</p>	
	<p>Are there barriers to improvement in this target area?</p>	
	<p>Area Name:</p>	<p>Lower Acre NRSA</p>

2	Area Type:	Strategy area
	Other Target Area Description:	
	HUD Approval Date:	9/30/2015
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The Lower Acre is a densely populated and heavily built-out neighborhood just north of Downtown Haverhill. This neighborhood is defined and bordered by Main Street (Route 125) on the eastern end, Bailey Boulevard and Route 97 on the southern end, the Little River and the Boston and Maine/Amtrak Downeaster Railroad tracks on the western end. The 'numbered aves' are symbolic of the Acre's geography. For the purposes of this Strategy Area, 8th Avenue will form the northern limits of the district.
	Include specific housing and commercial characteristics of this target area.	This neighborhood is densely populated and heavily built out, primarily residential. However, within the district's boundaries (defined above), there is small-scale retail and commercial activity, much of it along Winter and White Streets, as well as in Lafayette Square on the western periphery and Main Street on the eastern periphery of the District. Most of the housing structures are over 100 years old. Less than 30% of the homes in this area are owner-occupied, compared with 64% citywide. 43% of the housing units are 2- or 3-family units, with less than 25% being single-family dwellings. More than 50% of the housing stock in this neighborhood has deficiencies that could negatively affect the safety and/or health of residents. This area was famously built and inhabited originally by Irish shoe mill workers and is now multi-ethnically diverse.

	<p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p>	<p>The idea of NRSA district originated back in 2009 when the Merrimack Valley Planning Commission (MVPC) authored an analysis of the Lower Acre through a trail State program called Gateway. The resulting report highlighted the need for various investments and areas of focus.</p>
	<p>Identify the needs in this target area.</p>	<p>Green space and parkland are minimal. Traffic and speeding have been cited as a concern in community feedback sessions.</p>
	<p>What are the opportunities for improvement in this target area?</p>	<p>Additional housing rehabilitation and owner-occupancy Support of Latino and Spanish-speaking businesses</p>
	<p>Are there barriers to improvement in this target area?</p>	<p>The paucity of available land is an apparent limiting factor on new development. Much development requires either in-fill or clearance.</p>
<p>3</p>	<p>Area Name:</p>	<p>Mount Washington NRSA</p>
	<p>Area Type:</p>	<p>Strategy area</p>
	<p>Other Target Area Description:</p>	
	<p>HUD Approval Date:</p>	<p>7/1/2020</p>
	<p>% of Low/ Mod:</p>	
	<p>Revital Type:</p>	
	<p>Other Revital Description:</p>	
	<p>Identify the neighborhood boundaries for this target area.</p>	<p>The Mount Washington neighborhood is defined as the area on the hill bordered on the east by the Boston & Maine/Amtrak Downeaster railroad tracks that run through the western edge of Downtown Haverhill, north of River Street and the Merrimack River (Route 110/113) and south of Broadway/Route 97. It rises above Downtown and Lafayette Square on a steep hill. The western edge of Mount Washington is not as defined an area, but is often associated with Lowell Avenue or Interstate 495. For the purposes of the NRSA and clarity, I-495 will serve as the western boundary.</p> <p>Much of Mount Washington is in Census Tract 2608 which is designated as an Opportunity Zone.</p>

Include specific housing and commercial characteristics of this target area.	<p>Mt. Washington has a high number of vacant, abandoned, foreclosed and poorly maintained properties. The neighborhood has the city's lowest level of owner-occupied units -- about 30% compared to 70% city-wide. Much of the housing stock in this area was built between 1890 and 1920 to accommodate the large number of immigrant millworkers during Haverhill's shoemaking glory days. There are a significant number of multifamily dwellings, usually built for two or three family deckers. Mount Washington remains an immigrant community to this day, and the upkeep of the aging housing stock is a huge concern. This is also the area having the highest number of housing code violations and the greatest number of absentee landlords.</p> <p>The other notable characteristic of this area is the lack of commercial activity and relative isolation of such a densely settled area. It can be considered a 'food desert,' although local bodegas do great business. The lack of banking resources and ATMs is notable. Many former commercial storefronts have been converted over the last 30 years to low-end housing units. Retail options are few. There is a large bakery, some small industry, a deli, a few stores and a few non-profits operating here. Busy River Street, which connects to I-495, itself is a hodgepodge of residences, commercial and retail operations and industry. More economic activity is clearly needed in this area.</p>
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<p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p>	<p>It was requested by many citizens that the chronically disinvested Mount Washington neighborhood receive special attention from CDBG and other public resources. This is due in large part to the spotlight shone on this neighborhood by the Mount Washington Alliance, an organization that emerged from a Working Cities Grant from the Federal Reserve Bank of Boston. Mt. Washington Alliance works to close the social and economic “opportunity gap” between the Mt. Washington neighborhood and the rest of the Haverhill community, with initiatives to improve employment, education, and an array of neighborhood conditions including housing, health, and safety. Resident leadership plays a prominent role in shaping and evaluating the work of this Alliance. Mt. Washington Alliance comprises residents, businesses, non-profit organizations, faith communities, government entities, and multiple anchor institutions including higher education, health care, and public schools. Community Action, Inc. (CAI), the region’s Federally designated anti-poverty agency, leads the initiative, with over 50 years of extensive experience leading cross-sector partnerships. The Alliance convenes stakeholders and coordinates data collection around key measures and indicators.</p> <p>Several public meetings were held in the Mount Washington neighborhood, including meetings to discuss neighborhood issues in which the desire for more investment in terms of housing, services and public improvements took place. This inspired the Mayor and City staff to seek additional tools to address these myriad issues, including establishing an NRSA for Mount Washington.</p>
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	Identify the needs in this target area.	<p>65% of the population of Mount Washington falls within low-to-moderate income guidelines, with females heading 21% of households. Using census tract 2608 as a proxy for Mt. Washington, we can see that neighborhood households' incomes have been falling behind since 1990. Accounting for inflation, the median income in Mt. Washington in 2013 was \$39,826, only 82% of the 1990 figure.</p> <p>Mt. Washington has the lowest home-ownership rate, the highest crime rate, and the highest unemployment rate in the city. Few jobs are available to residents within walking distance; bus schedules limit employment opportunities outside the neighborhood, especially for second and third shift jobs; almost no social service or healthcare providers are located inside the neighborhood, except for Veterans housing; and retail options in the heart of the neighborhood are limited. The neighborhood's Tilton Elementary School has a "high need" population: 61.9% of students are economically disadvantaged; 18% are students with disabilities; 12% are English language learners; and many students are hindered by chronic absenteeism often exacerbated by housing instability.</p> <p>Over the past decade, Mt. Washington (about 12% of the city's population) has averages about a quarter of the city's opioid overdoses. Mt. Washington has a notably lower voter turnout than average for Haverhill (48% of registered voters in Mt. Washington vs. 55% for the city as a whole); even more significantly, Mt. Washington residents are registered to vote at about 65% of the rate for the city as a whole, and about 22% of the rate for the city's highest 5 registration precincts. And finally, residents express a clear lack of resident confidence in city services and public safety.</p>
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	<p>What are the opportunities for improvement in this target area?</p>	<p>There are numerous opportunities for improvement in Mount Washington, many of which are already underway and worthy of support. These include:</p> <ul style="list-style-type: none"> Educational gains-- absenteeism-- parental and civic engagement Owner-occupancy Recreational amenities workforce development
	<p>Are there barriers to improvement in this target area?</p>	<p>There are several barriers to improvement in this target area</p> <ul style="list-style-type: none"> Public perception- Crime, especially Drug Trade and Gang Activity Language barriers Lack of sense of community Lack of owner-occupancy Transportation

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

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

This Plan includes creation of two Neighborhood Revitalization Strategy Areas in the most impoverished and chronically disinvested area in the city, the Lower Acre and Mount Washington neighborhoods.

SP-25 Priority Needs - 91.415, 91.215(a)(2)

Priority Needs

Table 46 – Priority Needs Summary

1	Priority Need Name	Maintain, Preserve and Improve Housing Stock
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Individuals Families with Children veterans Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	Geographic Areas	CDBG TARGET AREA Lower Acre NRSA
	Affected	Mount Washington NRSA
	Associated Goals	Maintain Housing Stock Stabilize Neighborhoods + Increase Owner-Occupancy

