

Executive Summary

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

1. Introduction

Every five years, the U.S. Department of Housing and Urban Development (HUD) requires entitlement communities to develop a Consolidated Plan to assist in determining community needs and establishing affordable housing and community development priorities. The *2020-2024 North Suburban Consortium Consolidated Plan* represents a continuing collaboration of the eight community members in developing common goals and directions to meet affordable housing, infrastructure, community development, and public service needs. This Consolidated Plan serves as the strategic plan for allocating federal funds to maximize positive impact for low and moderate-income persons.

This Consolidated Plan covers the eight communities comprising the North Suburban Consortium (NSC): City of Malden, Town of Arlington, City of Medford, City of Revere, City of Melrose, City of Chelsea, City of Everett, and City of Winthrop. The plan covers the HOME Investment Partnership (HOME) grant for these eight communities, as well as the Community Development Block Grant (CDBG) for the City of Malden. The cities of Medford, Revere, and Town of Arlington also receive CDBG funds and are referred to as entitlement members. Specific non-housing needs and goals for these communities can be found in their individual Consolidated Plans.

The Malden Redevelopment Authority (MRA), as the administrator of the City of Malden's CDBG funds as well as the North Suburban Consortium's HOME funds, undertook extensive dialogue in the development of this plan. The NSC participating member communities assisted in the identification of regional Affordable Housing needs and priorities. Under the HOME Program the North Suburban Consortium allocates funds for rental and ownership development, homebuyer assistance, and rehabilitation of existing structures.

The Consolidated Plan consists of the following Sections:

- The **Process** describes the consultation and citizen participation process undertaken to collect information from residents and stakeholders on community conditions and needs.
- The **Needs Assessment** analyzes needs related to affordable housing, special needs housing, community development and homelessness.
- The **Market Analysis** examines demographics, the supply of affordable units, the regional housing market and other conditions that impact community needs and the programs that address these needs.

- The **Strategic Plan** identifies specific goals for each jurisdiction based on the highest priority needs informed by the Needs Assessment, Market Analysis, and extensive consultation with community groups and citizens.

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

The primary objective of HUD’s Entitlement Programs is to develop viable communities through the provision of decent housing, a suitable living environment, and expanded economic opportunities. Four priority needs were identified with goals corresponding to those needs. The priority needs were determined by review of data, community meetings, public and stakeholder engagement, and NSC member consultations.

Affordable Housing – The City of Malden and the other seven communities in the North Suburban Consortium recognize the continuing need for the development of affordable owner-occupied and rental housing, rehabilitation of existing housing to ensure affordability and livability, and support to homebuyers. The escalating housing costs in the Greater Boston area have exacerbated an affordable housing crisis among low- and moderate-income households. The City of Malden and the NSC communities have prioritized the creation and preservation of affordable housing, including development of affordable rental and owner-occupied housing, as a strategy to address escalating housing costs for low- and moderate-income households.

Public Services – The City of Malden is focused on addressing the needs of low- and moderate-income residents, particularly immigrants, children, seniors, domestic violence survivors, people with disabilities, and other low- and moderate-income populations. The City will prioritize needs related to removing language barriers and other barriers to access; improving public health and health care access; promoting climate adaptation and environmental justice; and supporting upward mobility and economic opportunity, especially within oppressed groups.

Parks, Public Facilities and Infrastructure – The City of Malden has identified a need to improve parks, public facilities, and infrastructure to address accessibility, climate resiliency, and other needs disproportionately affecting low- and moderate-income residents. Through significant input from relevant City Departments and with broad community and stakeholder participation in the Consolidated Planning process, the City of Malden has identified Parks, Public Facilities, and Infrastructure as a high priority need. Through this need, the City will support its ongoing climate resiliency activities ensure the City’s public space is accessible to all residents and meet the needs of low- and moderate-income residents.

Economic Development – The City of Malden has identified a need to provide economic opportunities to low- and moderate-income residents through job readiness, skill training, small business support, and other strategies in pursuit of economic justice for oppressed communities. Malden’s recent economic successes have helped reduce joblessness, but wages and incomes remain low and inequities persist.

56% of Malden residents are low- and moderate-income, with 40% of residents earning less than 50% of the Area Median Income (FY18 LMISD). Additionally, oppressed groups face wealth and earnings inequities, as well as higher rates of underemployment. Targeted assistance for local small businesses that create jobs for local residents is a demonstrated strategy towards ensuring economic growth benefits are shared equitably throughout Malden’s diverse community.