	<p>Description</p> <p>This goal addresses the near-constant need to upkeep the city's housing stock, a majority of which is 75-120 years old, in the urban core. Historically, these single and multi-family dwellings were constructed during the Industrial Revolution for the city's shoe mill workers. The City's housing rehabilitation efforts equate to developing 25+ units every year, simply by preserving what the community already possesses.</p> <p>There exists a profound need to address code deficiencies and upgrade energy efficiencies, especially with more stringent building, fire and safety requirements, along with the City's adoption of the stretch energy code as part of its Green Communities certification and Massachusetts state climate goals. Too many households are living in inadequate, unsafe and/or unsanitary conditions, especially among Haverhill's soaring elderly population, which doubles between 2015 and 2035.</p> <p>During the last ConPlan period, there was a rash of damaging fires caused by overloaded electrical circuits as overcrowded housing conditions and heightened technological needs overwhelm lesser capacity systems. A leaking roof can eventually destroy an entire dwelling. One condemned dwelling can affect an entire neighborhood. These are the sort of concerns that fuel this Need.</p> <p>Aesthetically, there is a need to improve the look and feel of densely settled urban neighborhoods, as a prime element of neighborhood pride. Where practicable, many of these older dwellings need to be de-leaded or have their lead-based paint hazards reduced. Special attention needs to be paid to overall quality of multi-family dwellings in the Acre and Mount Washington neighborhoods, which remain overwhelmingly non-owner occupied.</p> <p>Separately, there is an ongoing need to improve the stock of public housing in the city. The Haverhill Housing Authority is working diligently on a substantial backlog of units that need significant rehab or repair from potentially unsafe conditions (such as the facade of Washington Square).</p>
<p>Basis for Relative Priority</p>	<p>This has been an ongoing need as the city's housing stock ages. This priority never seems to fade as different properties weather New England storms and winters each year. Climate change is placing more demands on the condition of housing stock with each severe weather event. The exorbitant cost of housing is leading to 'doubling and tripling up,' with more residents straining existing electrical and plumbing systems of dwellings, especially in older structures, than originally purposed or designed. With so many needy families living in illegal units in basements, attics or in overcrowded conditions, there is a need to ensure that safe and decent housing conditions are met to avoid public safety and public health crises.</p>

2	Priority Need Name	Expand Type, Diversity and Supply of Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	CDBG TARGET AREA Lower Acre NRSA Mount Washington NRSA
	Associated Goals	Maintain Housing Stock Stabilize Neighborhoods + Increase Owner-Occupancy

	Description	<p>As a growing community, the City seeks to increase its housing supply for all income levels, from market-rate units to units for very-low income households. The City's new 2024-2029 Housing Production Plan reveals the trends and needs for a diverse and expansive housing supply to accommodate the varied needs of Haverhill unique socioeconomic mix.</p> <p>In Haverhill, housing demand is more than mere quantity, and definitely not 'one-size-fits-all.' The City strives to provide a diversity of housing for people at all stages of life, from apartments to starter homes to larger family dwellings to downsized units to retirement living. Providing more housing supply will help the City grow responsibly, safely and serve as a check on soaring home costs. Zoning changes made in 2000 in Haverhill's more rural areas intended to stop the production of housing on less than two acre lots, and it achieved its intended result. Production of single-family housing has slowed to a crawl, and driven up the price of housing with significant resulting socioeconomic impact.</p> <p>The City needs to stay above the 10% threshold for affordable housing. While Haverhill is currently barely over this State-mandated threshold at 10.05%. The 2020 Census, revealing over 27,869 total housing units, has increased the denominator in this equation, which is the number of housing units overall upon which to base the affordable/subsidized housing percentage. Ironically, the City's percentage on the Commonwealth's Affordable/Subsidized Housing Inventory [SHI] has continued to slide despite recent efforts. This statistic reveals how difficult it is to combat the loss of Expiring Units on the SHI.</p>
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	Basis for Relative Priority	<p>Haverhill is not immune from eastern Massachusetts' significant housing shortage in this city. This shortage is described in great detail in the Haverhill Housing Production plan that was jointly issued with the Merrimack Valley Planning Commission, updated in 2025. The number of households spending 30%, 40% or 50% or more of their monthly income on housing is soaring, including a majority (51%) of Haverhill renters, an astonishing figure. This increase in housing costs has more than gobbled up real increases in median household incomes since 2000.</p> <p>The City needs additional housing units to accommodate natural, planned, as well as desired growth. The City wants to maintain its level of affordable housing so as to control its destiny in terms of smart growth. The City seeks to attract middle and upper class residents with disposable income to help support the economy of this Gateway City while also providing decent housing for the homeless, very-low and low-income individuals and households in the City. Providing such diverse housing in balance is both a strategy and goal. It is hoped that the Essex Street corridor could serve as a new gateway for new housing. More market rate units in the Downtown will further support economic activities and jobs.</p> <p>Leading into this ConPlan period, the City witnessed the construction of several large housing developments that were approved during the COVID-19 pandemic, then delayed due to various post-pandemic economic factors (inflation, product and workforce shortages, etc.). However, nearly all of these developments were built to accommodate market-rate renters, which comprises only one subset of several needing more housing options. More affordable housing will be needed to balance out this dynamic.</p>
3	Priority Need Name	Provide Basic Shelter and Services for Homeless
	Priority Level	High

	Population	Extremely Low Low Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	CDBG TARGET AREA Lower Acre NRSA Mount Washington NRSA
	Associated Goals	Maintain Housing Stock Provide Shelter and Services for Homeless

	Description	<p>There is a need to increase shelter options across the City. There is also a need to continue an increasingly effective coordination of service referrals across agencies for homeless individuals.</p> <p>The City needs to provide treatment and support options to raise individuals out of the despair of chronic homelessness and hopelessness. This includes enhanced mental health and substance abuse/rehab and detox services. The City has invested more in these services in recent program years through CDBG and American Rescue Plan Act (ARPA) funds. The City has designated nearly \$2.25 million in ARPA and City funds for Youth and Mental Health services, to positive effect.</p> <p>More large family units are needed to house homeless families, such as three and four-bedroom units. In addition, greater resources are needed to get individuals out of temporary shelter and into permanent housing solutions, such as the successful and effective Rapid Rehousing program operated by Emmaus. However, state and federal funding for this popular program has been inconsistent and hampered by sluggish delays in contracting, etc. There is a particular need for additional resources for women (and children) in crisis. The City's main shelter--Emmaus' Mitch's Place--is not for children, and some refuse care because of a desire to keep pets and other belongings.</p> <p>The Coordinated Entry system, operated by Emmaus on behalf of the entire North Shore Continuum of Care, is promoting better identification and service referrals for homeless individuals and families. Additional and constant connections are needed with unaccompanied youth in the City and school system. More resources need to be provided to combatting substance abuse, in particular heroin and opiate addiction, particularly among young people, both to save lives and keep these youth out of homelessness.</p>
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	Basis for Relative Priority	A spike in homelessness despite a growing economy calls for additional resource allocation and focus to be given on the subpopulations of homeless in Haverhill who may be falling through the cracks. Specific concern exists for women in crisis, who may be escaping domestic abuse or other trauma, as well as certain youth. The City has proudly worked to invest in a continuum of services for local homeless individuals, with Community Action's Homeless Drop-In Center providing services, food, care, referrals and companionship in the mornings, and Common Ground Ministries' Cafe providing meals, coffee, showers/laundry services and referrals in the afternoon. This 24-hour daily cycle is completed when Mitch's Place opens up every evening to provide overnight shelter. The City is determined to provide and maintain this unique suite of offerings to homeless and indigent individuals in order to save lives and improve community outcomes.
4	Priority Need Name	Increase Owner-Occupancy in Target Neighborhoods
	Priority Level	High
	Population	Moderate Middle Large Families Families with Children Individuals Families with Children veterans
	Geographic Areas Affected	CDBG TARGET AREA Lower Acre NRSA Mount Washington NRSA
	Associated Goals	Maintain Housing Stock Stabilize Neighborhoods + Increase Owner-Occupancy

	Description	<p>Owner-occupancy may be the single biggest factor in determining quality of life in Haverhill. Whereas most neighborhoods possess >80% owner-occupancy, the poorest neighborhoods in the Lower Acre and Mount Washington neighborhoods have less than 30% owner-occupancy. These areas also feature the highest crime rates, the highest quantity of housing problems and code violations/public health issues. Incentivizing owner-occupancy in these targeted neighborhoods represents one of the most effective, yet inexpensive, ways in which to increase the quality of life in, and stabilize, these distressed neighborhoods.</p> <p>Owner occupancy also creates intergenerational wealth and reinforces faith in the American Dream.</p>
	Basis for Relative Priority	<p>Increasing owner-occupancy has become a real mission for the City's Administration. Increasing owner-occupancy in the inner-city helps the increase public safety, discourage drug dealing and gang activity, and promote responsible maintenance of the housing stock. This activity also increases opportunity and access to the American Dream.</p>
5	Priority Need Name	Enhance Public Safety and Health
	Priority Level	Low

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	CDBG TARGET AREA Lower Acre NRSA Mount Washington NRSA
	Associated Goals	Maintain Housing Stock Stabilize Neighborhoods + Increase Owner-Occupancy

	Description	<p>There exists a need to stem narcotics and gangs, opiate addiction and other illicit activity. Public health epidemics are a growing concern in overcrowded housing situations and transient populations, as illustrated during the Coronavirus pandemic. The Pandemic highlighted the challenges of congregate living facilities during public health crises. Mental health resources are more needed than ever. Community policing is needed to provide a sense of safety and security among all residents while providing investors with confidence in doing business and investing resources in the City. There are concerns about maintaining public safety coverage in a growing community.</p> <p>This item is listed as a lower priority given the fact that other agencies and organizations take greater responsibility for these issues. Community Development is in more of a 'support' role.</p> <p>Reducing lead-based paint hazards from the City's housing stock also contributes to this priority, as there are still youth affected by lead poisoning. During this upcoming ConPlan, the City's Lead-Based Paint Hazards Capacity Building Grant will hopefully lead to additional deleading funds to more effectively and efficiently address these hazards, while also teeing the City up for future Healthy Homes grants.</p>
	Basis for Relative Priority	<p>Public health and safety issues affect the entire population. As national incidents have revealed, turmoil from public safety issues can lead to riots and other disturbances that can burn down or destroy decades of community development work. Without a foundation of public safety, economic development and housing growth simply do not occur.</p>
6	Priority Need Name	Provide for Non-Housing-related Basic Needs
	Priority Level	High