3. Evaluation of past performance

The MRA has been effective in executing previous Consolidated Plans and meeting CDBG and HOME targets. Some examples include recent investments in public parks in low-income neighborhoods, continued support of food pantries, health clinics, youth programs, and housing assistance through CDBG public services, and a HOME portfolio of more than 1000 affordable units throughout the NSC with an additional 30 coming on line in the current ConPlan period. However, due to the rapidly changing needs of the low- and moderate-income population and the escalating regional housing crisis, new strategies are integrated into the 2020 – 2024 Consolidated Plan.

4. Summary of citizen participation process and consultation process

Public Input on Housing and Community Development Needs

The City of Malden and the North Suburban Consortium implemented broad-based approach to maximizing stakeholder and citizen participation. These efforts included a stakeholder survey, consultation interviews and focus groups with key stakeholders and community organizations, and two periods of public comment. Further details regarding these consultation efforts are included in the Process section of this plan and the AD-25.

5. Summary of public comments

Please see the Summary of Public Comments included in the AD-25.

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

No comments were rejected. See AD-25 for details.

7. Summary

See AD-25.

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
CDBG Administrator	MALDEN	Malden Redevelopment Authority
HOME Administrator	MALDEN	Malden Redevelopment Authority

Table 1 – Responsible Agencies

Narrative

The Malden Redevelopment Authority is the public entity charged with the administration of the federal Community Development Block Grant (CDBG) for the City of Malden and Home Investment Partnership (HOME) on behalf of the North Suburban Consortium. The Malden Redevelopment Authority prepares all plans and reports, provides financial oversight, and monitors program compliance. Other NSC communities receiving CDBG funds administer their programs at the local level.

Consolidated Plan Public Contact Information

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

1. Introduction

The Malden Redevelopment Authority, on behalf of the City of Malden and of the North Suburban HOME Consortium, undertook extensive consultations with relevant agencies, organizations, and community-based groups to obtain input on priority needs, recommended strategies, and investment opportunities related to the City's HUD CDBG and HOME funds. The consultations were conducted in a variety of methods including one-on one interviews, stakeholder sessions, a web-based stakeholder survey, and meetings with existing networks of service providers and other agencies.

Stakeholder Interviews: From June through October 2019, a series of stakeholder meetings and interviews was conducted to discuss issues and opportunities related to housing and community development needs, as well as fair housing issues, throughout the City of Malden and the North Suburban Consortium. Individuals representing government and policy makers, nonprofit organizations, affordable housing providers, and other interested parties were invited to participate to ensure that as many points of view as possible were heard.

Over the course of consultation activities, 22 organizations provided their feedback in person or by phone.

Stakeholder Web-based Survey: This survey sought input from housing and community development stakeholders for the purposes of identifying priority needs, and providing feedback on the housing and community development conditions in Malden and the NSC. A total of 34 survey responses were received, consisting of a range of organizations including: city agencies, regional housing agencies, housing providers, lenders, for-profit developers, social service providers and advocate groups, and citizen representatives. The participating agencies included social service providers that support low-income and near-homeless populations to maintain housing and secure available public and private resources. Agencies providing temporary and transitional housing to at-risk population like single mothers, victims of domestic abuse, elderly, people with disabilities and/or mental illnesses etc. were identified and reached out to for information through the survey as well as in-depth interviews.

Public Input Sessions: Two public meetings are planned to take place in January 2020 and May 2020. The first public input session will be focused on the findings of the Needs Assessment, Market Analysis, and Strategic Plan. The objective of this session is to seek public input regarding the priority needs and goals set forth for the next five years and feedback on the draft 5-year portions published for 30-day comment. The purpose of the second public hearing is to receive and address comments regarding all the Consolidated Plan sections, including the 2020 Annual Action Plan. Further information is available in the attached Citizens Participation Comments file on the AD-25 admin screen.

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 Malden Redevelopment Authority, which is responsible for the development of the Consolidated Plan, coordinates many of the planning, community development and housing initiatives within the City. The MRA maintains continued collaboration with the relevant City Departments, Human Service Organizations, and homeless Continuum of Care members. The on-going collaboration enables the coordination of efforts and investments.