	Population <p>Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development</p>
Geographic Areas Affected	<p>CDBG TARGET AREA Lower Acre NRSA Mount Washington NRSA</p>
Associated Goals	<p>Provide Shelter and Services for Homeless Provide other non-housing necessities Stabilize Neighborhoods + Increase Owner-Occupancy</p>
Description	<p>This priority includes addressing the needs of those expending too much money on housing, and therefore not possessing enough for necessities such as food (including nutritious meals), shelter, heat, health care, clothing, furniture, utility assistance, daycare, socialization, and transportation. With a majority of all renters in Haverhill financially constrained due to high housing costs, the need to provide other non-housing resources has increased in importance.</p>

	Basis for Relative Priority	The high cost of housing relative to income has squeezed the ability of thousands of Haverhill residents to have a decent quality of life. A majority of Haverhill renters are officially cost-burdened, expending more than 30% of their income on housing, with many severely cost-burdened with more than 50% of their income consumed on housing. This dynamic leaves inadequate funds for other necessities. These households may not be homeless-- they have a roof over their heads-- but they represent another large slice of poverty in Haverhill. Support services provided by a plethora of non-profits, church groups, businesses, agencies, and sub-recipient providers help address the other necessities of life outside of housing and shelter, such as food, heat, clothing, furniture, medical check-ups, etc. Recently, meals programs have struggled to keep up with demand, and other types of services are also feeling the strain.
7	Priority Need Name	Encourage Economic + Workforce Development
	Priority Level	High
	Population	Low Moderate Middle Large Families Families with Children Public Housing Residents Individuals Families with Children veterans Persons with HIV/AIDS Victims of Domestic Violence Persons with Physical Disabilities Persons with Developmental Disabilities Victims of Domestic Violence
	Geographic Areas Affected	CDBG TARGET AREA Lower Acre NRSA Mount Washington NRSA
	Associated Goals	Promote Neighborhood-Based Economic Development Stabilize Neighborhoods + Increase Owner-Occupancy

	Description	<p>This involves support of economic development initiatives and projects, including support of microenterprises and small businesses seeking to grow, especially in the inner city neighborhoods. The intent is to increase employment and living wage opportunities for inner-city residents. Another factor is to support literacy, daycare and after-school programming that is career-focused. Support for entrepreneurs and start-ups in Target Areas is a priority, to build up a middle-class in these neighborhoods. Local institutions such as MakeIT Haverhill are a key part of this goal, along with expanded access to the services of the One-Stop Career Center (MassHire Haverhill) with jobs and income gains as critical measures. Connecting residents, especially youth, to economic opportunities in their own backyards is one of the best ways to break or prevent intergenerational poverty, without straining economic and/or environmental resources and create a thriving, vibrant, connected community.</p>
	Basis for Relative Priority	<p>This activity is determined to spread economic activity from the Downtown 'Renaissance' into the outlying inner-city neighborhoods, including the Lower Acre (Winter Street), Hilldale Avenue, Lafayette Square and Mount Washington Neighborhoods. The City seeks to maximize employment and opportunities for new businesses to establish themselves in the City and grow, while creating new pipelines of skilled workers for existing businesses in critical and emerging industries. This goal seeks to position the City for economic resilience and stability in the 21st century.</p>
8	Priority Need Name	Promote Neighborhood Stabilization
	Priority Level	High

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Rural Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	CDBG TARGET AREA Lower Acre NRSA Mount Washington NRSA
	Associated Goals	Maintain Housing Stock Promote Neighborhood-Based Economic Development Provide Shelter and Services for Homeless Stabilize Neighborhoods + Increase Owner-Occupancy
	Description	This multi-faceted priority involves preventing housing foreclosures, identifying vacant properties, moving distressed properties back onto the tax rolls, and keeping individuals rooted and invested in their neighborhoods. It also provides for creating and preserving quality neighborhood 'pocket' parks and playgrounds that create a 'sense of place.' This Need also ties in with need for public safety, keeping neighborhoods safe from gangs, crime, substance abuse and transiency.

	Basis for Relative Priority	This priority seeks to identify and rectify problematic properties that break down the quality of life in inner city neighborhoods. It is closely related to First-Time Homebuyer activities as well as Public Safety and Health issues. Stabilizing neighborhoods is somewhat of a 'catch-all,' inclusive and multi-faceted set of activities. Neighborhood stabilization is a backbone to the work of community development-- to some degree, it is the desired outcome and product of all of the programs and activities that CDBG And other programs seek to fund.
9	Priority Need Name	Connection to Resources and Economic Opportunities
	Priority Level	Low
	Population	Extremely Low Low Large Families Families with Children Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Victims of Domestic Violence Unaccompanied Youth Persons with Mental Disabilities Persons with Physical Disabilities Persons with Alcohol or Other Addictions
	Geographic Areas Affected	CDBG TARGET AREA Lower Acre NRSA Mount Washington NRSA
	Associated Goals	Promote Neighborhood-Based Economic Development Stabilize Neighborhoods + Increase Owner-Occupancy

	Description	<p>While the city and the community have done a noteworthy job constructing, maintaining and organizing a social service network and varied resources and opportunities, far too many residents have no ability to connect to these amenities. This is due not to a lack of resources, but a lack of connection to those resources, such as adequate transportation, childcare, English language fluency, medical care or drug treatment, etc. These factors are holding individuals back from fully participating in an economy that would be there for them.</p> <p>Another resource lacking connection is the Merrimack River. Promoting greater recreational use and economic impact from River-based activities is stymied by a lack of adequate River access for boaters and the public. Likewise, advanced manufacturing has grown in the city, but many potential workers are not aware of the possibilities or how to access these opportunities. The same can be said for those who are unable to obtain a vocational education due to limited capacity at local vocational schools-- getting these individuals from the high school or adults the training they need to obtain better paying jobs that can support these growth industries reflects a true need.</p>
	Basis for Relative Priority	<p>Lack of transportation, childcare, or access to certain existing resources (such as housing or school lotteries or job training) prevents individuals from fully participating in the economy, or receiving services that already exist in the community. Access to English language classes, quality medical care, and digital resources are also factors identified during the planning period for this ConPlan.</p> <p>During the last ConPlan period, new administrators at the Merrimack Valley Regional Transit Authority (MeVa) made buses fare-free, with the result being a significant increase in ridership and utilization.</p>

Narrative (Optional)

These needs have been prioritized based on public feedback, mayoral directive, past practice, and research. New studies such as the Master Plan (Haverhill 2035) and the Housing Production Report help guide these priorities, along with countless interactions and meetings with various stakeholders. Other needs have been refined accordingly.

SP-30 Influence of Market Conditions - 91.415, 91.215(b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	
TBRA for Non-Homeless Special Needs	
New Unit Production	
Rehabilitation	
Acquisition, including preservation	

Table 47 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)

Introduction

In an era of constrained federal resources, the efforts of the new Department of Government Efficiency, and political turmoil, it is difficult to project future revenues with confidence. The passage of the 'Big, Beautiful Bill' constrains a great deal of federal discretionary domestic spending. Nationwide, Community Development Block Grant (CDBG) funding once \$4 billion is now down to \$3.3 billion. The CDBG program was zeroed out in the President's Federal Fiscal Year 2026 budget proposal to Congress. Therefore, it is difficult to predict what will happen in these tumultuous political times.

The City of Haverhill in 2023 paid down the largest single municipal debt in the history of the Commonwealth, the burdens of the formerly city-owned Hale Hospital. The closure, sale and transfer of the Hale in 2001 allowed a hospital presence to remain in the city, but it saddled Haverhill residents with over \$87 million of debt. The aftereffects of this debt included a lack of maintenance and investment in various capital and 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 resources outside 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: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	917,780	200,000	466,666	1,584,446	3,550,000	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 targeted for additional housing rehab activities or public improvements. In addition, the City is carrying over \$466,666 in prior years unspent funds, mostly from unspent housing rehab, facade improvement, first-time homebuyer and public improvement fund allocations.

Table 48 - Anticipated Resources

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

Federal funding through the Community Development Block Grant program 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 \$18.5 million in MassWorks funds are being allocated for the transformative District Project on Merrimack Street, which 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. This project ties in with previous investments in public amenities such as a Boardwalk above the Merrimack River, plazas and open space, new lighting and underground parking at Harbor Place. 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.

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 Haverhill, 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.

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 are all prospective PARC and LWCF grant projects over the next few years. In 2026, these grants will support enhancements to the Clement Farm softball fields and disc golf area near the New Hampshire state line.

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

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 they arise.

If appropriate, describe publicly 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:

River Rest Park, next to Central Fire Station- This land could be the location for additional municipal docks and a possible community boathouse over the next few years, as the City seeks to increase use of, and access to, the Merrimack River and community rowing/boating programs. A significant housing project was approved at the abutting site.

Citizens Center- This public facility has experienced a recent renovation geared towards the sustainability of the structure. New lighting, heating and air conditioning systems, bathroom upgrades and accessibility improvements all make this facility safer and more efficient to operate. This structure houses the Human Services Department, which includes the Council on Aging, Veterans representative, Meals on Wheels, Parks and Recreation, Youth programs and Disabilities Commission. Many vulnerable populations use this facility, and the services provided here help the City achieve the goals of the Plan.

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

Cogswell School- This former school is being utilized as a Community Arts Center in the Bradford section of the City, exposing young residents to arts programming and other benefits.

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

Discussion

As the City acquires parcels of land through unpaid tax title, every effort is made to sell off the land to provide additional revenues for the City. Where redevelopment of the lot is feasible, the City contacts Habitat for Humanity or other housing providers for the purposes of developing permanent affordable housing, or providing greenspace or adding to the lot size of a preexisting property. These sorts of parcels 'fall' into the City's possession fairly regularly. 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.

SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
	Government	Economic Development Non-homeless special needs Planning Public Housing neighborhood improvements public facilities public services	

Table 49 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

to be addressed in amended Plan

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance	X		
Rental Assistance	X		
Utilities Assistance	X	X	
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics			
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	

Supportive Services			
Healthcare	X	X	X
HIV/AIDS	X		X
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X		
Other			
methadone	X		

Table 50 - Homeless Prevention Services Summary

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

to be discussed in amended Plan

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

to be discussed in amended Plan

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

to be discussed in amended Plan

SP-45 Goals - 91.415, 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Maintain Housing Stock	2025	2029	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 Provide Basic Shelter and Services for Homeless	CDBG: \$2,019,446	Public service activities for Low/Moderate Income Housing Benefit: 22 Households Assisted Rental units rehabilitated: 48 Household Housing Unit Homeowner Housing Rehabilitated: 120 Household Housing Unit Other: 15 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Provide Shelter and Services for Homeless	2025	2029	Homeless	CDBG TARGET AREA Lower Acre NRSA Mount Washington NRSA	Promote Neighborhood Stabilization Provide Basic Shelter and Services for Homeless Provide for Non-Housing-related Basic Needs	CDBG: \$165,000	Homeless Person Overnight Shelter: 225 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 5 Beds Homelessness Prevention: 500 Persons Assisted Housing for Homeless added: 30 Household Housing Unit
3	Provide other non-housing necessities	2025	2029	Homeless Non-Homeless Special Needs Non-Housing Community Development	CDBG TARGET AREA Lower Acre NRSA Mount Washington NRSA	Provide for Non-Housing-related Basic Needs	CDBG: \$1,350,000	Public service activities other than Low/Moderate Income Housing Benefit: 11125 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 200 Households 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 Encourage Economic + Workforce Development Promote Neighborhood Stabilization	CDBG: \$450,000	Facade treatment/business building rehabilitation: 9 Business Jobs created/retained: 200 Jobs Businesses assisted: 120 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	Connection to Resources and Economic Opportunities Encourage Economic + Workforce Development 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 Provide for Non-Housing-related Basic Needs	CDBG: \$1,150,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 90000 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 750 Households Assisted Public service activities other than Low/Moderate Income Housing Benefit: 250 Persons Assisted Direct Financial Assistance to Homebuyers: 18 Households Assisted Homelessness Prevention: 100 Persons Assisted Buildings Demolished: 4 Buildings Housing Code Enforcement/Foreclosed Property Care: 2600 Household Housing Unit
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Table 51 – Goals Summary

Goal Descriptions

1	Goal Name	Maintain Housing Stock
	Goal Description	<p>This goal addresses the ongoing need to maintain the housing stock of the community, with particular focus upon the century-old Industrial Revolution-era millworker housing built between 1885-1925 in areas encircling downtown Haverhill, including the Acre, Hilldale/Broadway and Mount Washington neighborhoods. The need to maintain housing stock from decay and to enhance these properties to updated Housing Code standards is constant. 145 various dwellings are proposed to be rehabilitated during this upcoming Consolidated Planning period. This number is lower than previous periods due to the rising costs per project.</p> <p>Through the Housing Rehabilitation and Code Correction Program (HRCCP), the City seeks to rehabilitate up to 120 units of housing in the inner-city Target Area neighborhoods of Haverhill over the next five years (2025-2029), averaging 24 a year. Furthermore, other programs will be leveraged with CDBG funds, including Rebuilding Together Greater Haverhill, and the State's Home Loan Modification program and the Get the Lead Out program. It is anticipated that an additional 25 dwellings will be rehabilitated through these means with CDBG support during this period.</p> <p>In addition to Target Area properties, homes owned by the elderly throughout the city will also now be prioritized. Keeping older residents in their homes represents a significant priority and it will greatly save public Medicare dollars being spent in long-term care facilities, while simultaneously preserving neighborhood character.</p> <p>Through Neighborhood Revitalization Strategy Areas, the City seeks to aggregate housing rehabilitation in the Mount Washington and Lower Acre neighborhoods.</p>

2	Goal Name	Provide Shelter and Services for Homeless
	Goal Description	<p>Providing Shelter and Services to Homeless Individuals and Families, including referrals and connections to services, health care, substance abuse treatment, counseling and other emergency assistance as necessary. This activity is necessary to combat a growing homelessness epidemic fed by exorbitant housing costs, housing instability and issues such as substance abuse, mental health issues and federal cutbacks in rental assistance programs such as Section 8 and the Mobile Rental Voucher Program (MRVP). The City supports the one main emergency overnight shelter at Mitch's Place operated by Emmaus, Inc. on How Street in the Lower Acre, but other potential shelters may emerge over the next five years out of necessity. Many lessons on congregating homeless individuals were learned during the COVID-19 Pandemic. A new Warming Center has opened on winter nights at the Universalist Unitarian Church, staffed by volunteers, largely out of growing need.</p> <p>This Goal also includes activities that support a 24-hour continuum for the homeless and indigent, including quality services provided most mornings by Community Action's Drop-in Center at the Universalist Unitarian Church on Ashland Street in the Highlands neighborhood near the Lower Acre, as well as afternoon services provided by Common Ground Ministries on Winter Street in the Lower Acre, until the 40-bed Mitch's Place opens for the evening and overnight.</p> <p>Given the diversifying population and differing needs of Haverhill's homeless, there may be other activities and programming needed to support this population.</p>
3	Goal Name	Provide other non-housing necessities
	Goal Description	<p>This goal seeks to address the community need for necessities that are too often not being met due to the high costs of housing--such as food, heat, utilities, clothing, cultural enrichment, etc. For many homeowners and renters alike, the end of the month means sacrificing without these items to great detriment. This goal seeks to reverse that dynamic, which has been exacerbated by inflationary pressures. This goal is primarily addressed by CDBG-funded Public Service subrecipients providing these necessities to the needy, which now includes those whose housing costs are consuming more than 30% of their income, in too many cases more than 50% or even a greater percentage. Over 2,000 unduplicated individuals/ households are expected to be served each program year through Public Service activities in pursuit of this goal. For too many, an issue with their health, their car, or a cutback in hours on the job can sink their household finances and jeopardize their entire quality of life.</p>

4	Goal Name	Promote Neighborhood-Based Economic Development
	Goal Description	<p>This goal seeks to expand employment, opportunity, entrepreneurship and workforce development to strengthen Haverhill's economy, attract new employers out of Greater Boston and create better-paying jobs. This goal seeks to expand and spread income growth and economic opportunity out of Downtown and the industrial parks and into the Target Area neighborhoods, with a special focus on small businesses and entrepreneurs. In addition, this goal seeks to connect the workforce of the Target Areas with those economic opportunities in the Downtown and business/industrial parks.</p> <p>This goal includes support for maker spaces, farmers markets, small business development, cultural entrepreneurs, artists, etc. and those operating in commercial node districts as identified in the City's new Master Plan. This goal aligns with the aspirations of other similar 'Gateway Cities' in Massachusetts-- post-industrial regional centers that have not shared equally in the Commonwealth's high-tech, medical and biotech boom originating in Greater Boston.</p> <p>There are advanced manufacturing employers and additional opportunities available in Haverhill. Working with Whittier Vocational Technical School and other career training outfits, including Haverhill High's vocational programming, the City seeks to expand its qualified workforce in order to attract additional employers in these growing fields and economic sectors.</p>
5	Goal Name	Stabilize Neighborhoods + Increase Owner-Occupancy
	Goal Description	<p>This goal strives to ensure stability and heightened quality of life in Target Area neighborhoods. Types of activities that this broader category feature include: addressing and revitalizing vacant and foreclosed properties; providing foreclosure prevention assistance; providing assistance and appropriate housing counseling to first-time homebuyers; supporting the Haverhill Police with anti-crime and gang eradication efforts; and, enhancing neighborhood parks, schools, gathering spaces, public facilities and playgrounds. This goal provides the resources that metaphorically 'stitch' neighborhoods and communities together.</p>

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

There are serious concerns about the long-term political viability of the federal HOME program. If the HOME program is able to continue, there are plans to house an estimated 500 individuals/households who need affordable housing through HOME investments in Haverhill over the next five years. Possible HOME projects might include the conversion of the Elks Lodge on Summer Street next to City Hall as multi-family housing for elders by Bethany Community Services, possible Community Action expansion at Presidential Gardens in Bradford, as well as the Haverhill Housing Authority's plans for expansion of family public housing units at its Hilldale Avenue complex, and other possibilities.

It is hoped that the City may realize up to \$1.33 million in HOME funds over the next five years, if federal funding is maintained at preexisting levels, which is certainly not guaranteed. Possible reforms in the HOME program may also be in the offing, which could have positive results for the City.