The MRA leads the North Suburban Consortium's planning efforts. As the lead within the Consortium, the MRA seeks to coordinate HOME investments to best address the needs and priorities of NSC member communities.

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

In 2016, the City of Malden, as well as Medford, Revere, Everett, Chelsea, Melrose, and Winthrop, joined the Massachusetts Balance of State Continuum of Care. The Town of Arlington, which is now part of the Arlington-Somerville CofC plans to join the BoS CoC in 2020. The BoS CoC is managed by the Massachusetts Department of Housing and Community Development (DHCD) and is made up of 79 cities and towns, primarily in Norfolk and Middlesex counties.

Malden shares the following Commonwealth of Massachusetts goals:

1. increase the number of permanent supportive housing units;
2. improve job readiness and employment rate;
3. provide homeless prevention and rapid rehousing assistance; and
4. provide case management services to increase likelihood of residential stability.

On Jun 16, 2019, the MRA and the City of Revere met with the DHCD at their offices in Boston to discuss the development of the 2020-2024 Consolidated Plan.

Malden will continue to seek opportunities to support projects and programs that further the BoS CoC goals. The Consolidated Plan consultations, as well as ongoing consultation with the continuum, will continue to have a direct impact on the allocation of funding.

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

The MRA and Revere met with the Balance of State CoC on June 16, 2019, at the DHCD offices in Boston to gather input on the development of the 2020-2024 Consolidated Plan. However, neither member of the NSC receives ESG funding nor is responsible for the administration of the Homeless Management Information System (HMIS).

As a member of the BoS CoC, the Malden Redevelopment Authority will regularly consult with non-profits, housing authorities, state agencies, advocacy groups, and property developers, and support/advocate for Balance of State resources for NSC communities.

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	CHELSEA RESTORATION CORP
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted in a one-on-one consultation. Issues identified during the consultation were the housing market becoming more prevalent with speculative buyers and low-moderate income household members being forced to move elsewhere. The anticipated outcome is to provide more sustainable subsidy housing so that affordable units are truly affordable.
2	Agency/Group/Organization	MALDEN YMCA
	Agency/Group/Organization Type	Services-Children Child Welfare Agency
	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?	The organization was consulted in a one-on-one consultation. Issues identified during the consultation were the affordability crisis and food insecurity. The affordability crisis is affecting how the YMCA serves its members and how it affects the affordability of space where the YMCA operates its programs; In some cases the YMCA has been asked to leave occupied properties. The YMCA has recently turned one of its social responsibility missions to food security through its food pantry. The current barriers are limited space capacity but not necessarily financial capacity. Anticipated outcomes are to grow/expand programs and find affordable space for youth programming/youth distribution.

3	Agency/Group/Organization	MALDEN HOUSING AUTHORITY
	Agency/Group/Organization Type	Housing PHA Services - Housing Service-Fair Housing Publicly Funded Institution/System of Care
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing 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?	The agency was consulted in a small group meeting. Identified issues were units in city that have been recently built are market rate. Malden has had a moratorium on subsidized housing. So more demand for public housing units, and more challenges for voucher holders to find affordable units. The outcome is anticipated to be the PHAs involvement in future affordable housing initiatives.
4	Agency/Group/Organization	Melrose Housing Authority
	Agency/Group/Organization Type	Housing PHA Services - Housing Service-Fair Housing Publicly Funded Institution/System of Care
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing 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?	The agency was consulted in a small group meeting. Identified issues were increased housing costs. Increased demand for public housing units, and more challenges for voucher holders to find affordable units. The outcome is anticipated to be the PHAs involvement in future affordable housing projects by continued support of small local nonprofits which have limited management capacity.