SP-50 Public Housing Accessibility and Involvement - 91.415, 91.215(c)

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

Activities to Increase Resident Involvements

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

Plan to remove the 'troubled' designation

SP-55 Strategic Plan Barriers to Affordable Housing - 91.415, 91.215(h)

Barriers to Affordable Housing

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

SP-60 Homelessness Strategy - 91.415, 91.215(d)

Describe how the jurisdiction's strategic plan goals contribute to:

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

Addressing the emergency and transitional housing needs of homeless persons

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

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

SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)

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

The City of Haverhill Community Development Department (CDD) is proactive and resourceful in its approach to deleading and the protection of young children from the incidences of lead poisoning in Haverhill. Lead Hazard Reduction activities are performed in accordance with the applicable State and/or Federal regulations in conjunction with all Housing Rehabilitation + Code Correction (HRCCP) projects, usually funded by CDBG.

In August 2024, the CDD was awarded a three-year \$2.4 million Lead Hazard Reduction Capacity Building (LHRCB) grant from the U.S. Department of Housing and Urban Development (HUD). Through this grant, the CDD will create a program similar to other cities in Merrimack Valley and implement a series of targeted initiatives aimed at increasing the City's ability to address lead hazards. The Lead Hazard Reduction Capacity Building Program will be made available to homeowners and landlords of one to four unit dwellings (built before 1978), where a child under six (6) years old lives or spends significant time.

As a part of this effort, the CDD will subcontract with certified training agencies to develop a skilled workforce of deleading contractors and workers. In collaboration with local organizations such as the YMCA and Community Action Inc., both of which support underserved populations, the CDD will implement an internal referral system to identify and connect eligible individuals with LHRCB Program.

Additionally, the CDD will partner with local schools and early education programs to provide lead safety education for staff and families. Collectively, these initiatives aim to build sustainable capacity, foster community engagement, and significantly reduce the risk of lead poisoning in Haverhill.

Currently, Haverhill residents are benefiting from the relationship that the City has established with MassHousing's 'Get the Lead Out' (GTLO) program. The CDD staff work closely with City Code Enforcement officials to facilitate the deleading of properties cited for code violations. The LHRCB Program staff will direct Haverhill residents who have exceeded its lead program's income limits to GTLO program. In addition, the HRCCP staff also utilizes 'Get the Lead Out' in order to provide potential abatement options for first-time home buyers.

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

Approximately two-thirds of the housing stock in Haverhill was built before 1980. The majority of the pre-1980 housing units are concentrated in the City's older inner-city neighborhoods and CDBG Target Area and are presumed to have lead-based lead present. Consequently, lead-based paint awareness is one of the highest priorities for the CDD. The creation of as many lead-safe housing units as financially feasible is a point of emphasis for the CDD. In particular, the CDD is appreciative of the high costs that low-income multi-family homeowners face in order to properly delead their properties. With the Lead Hazard Reduction Capacity Building grant, the CDD is delighted to be able to work with both owner-

occupants and owner-investors. CDD seeks to facilitate full abatement (in lieu of Interim Controls) of rental units in conjunction with HRCCP projects. Each rental unit that can be delead increases the availability of lead-safe affordable housing in Haverhill.

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

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

In addition, the CDD plans to apply for the Healthy Homes Production (HHP) grant following the conclusion of the Lead Hazard Reduction Capacity Building grant. By that time, CDD staff will have demonstrated that the City of Haverhill has successfully developed the capacity to identify and mitigate lead hazards in residential housing, a critical step toward ensuring healthier living environments. Building on this progress, the HHP grant, funded by HUD, will enable the Department to broaden its scope and address a wider range of environmental health and safety risks. These can include, but not limited to, asthma triggers, carbon monoxide, radon, mold, and other residential hazards that disproportionately affect vulnerable populations. The additional funding will significantly enhance the department's ability to create safer and healthier homes for Haverhill residents, particularly low-income families and children.

SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)

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

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

SP-80 Monitoring - 91.230

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

The City has adopted new grant procedures, after reform of its financial operations. The City has appointed a new outside auditing firm.

The City will use CDBG funds to work with the Haverhill Latino Coalition to provide minority business outreach to its segment of growing Spanish speaking businesses, including bodegas, barber shops, auto body facilities, retail establishments, and other small business enterprises.

Expected Resources

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

Introduction

In an era of constrained federal resources, the efforts of the new Department of Government Efficiency, and political turmoil, it is difficult to project future revenues with confidence. The passage of the 'Big, Beautiful Bill' constrains a great deal of federal discretionary domestic spending. Nationwide, Community Development Block Grant (CDBG) funding once \$4 billion is now down to \$3.3 billion. The CDBG program was zeroed out in the President's Federal Fiscal Year 2026 budget proposal to Congress. Therefore, it is difficult to predict what will happen in these tumultuous political times.

The City of Haverhill in 2023 paid down the largest single municipal debt in the history of the Commonwealth, the burdens of the formerly city-owned Hale Hospital. The closure, sale and transfer of the Hale in 2001 allowed a hospital presence to remain in the city, but it saddled Haverhill residents with over \$87 million of debt. The aftereffects of this debt included a lack of maintenance and investment in various capital and 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 resources outside 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: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	917,780.00	200,000.00	466,666.00	1,584,446.00	3,550,000.00	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 targeted for additional housing rehab activities or public improvements. In addition, the City is carrying over \$466,666 in prior years unspent funds, mostly from unspent housing rehab, facade improvement, first-time homebuyer and public improvement fund allocations.

Table 52 - 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 \$18.5 million in MassWorks funds are being allocated for the transformative District Project on Merrimack Street, which 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. This project ties in with previous investments in public amenities such as a Boardwalk above the Merrimack River, plazas and open space, new lighting and underground parking at Harbor Place. 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.

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 Haverhill, 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.

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 are all prospective PARC and LWCF grant projects over the next few years. In 2026, these grants will support enhancements to the Clement Farm softball fields and disc golf area near the New Hampshire state line.

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

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 they arise.

If appropriate, describe publicly 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:

River Rest Park, next to Central Fire Station- This land could be the location for additional municipal docks and a possible community boathouse over the next few years, as the City seeks to increase use of, and access to, the Merrimack River and community rowing/boating programs. A significant housing project was approved at the abutting site.

Citizens Center- This public facility has experienced a recent renovation geared towards the sustainability of the structure. New lighting, heating and air conditioning systems, bathroom upgrades and accessibility improvements all make this facility safer and more efficient to operate. This structure houses the Human Services Department, which includes the Council on Aging, Veterans representative, Meals on Wheels, Parks and Recreation, Youth programs and Disabilities Commission. Many vulnerable populations use this facility, and the services provided here help the City achieve the goals of the Plan.

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

Cogswell School- This former school is being utilized as a Community Arts Center in the Bradford section of the City, exposing young residents to arts programming and other benefits.

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

Discussion

As the City acquires parcels of land through unpaid tax title, every effort is made to sell off the land to provide additional revenues for the City. Where redevelopment of the lot is feasible, the City contacts Habitat for Humanity or other housing providers for the purposes of developing permanent affordable housing, or providing greenspace or adding to the lot size of a preexisting property. These sorts of parcels 'fall' into the City's possession fairly regularly. 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.

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: \$751,666.00	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 6 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: \$81,338.75	Public service activities other than Low/Moderate Income Housing Benefit: 105 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 138 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: \$156,388.75	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: \$190,988.75	Facade treatment/business building rehabilitation: 2 Business Jobs created/retained: 47 Jobs Businesses assisted: 54 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: \$404,063.75	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: 421 Persons Assisted Facade treatment/business building rehabilitation: 1 Business Direct Financial Assistance to Homebuyers: 4 Households Assisted Buildings Demolished: 1 Buildings Housing Code Enforcement/Foreclosed Property Care: 2025 Household Housing Unit Other: 1 Other

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Maintain Housing Stock
	Goal Description	<p>This goal will be primarily accomplished through the City's in-house Housing Rehabilitation and Code Correction Program (HRCCP). Operated by Community Development Department staff, utilizing bidden private contractors, the HRCCP will rehabilitate about 30 housing units, some in multi-family dwellings (around 6) with approximately 8 rental units and the remainder in single-family homes (around 16). Rebuilding Together Greater Haverhill will add another 6 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 is making coordinated and targeted outreach to homeowners in late 2025 with identified lead internal water pipes or galvanized water lines with lead joints or sealants. It is anticipated that the City will receive inquiries from low-moderate 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 6).</p> <p>\$410,000 in Program Year 2025 (PY25) funds are budgeted towards this goal. In addition, approximately \$75,000 in PY25 Program Income is to be allocated to this Goal, along with \$266,666 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 old Program Year 2023 and/or PY24 housing rehab funds.</p>

2	Goal Name	Provide Shelter and Services for Homeless
	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 2025, CDBG-funded Activities will include a 24-hour continuum of care locally:</p> <ul style="list-style-type: none"> -Emmaus' Mitch's Place Emergency Overnight Shelter (the main overnight shelter in the city, located in the Lower Acre), serving a goal of 138 unduplicated individuals with \$12,225 in CDBG funding. -Community Action's Homeless Drop-In Center, operating five mornings a week in the basement of the Universalist Unitarian Church in the Highlands and Lower Acre areas, serving a goal of 85 indigent individuals with \$13,225 in CDBG funding. -Common Ground Ministries afternoon programs at its Lower Acre location, including the Common Ground Cafe program, serving a goal of 95 homeless individuals with \$10,000 in CDBG support. <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, including participating in monthly 'Unsheltered' virtual calls to review policies and caseloads (hosted by Emmaus).</p> <p>NOTE: CDBG Administrative Costs (\$45,888.75) are factored into the budget for each Goal except Maintain Housing Stock (which uses its own Rehabilitation Administration funds).</p>

3	Goal Name	Provide other non-housing necessities
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Goal Description	<p>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 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.</p> <p>\$110,500 in PY25 Activities in support of this goal include (plus Admin of \$45,888.75):</p> <ul style="list-style-type: none"> -All Saints Parish Society of Saint Vincent dePaul- Mount Washington Family Assistance Program - supporting 20 neighborhood residents with utility and rent assistance with \$10,000 in CDBG funds; -Pregnancy Care Center- Mother/Child Food + Clothing program- supporting a goal of 4 low-income single and or/teen mothers with \$2,500 in CDBG funds for food, clothing, diapers, infant clothing, furniture, baby formula and other items; -Sarah's Place- Keeping Elder Participants Active- providing daily transportation to meals, companionship and enrichment activities to a goal of 52 frail, homebound elders at their Downtown facility through \$12,225 in CDBG funds; -Bethany Community Services- Senior Meals Program- feeding at least 21 homebound senior residents in their units regularly with \$5,000 in CDBG support; -Ruth's House- Clothing Program and Community Closet- providing free clothing and work apparel to 150 low-income residents with \$8,000 in CDBG funds; -Somebody Cares New England Food Pantry- serving a goal of 600 unduplicated households in Mount Washington through its monthly food pantry with \$6,000 in CDBG support; -Salvation Army + Haverhill Public Schools- Backpack 68 Program- providing take home food for the 68-hour weekend for low-income public school students and their families, for the period when school meals are not offered, serving a goal of 200 students and their families with \$3,000 in CDBG support; -Salvation Army- Comprehensive Emergency Support- a massive daily meals and service referral program that feeds a goal of 1,110 mostly walk-in Acre residents via \$10,000 in CDBG funds; - Saint Gabriel Parish- Liz Murphy Open Hand Pantry- offering a weekly 'shop-for-yourself' model in the basement of the Universalist Unitarian Church that will support a goal of 400 needy individuals with \$10,000 in CDBG money;
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	<ul style="list-style-type: none"> -Consentino Middle School- Family Pantry Program- providing food for Mount Washington area students and their families who need nutritional support; in PY2025, this new program will serve a goal of 18 families with \$5,000 in CDBG funds; -Saint James Conference of Saint Vincent dePaul- Direct Help to People in Need- assisting a goal of 10 households through this volunteer-led program with rent and utility assistance, as well as diapers, to prevent evictions and shut-offs in the Acre neighborhood; -Community Action's Heating Assistance- aiding those households who are just over LIHEAP federal program limits for fuel assistance, serving a goal of 32 families with \$11,500 from CDBG; -Haverhill Public Schools Gateway Academy- Farm Stand Food Pantry- providing healthy food assistance to 50 students' families with some products grown at the school's greenhouse and freight farm, via \$5,000 in CDBG support; -Surrender Room/Ray of Light- Pathways to Sobriety + Recovery- supporting needs of 40 recovering substance abuse addicts with meals, programming, socialization, medical care and service referrals with \$2,000 from CDBG.
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4	Goal Name Goal Description	Promote Neighborhood-Based Economic Development <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 facade improvement loans in the Target Area, with \$25,000 in Program Year 2025 funds allocated, along with \$25,000 in prior year unused funds for this same activity, for a total of \$50,000. -Support of MakeIT Haverhill, a neighborhood-based job training center that is moving from Mount Washington 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 \$25,000 in programmatic and/or capital funds from PY25 CDBG funds, along with \$27,500 in unused Prior Year funds; -Latino Business Outreach provided via bilingual, bicultural ambassadors to the growing sector of bodegas, shops, salons, ristorantes and enterprises that are not connected to City, Chamber and federal/state business supports. While only \$1,000 in PY25 CDBG funds are allocated for this Activity, \$30,100 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 changes. -Urban Village Montessori- Marigold Montessori Childcare and for Low-Income Working Families- this program will provide scholarships to 10 preschool youth at this Lower Acre childcare center so that their parents can pursue education and/or employment opportunities while awaiting State childcare vouchers, through \$7,000 in CDBG support; -Urban Bridges, which is headquartered in the same Trinity Episcopal Church building as Marigold Montessori in the Lower Acre, will train a goal of 5 homeless women or indigent immigrants cooking skills and food preparation certifications so they can obtain quality jobs in the food and/or restaurant industries, via \$4,500 in CDBG support. <p>All told, this Goal seeks to create 35 jobs and assist at least 30 different businesses.</p> <p>NOTE: CDBG Administrative Costs of \$45,888.75 are factored into the budget for each Goal except Maintain Housing Stock (which uses its own Rehabilitation Administration funds).</p>
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5	Goal Name	Stabilize Neighborhoods + Increase Owner-Occupancy
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Goal Description	<p>This Goal consists of a range of activities that maintain quality of life.</p> <p>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. Only \$15,000 in PY25 funds are allocated to this activity, but \$45,000 in unspent prior year funds, due to the eligibility challenges posed by the 80% Area Median Income (AMI) limits, for a revised goal of 4.</p> <p>Without public safety, economic and community development cannot flourish. Many CDBG activities promote youth enrichment, turning youth away from gangs, drugs, and delinquency. PY25 activities in support of this goal include:</p> <ul style="list-style-type: none"> -Haverhill YMCA- Summer Nights At-Risk Youth Programming at the Y's Lower Acre location for a goal of 55 youth through \$15,000 in CDBG funds; -YWCA- Summer Enrichment Program supporting 22 youth and girls at the YWCA's Lower Acre location via \$4,500 in CDBG funds; -Boys and Girls Club of Greater Haverhill- Pathways to Success program, which provides after-school homework help and academic tutoring along with athletics, cultural enrichment, games and mentorship for a goal for 16 at-risk city youth through \$5,000 in CDBG support at their Downtown location; -Somebody Cares New England- 'The Verge' Youth Center- providing leadership curriculum, enrichment, basketball, discovery field trips and food to a goal of 180 youth in Mount Washington with \$6,000 in CDBG dollars; -Albert B. Consentino Middle School-Student, Family and Community Engagement Initiative, supporting 120 youth and their families via \$6,000 in CDBG support in the Mount Washington area; -Consentino School- McKinney-Vento Mindful Connections program, providing services and case management to 28 at-risk youth and families through \$1,550 in CDBG support; <p>This Goal also support 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 2,025 expected property inspections. Since the COVID Pandemic, the City has reduced its CDBG allotments to this Project, now slated for \$68,000 for PY25.</p> <p>This Goal places \$2,000 for demolition/clearance activities (for 1 property if necessary) to ensure quality neighborhood conditions.</p>
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	<p>This goal also encompasses most Public Improvement activities, geared toward improving the Target Area. This includes \$11,485 in PY25 funds for a final year of Beyond Walls' mural painting initiative in downtown Haverhill (\$24,485 total). \$13,059 for 2 other projects will be allocated towards the City's Capital Plan as necessary. \$12,500 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.</p> <p>At least an estimated \$197,400 in prior year unspent funds and projected program income will be allocated to Public Improvements, largely to aid the transformative public-private District Square redevelopment by the Lupoli Companies in the former Urban Renewal district Downtown, including construction of a public plaza connecting the Lower Acre with the Merrimack Riverfront. Just up the road, resurfacing and enhancements to Washington Square have been designed and this project comprises another opportunity for Public Improvement investments.</p> <p>Together, these activities help create family-friendly, stable neighborhoods.</p> <p>NOTE: CDBG Administrative Costs of \$45,888.75 are factored into this budget.</p>
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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 54 – 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 also will be increased in Program Year 2025, to support small businesses and to drive employment against economic headwinds.

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. Youth programs covered by ARPA). However, the need for additional funds to support that largest redevelopment in city history, downtown in the Merrimack Street area, returns Public Improvements as a funding priority.

The CDBG share of enhanced Code Enforcement efforts continues to decline 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 wish list item.

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: \$183,555.00
	Description	This includes activities related to administration of the Community Development Block Grant (CDBG) itself.
	Target Date	6/30/2026
	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 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 (2025).
	Location Description	Citywide, with activities based in Room #309 of Haverhill City Hall, 4 Summer Street, Haverhill, MA.
	Planned Activities	Administration of the Community Development Block Grant program, including staff salaries, benefits and office supplies, as well as various planning activities undertaken by consultants.
	Project Name	REHABILITATION ADMINISTRATION

2	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: \$190,000.00
	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 provides housing referrals as necessary.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	At least 42 households are anticipated to be supported by housing rehabilitation efforts administered in-house by Community Development staff, in particular the Housing Rehabilitation and Code Correction Program (HRCCP). This upcoming year anticipates 36 units rehabilitated back to housing code standards, with an additional 6 units rehabilitated by Rebuilding Together Greater Haverhill. Housing rehab staff also administer MassHousing's 'Get the Lead Out' de-leading program locally (4 projects estimated). Housing rehab staff are also involved in administration of First-Time Homebuyer programs, vacant property registration, fair housing and other housing initiatives. An estimated 6 additional low-moderate income households are anticipated to benefit from lead water line replacement through CDBG housing rehab funds being used in coordination with Haverhill Water Department efforts to undertake this lead pipe removal mandate.