5	Agency/Group/Organization	Everett Housing Authority
	Agency/Group/Organization Type	Housing PHA Services - Housing Service-Fair Housing Publicly Funded Institution/System of Care
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing 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?	The agency was consulted in a small group meeting. Identified issues were increased housing costs. Increased demand for public housing units, and more challenges for voucher holders to find affordable units. The outcome is anticipated to be the PHAs involvement in future affordable housing initiatives.
6	Agency/Group/Organization	MEDFORD HOUSING AUTHORITY
	Agency/Group/Organization Type	Housing PHA Services - Housing Service-Fair Housing Publicly Funded Institution/System of Care
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing 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?	The agency was consulted in a small group meeting. Identified issues were increased housing costs. Increased demand for public housing units, and more challenges for voucher holders to find affordable units. The outcome is anticipated to be the PHAs involvement in future affordable housing initiatives.
7	Agency/Group/Organization	CHELSEA HOUSING AUTHORITY
	Agency/Group/Organization Type	Housing PHA Services - Housing Service-Fair Housing Publicly Funded Institution/System of Care

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing 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?	The agency was consulted in a small group meeting. Identified issues were increased housing costs and inadequate funds to meet all existing capital needs. Increased demand for public housing units, and more challenges for voucher holders to find affordable units. The outcome is anticipated to be the PHAs involvement in future affordable housing initiatives.
8	Agency/Group/Organization	Balance of State Continuum of Care
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons Services-Persons with Disabilities Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing 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?	The Balance of State CoC leadership was consulted in a small group meeting, held on July 16, 2019. Anticipated outcomes of the consultation are developing an Individual Shelter System, using state earmarked funds and meshing with Emergency Solutions Grant, and looking at ways to use HOME funds to create a bridge for formerly homeless individuals living in supportive housing who are no longer need services. Also, the MRA will receive regular BoS policy and operational updates.
9	Agency/Group/Organization	ABCD
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Health Services-Education Service-Fair Housing

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Non-Homeless Special Needs 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?	This organization was consulted during the in-person session, held on August 6, 2019. Will continue to serve low mod housing needs, and intend to develop a security deposit pilot program with City of Malden.
10	Agency/Group/Organization	Asian Community Development Corporation
	Agency/Group/Organization Type	Housing Services - Housing Services-Children
	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?	This organization was consulted during the in-person session, held on August 7, 2019. ACDC will continue to engage the low mod community in Malden, especially the Asian community, in housing and community development efforts.
11	Agency/Group/Organization	BREAD OF LIFE
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Health
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children 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?	This organization was consulted during the in-person session, held on August 15, 2019. Bread of Life is continuing to fund raise for its expanded food pantry and kitchen, to be combined with HOME-funding housing for homeless households.

12	Agency/Group/Organization	Cambridge Health Alliance
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Health Health Agency Publicly Funded Institution/System of Care Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children 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 organization was consulted during the in-person session, held on August 15, 2019. CHA will continue in its role in addressing public health needs as well as exploring solutions to both public health and housing challenges.
13	Agency/Group/Organization	Caritas Communities
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted by phone on November 5, 2019. The asset manager observed the continued increase in market rents and the high demand for affordable housing. The outcome will be continued positive management of existing HOME units.
14	Agency/Group/Organization	Fenway Health AIDS Action Committee
	Agency/Group/Organization Type	Services-Persons with HIV/AIDS Services-Health Health Agency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted through an in-person session held on August 15, 2019. Fenway Health will continue to provide services to HIV/AIDS persons, including housing counseling as well as health care needs.
15	Agency/Group/Organization	Greater Malden Asian American Community Coalition (GMAACC)
	Agency/Group/Organization Type	Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted through an in-person session, held on August 7, 2019. GMAACC will continue to strengthen community engagement among the Asian community in the greater Malden area.
16	Agency/Group/Organization	HOUSING FAMILIES INC.
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted through two in-person sessions, held on August 6th and October 25th 2019. Housing Families provides transitional and permanent housing and supportive services. It is active in the BoS Continuum of Care governance, and is a strong partner with City of Malden. ED co-chairs local task force on homelessness. Outcome is continued coordination and communication. Also financial assistance to aging housing stock owned by Housing Families.

17	Agency/Group/Organization	JUST A START
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children 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 organization was held on August 6, 2019. Just a Start will continue to provide mediation services through CDBG, and meet other housing needs as well.
18	Agency/Group/Organization	Malden Building Department
	Agency/Group/Organization Type	Other government - Local Planning 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?	This agency was consulted through an in-person session, held on October 10, 2019. Discussion involved issues of overcrowding, and focusing limited resources. Resources to address problem properties explored.
19	Agency/Group/Organization	Malden Public Schools
	Agency/Group/Organization Type	Services-Education
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted through an in-person session held on October 24, 2019. MPS continues to provide housing counseling and additional housing services to at risk youth.