	Location Description	Housing rehabilitation activities occur predominantly in the Community Development Block Grant (CDBG) Target Area, but some HRCCP activities do occur outside these Census tracts. 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. Target Area locations will be prioritized as much as possible, especially with aggressive overall CDBG goals for spending funds inside the Target Area.
	Planned Activities	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 efforts. 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 and thus recipients of targeted outreach efforts.
3	Project Name	CODE ENFORCEMENT
	Target Area	CDBG TARGET AREA Lower Acre NRSA Mount Washington NRSA
	Goals Supported	Maintain Housing Stock 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 Enhance Public Safety and Health Promote Neighborhood Stabilization
	Funding	CDBG: \$68,000.00
	Description	Enhanced Code Enforcement in the CDBG Target Area, mostly around housing, public health, sanitation and building codes and safety.
	Target Date	6/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	Over 2,025 individuals and households will benefit from enhanced Code Enforcement efforts and activities funded through this Goal. This does not include abutters and neighbors of these 2,205 properties that will receive enhanced inspections in the CDBG Target Area.
	Location Description	These activities will occur strictly in the CDBG Target Area, providing an enhanced level of housing, building and health inspections in the area(s) of the city most in need of these services.
	Planned Activities	<p>Activities provided by CDBG-funded Code Enforcement staff include the following:</p> <ul style="list-style-type: none"> -Building Code Inspections and Building Violations- -Building Occupancy Inspections- -Building Zoning Complaints- -Business Occupancy Inspections- -Housing Code Complaint Investigation- -Fire Scene Inspections- -Housing Court Inspections and Appearances- -Housing Code Inspections and Re-Inspections- -Rental Inspections and Re-Inspections- -Sanitary and Trash Inspections- -No Building Permits/ Unsafe Building Practices- -Unregistered/Abandoned Vehicles- -Demolition Inspections and Permitting- -Development Review to expedite Target Area projects- and COVID/Health Enforcement.
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: \$206,125.00

	Description	Public 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	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Public improvements are usually items enjoyed or utilized by thousands of people. It is nearly impossible to calculate all the families that would benefit from such activities-- a rough estimate is that 25% of the city residents would benefit from these improvements, along with roughly 10,000 visitors.

	Location Description	<p>Activities in this Project will be undertaken strictly within the CDBG Target Area (lower-income neighborhoods that have been chronically disinvested).</p> <p>Some CDBG funds may be directed Downtown to support the redevelopment of the failed former Urban Renewal area with the District Square development, a \$175 million public-private project by the Lupoli Companies that will create 400 units of housing in a mixed-use development with a new public parking garage and public plaza.</p> <p>Other improvements are targeted for the Lower Acre, namely Winter Street, with Beyond Walls planning a mural on the YMCA building on Winter Street, and an elevator installation at Common Ground Ministries' afternoon homeless drop-in center down the street. Completion of accessibility enhancements at the Open Hand Food Pantry (a new lift) on Ashland Street is also scheduled.</p> <p>Other Public Improvement funds will be leveraged with City Capital budget funds at project locations to be determined. It is highly likely that resurfacing and enhancements of a redesigned Washington Square in Downtown will be a likely location for future CDBG investment. The City used ARPA-funds in 2025 to conduct design studies of this project, which seeks to remove uneven cobblestones that many visitors, including senior residents, find problematic as trip hazards. This project will be 'shovel-ready' but there are no ARPA funds available for construction of this project.</p> <p>Likewise, the Essex Street corridor northward from Washington Square towards Lafayette Square is a key area of geographic focus, especially in the area around the Haverhill railroad station where Historic New England is launching a massive investment in its headquarters, visitor center and unparalleled collection of New England antiquities. This old industrial corridor lacks a great deal of infrastructure, including sidewalks, curbs, uncombined sewers and trees.</p>
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	Planned Activities	<p>Activities planned under this Project include:</p> <p>Food pantry upgrades- (\$12,500 in PY25 funds)-- this continues an ongoing trend of adding infrastructure and resiliency to the city's food security network. Funds are being used for physical accessibility, emergency electrical generator installations and other permanent infrastructure upgrades.</p> <p>Beyond Walls (\$12,000)-- activity marks the City's third and final year providing match for a grant initiative with the Lynn-based non-profit that has brought multiple public art installations and murals to the Downtown area. This activity pairs professional muralists with local artists and local art groups and student groups (to enhance their own portfolios). The aim is to provide color and inclusionary images to beautify downtown. This is last of a split \$25,000 funding match commitment.</p> <p>Capital Projects Assistance (\$13,059)- these funds will be used on a CDBG-eligible project on the City's official Capital list to be determined.</p> <p>\$168,566.25 will be used to augment MassWorks funds on the transformative Downtown public-private development along Merrimack Street being undertaken by the Lupoli Companies that converts the former municipal parking deck into a 400-unit mixed-use complex featuring a larger high-rise garage on a smaller footprint. This project largely undoes the effects of Urban Renewal by returning cross streets and pedestrian activity to this area. Improvements to the resurfacing of Washington Square just down the road from Merrimack Street is the other possible Activity, as this has been fully designed with ARPA funds.</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: \$325,000.00
	Description	Rehabilitation of single-family dwellings to updated Housing Code standards, through the Housing Rehabilitation and Code Correction Program (HRCCP).
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	<p>It is estimated that 16 families' units will benefit from single-family housing rehabilitation through the HRCCP program.</p> <p>Another 4 households in single-family dwellings are estimated to benefit from CDBG-funded lead water pipe replacement efforts.</p> <p>Rebuilding Together Greater Haverhill solicits exclusively single-family dwellings owned by elderly or disabled residents who are struggling to maintain their homes. Their volunteer contractors will assist a planned 6 single-family properties in this upcoming Program Year (PY25).</p> <p>This totals 26 single-family dwellings being rehabilitated through this Project.</p>
	Location Description	Most of the Housing Rehabilitation activity will occur in the CDBG Target Area (predominantly inner-city Haverhill). Exact locations have yet to be determined and will be determined as eligible applications are received. However, housing rehabilitation efforts are no longer Target-Area exclusive, although the overall spending goals for the Target Area remain.
	Planned Activities	Rehabilitation of housing code deficient single-family residential dwellings owned by low-moderate income homeowners. Much of the work centers around fixing roofs, electrical, plumbing, carpentry and heating systems. Lead water pipe replacement is also considered part of housing rehabilitation activities funded by CDBG.
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: \$216,666.00
	Description	Rehabilitation of owner-occupied dwellings with rental units
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	6 multi-family rehabilitation projects are estimated for Program Year 2025, with 8 additional rental units (a little more than 1.0 per project) anticipated. A couple of multi-family lead pipe removal projects are also expected. In total, an estimated 16 families would benefit from this Project.
	Location Description	CDBG funds are prioritized for-- and most multi-family dwellings are found 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 Target-Area exclusive, although the overall spending goals for the Target Area remain.
	Planned Activities	Rehabilitation of housing code deficient multi-family residential dwellings owned by low-moderate income homeowners. Much of the work centers around fixing roofs, electrical, plumbing, carpentry and heating systems. Lead water pipe replacement is also considered part of housing rehabilitation activities funded by CDBG. Work also occurs in rental units to bring them up to Code.
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 Stabilize Neighborhoods + Increase Owner-Occupancy
	Needs Addressed	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: \$199,500.00
	Description	Activities to help low-to-moderate income individuals and households with services offered by non-profit subrecipients
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 3,476 individuals and households will benefit from these Public Service activities, if all projects meet their goals.
	Location Description	<p>Activities will occur around the City, with most in the Target Area.</p> <p>Public Service activities relating to the needs of homeless individuals are as follows:</p> <ul style="list-style-type: none"> -Emmaus' Mitch's Place Emergency Overnight Shelter (the main overnight shelter in the city, located in the Lower Acre), serving a goal of 138 unduplicated individuals with \$12,225 in CDBG funding. -Community Action's Homeless Drop-In Center, operating five mornings a week in the basement of the Universalist Unitarian Church in the Highlands and Lower Acre areas, serving a goal of 85 indigent individuals with \$13,225 in CDBG funding. -Common Ground Ministries afternoon programs at its Lower Acre location, including the Common Ground Cafe program, serving a goal of 95 homeless individuals with \$10,000 in CDBG support.

	Planned Activities	<p>-All Saints Parish Society of Saint Vincent dePaul- Mount Washington Family Assistance Program - supporting 20 neighborhood residents with utility and rent assistance with \$10,000 in CDBG funds;</p> <p>-Pregnancy Care Center- Mother/Child Food + Clothing program- supporting a goal of 4 low-income single and or/teen mothers with \$2,500 in CDBG funds for food, clothing, diapers, infant clothing, furniture, baby formula and other items;</p> <p>-Sarah's Place- Keeping Elder Participants Active- providing daily transportation to meals, companionship and enrichment activities to a goal of 52 frail, homebound elders at their Downtown facility through \$12,225 in CDBG funds;</p> <p>-Bethany Community Services- Senior Meals Program- feeding at least 21 homebound senior residents in their units regularly with \$5,000 in CDBG support;</p> <p>-Ruth's House- Clothing Program and Community Closet- providing free clothing and work apparel to 150 low-income residents with \$8,000 in CDBG funds;</p> <p>-Somebody Cares New England Food Pantry- serving a goal of 600 unduplicated households in Mount Washington through its monthly food pantry with \$6,000 in CDBG support;</p> <p>-Salvation Army + Haverhill Public Schools- Backpack 68 Program- providing take home food for the 68-hour weekend for low-income public school students and their families, for the period when school meals are not offered, serving a goal of 200 students and their families with \$3,000 in CDBG support;</p> <p>-Salvation Army- Comprehensive Emergency Support- a massive daily meals and service referral program that feeds a goal of 1,110 mostly walk-in Acre residents via \$10,000 in CDBG funds;</p> <p>- Saint Gabriel Parish- Liz Murphy Open Hand Pantry- offering a weekly 'shop-for-yourself' model in the basement of the Universalist Unitarian Church that will support a goal of 400 needy individuals with \$10,000 in CDBG money;</p> <p>-Consentino Middle School- Family Pantry Program- providing food for Mount Washington area students and their families who need nutritional support; in PY2025, this new program will serve a goal of 18 families with \$5,000 in CDBG funds;</p> <p>-Saint James Conference of Saint Vincent dePaul- Direct Help to People in Need- assisting a goal of 10 households through this volunteer-led</p>
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		<p>program with rent and utility assistance, as well as diapers, to prevent evictions and shut-offs in the Acre neighborhood;</p> <p>-Community Action's Heating Assistance- aiding those households who are just over LIHEAP federal program limits for fuel assistance, serving a goal of 32 families with \$11,500 from CDBG;</p> <p>-Haverhill Public Schools Gateway Academy- Farm Stand Food Pantry- providing healthy food assistance to 50 students' families with some products grown at the school's greenhouse and freight farm, via \$5,000 in CDBG support;</p> <p>-Surrender Room/Ray of Light- Pathways to Sobriety + Recovery- supporting needs of 40 recovering substance abuse addicts with meals, programming, socialization, medical care and service referrals with \$2,000 from CDBG.</p> <p>-Urban Village Montessori- Marigold Montessori Childcare and for Low-Income Working Families- this program will provide scholarships to 10 preschool youth at this Lower Acre childcare center so that their parents can pursue education and/or employment opportunities while awaiting State childcare vouchers, through \$7,000 in CDBG support;</p> <p>-Urban Bridges, which is headquartered in the same Trinity Episcopal Church building as Marigold Montessori in the Lower Acre, will train a goal of 5 homeless women or indigent immigrants cooking skills and food preparation certifications so they can obtain quality jobs in the food and/or restaurant industries, via \$4,500 in CDBG support.</p>
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: \$2,000.00
	Description	Demolition and clearance of vacant, dilapidated or vacant properties (as needed) in order to promote public safety and improve quality of life
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	One project is budgeted for-- depending on the location, a whole neighborhood may benefit.

	Location Description	To be determined as needed
	Planned Activities	This activity would provide demolition, boarding and/or clearing as needed, with a budgetary placeholder.
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: \$133,600.00
	Description	Economic development activities that support small businesses and economic activity and conditions within Target Area neighborhoods.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	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 2025 (PY25). These are geared toward improving economic outcomes in urban neighborhoods around downtown, and include:</p> <p>Facade Improvement- \$25,000 is allocated in PY25 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. An additional \$25,000 in unused prior year funds for this program is being moved ahead into PY25, totaling \$50,000 for a goal of 2 properties with 2 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 or other urban areas. This center provides English, financial and digital literacy classes, offer job fairs and case management and referrals. They will be supported with \$25,000 in PY25 CDBG Funds, along with \$27,500 in unspent prior year CDBG funds. Their goal is to help 30 people get jobs while assisting 20 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 \$1,000 in new Program Year 2025 CDBG funds are allocated to this, \$30,100 of unused prior year CDBG funds are being added for this Activity. The goal is to make contact and develop relationships with 30 predominantly Spanish-speaking businesses.</p>
10	Project Name	First-Time Home Buyer Assistance
	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 Promote Neighborhood Stabilization Connection to Resources and Economic Opportunities
	Funding	CDBG: \$60,000.00
	Description	Down-payment and closing cost assistance for qualified first-time homebuyers
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	The City's revamped First-Time HomeBuyer program provides \$15,000 worth of downpayment and/or closing costs assistance for qualified first-time homebuyers. Four (4) households are expected to benefit from this proposed Project.
	Location Description	The location now will be citywide, given the difficulty of finding households with qualified offers who fall below 80% Area Median Income (AMI). However, the CDBG Target Area will be prioritized to the greatest extent possible, in order to increase owner-occupancy rates in certain inner-city neighborhoods.
	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.

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 2025 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. This area is also a transit-oriented district, MBTA Communities zoning district, regional Priority Growth district and State-designated cultural district.

-Mount Washington- this is the most impoverished neighborhood in the city, featuring the highest minority concentration, being more than 50% Hispanic/Latino. It is located just west of Downtown on a notable hill, bounded by the Boston and Main/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 for the first time ever. 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 mighty 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. Bradford, once its own town, is the area of Haverhill on the south side of the Merrimack River and north of Salem Street;

-Highlands neighborhood (partial)- this area has traditionally fluctuated from poor to rich areas very quickly, with large manses subdivided into multi-family units on the west end and less so on the wealthier eastern side;

-River Street, leading westward from Downtown towards Interstate 495, this important gateway

features all manner of zoning, including multifamily housing that sprang up along the waterfront when the river was polluted and not an amenity;

-Ward Hill- this southwest corner of the City is a new entrant as a Target Area, featuring the affordable Presidential Gardens Neighborhood complex as well as many other multi-family developments all the way to the North Andover line

-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. Again, this area is dominated by large multi-family apartment complexes and a growing minority population.

Geographic Distribution

Target Area	Percentage of Funds
CDBG TARGET AREA	83

Table 55 - 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 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 are 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 PY2025, the intent is to spend more than 5 of every 6 dollars in the Target Area, or at least 83%. 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-- about a combined 50% of CDBG funds are estimated to be spent in these low-income neighborhoods. In addition, 30% of CDBG funds are assumed for the various other neighborhoods of the Target Area not in Mount Washington or the Lower Acre. 20% is planned for eligible activities outside of the Target Area.

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

PY25 also presents a dwindling opportunity to leverage CDBG funds within American Rescue Plan (ARP) high-poverty districts (Qualified Census Tracts), as well as 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 geographic lens in particular.

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 2025 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 neighborhood by non-profit subrecipients, or helping them buy a home. In a community as physically large and socioeconomically diverse as Haverhill, geography matters, and geographic distribution of CDBG resources will be closely monitored to ensure equity and progress in chronically underserved 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.

Affordable Housing

AP-55 Affordable Housing - 91.420, 91.220(g)

Introduction

One Year Goals for the Number of Households to be Supported
Homeless
Non-Homeless
Special-Needs
Total

Table 56 - One Year Goals for Affordable Housing by Support Requirement

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

Table 57 - One Year Goals for Affordable Housing by Support Type

Discussion

AP-60 Public Housing - 91.420, 91.220(h)

Introduction

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

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

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

Discussion

AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i)

Introduction

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

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

Addressing the emergency shelter and transitional housing needs of homeless persons

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

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

Discussion

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

Introduction

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

Discussion

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 childcare, 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 childcare, 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 outbuildings 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 childcare 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 offered 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 has 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 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 hearings 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(l)(1,2,4)

Introduction

In terms of strictly Program Year 2025 CDBG funds, Projects (totaled in bold text) include:

Public Services	(\$137,666) -- capped at 15% of total grant award
Administration + Planning	(\$183,555) -- capped at 20% of total grant award
First-Time Homebuyer Assistance	(\$15,000)
Housing Rehabilitation	(\$410,000) (+ \$75,000 Program Income)
Public Improvements	(\$50,559) (+\$125,000 Program Income)
Miscellaneous Projects	(\$70,000)
Demolition + Clearance	(\$ 2,000)
Code/Public Health Enforcement	(\$68,000)
Economic Development	(\$51,000)

NOTE: \$200,000 in Program Income is anticipated in Program Year 2025, all of which is dedicated to being reprogrammed into either Public Improvements or Housing Rehabilitation, from which nearly all of it originated or emanated. There is no old Program Income that has not yet been reprogrammed.

NOTE: This does not include any allocation of prior year unused funds.

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(l)(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.	83.00%

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.

Appendix - Alternate/Local Data Sources

1	Data Source Name HHA/ Bethany Community Services
	List the name of the organization or individual who originated the data set. This data set originated from the Project-Based Voucher Coordinator for the Haverhill Housing Authority, Maggie Cleary.
	Provide a brief summary of the data set. The data set captures some new Project-Based Vouchers that emerged from the HHA's management merger with Bethany Community Services for the Mission Towers development.
	What was the purpose for developing this data set? The purpose is to reflect some additional project-based vouchers that are not being considered in the HUD data.
	Provide the year (and optionally month, or month and day) for when the data was collected. This is new data collected in the last quarter of 2014.
	Briefly describe the methodology for the data collection. This is counting the new vouchers that are supporting the existing residents and units at the Mission Towers elderly housing development.
	Describe the total population from which the sample was taken. This data is from the Mission Towers population.
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed. These are elderly units that are limited to low-income (usually fixed income) residents.