20	Agency/Group/Organization	Malden Senior Center
	Agency/Group/Organization Type	Services-Elderly Persons
	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?	This organization was consulted through an in-person session held on September 3, 2019.
21	Agency/Group/Organization	MASS SENIOR ACTION COUNCIL
	Agency/Group/Organization Type	Services-Elderly Persons Civic Leaders
	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?	This organization was consulted by another NSC community.
22	Agency/Group/Organization	COUNCIL ON AGING
	Agency/Group/Organization Type	Services-Elderly Persons
	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?	This organization was consulted by another NSC community.
23	Agency/Group/Organization	Malden Police Department
	Agency/Group/Organization Type	Civic Leaders
	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?	This organization was consulted through an in-person session held on October 23, 2019. The Malden Police Chief noted the decrease in crime throughout the City. We agreed we would work with MPDs designated Emergency Management Coordinator In the event of natural disasters.
24	Agency/Group/Organization	Malden City Planner
	Agency/Group/Organization Type	Planning organization Business Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing 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?	This organization was consulted through an in-person session held on October 23, 2019. City Planner discussed zoning impediments to new housing and shared information about permitting process.
25	Agency/Group/Organization	Traggorth Companies LLC
	Agency/Group/Organization Type	Housing Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted through an in-person session held on September 18, 2019. Outcome: Traggorth will continue to seek affordable housing opportunities in the NSC area as well as maintain existing portfolio.
26	Agency/Group/Organization	The Neighborhood Developers, Inc., fka CHELSEA NEIGHBORHOOD HOUSING SERVICES
	Agency/Group/Organization Type	Housing Services - Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis

<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>This organization was consulted through an in-person session held on September 18, 2019. TND will continue to seek affordable housing opportunities in NSC area as well as maintain existing portfolio.</p>
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Identify any Agency Types not consulted and provide rationale for not consulting

The City of Malden and the NSC Consortium made a good faith effort to reach out to all appropriate agency types, as specified through the City’s Citizen Participation Plan and 24 CFR Part 91.100. The only organization type that was not covered through direct consultation was Service - Broadband Internet Service Provider. The NSC and the City of Malden made multiple efforts to identify contacts for consultation with Xfinity and Verizon on behalf of Malden, Medford, and the other non-entitlement consortium members. No response to requests for consultation was received by either broadband service provider. However, the NSC Consultation Questions documents used by each community as a guide through stakeholder consultations included questions specific to challenges with broadband access and availability, as well as narrowing the digital divide. These questions were discussed with housing agencies and community organizations. Furthermore, the Malden Senior Center and Malden Public Library both offer public access to computer facilities and internet services to members of the Malden community.

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	Massachusetts Department of Housing and Community Development	Increase affordable housing opportunities for low and very low-income households; increase supportive services for special needs households.
Malden Housing Needs Assessment q	Metropolitan Area Planning Council	The 2019 Housing Needs Assessment consisted of a rigorous analysis of demographic and housing market data. This plan is specific to the Malden area and provided helpful insight into housing needs, community housing concerns, and housing priorities that were incorporated throughout the Consolidated Plan.

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))

The City of Malden recognizes that its housing and economic development initiatives must be placed in a regional context. Malden enjoys good relations with its neighbors and regularly consults with neighboring jurisdictions about regional needs.

The City of Malden through the MRA is in regular contact with various public and private agencies to ensure funding priorities are in line and coordinated with current community development goals and objectives. The MRA consults with numerous housing and real estate entities through its leadership of the North Suburban HOME Consortium. The MRA regularly works with Mass. DHCD on jointly funded new rental developments in the eight NSC communities, and coordinates management and monitoring issues involving the existing portfolio.

Narrative

N/A

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**

The City, through the Malden Redevelopment Authority, implemented a broad-based approach to maximizing citizen participation and input into the identification of priority need and investment strategies to address those needs. Citizen Participation efforts included two public hearing and two 30-day periods for public comment

Input from this extensive participation process was utilized to establish the funding priorities for CDBG and HOME funds.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	Non-targeted/broad community	See documents attached to AD-25.	See documents attached to AD-25.	N/A	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Needs Assessment examines needs related to affordable housing, special needs housing, community development, and homelessness for the North Suburban Consortium (NSC). The Needs Assessment includes the following sections:

- Housing Needs Assessment
- Disproportionately Greater Need
- Public Housing
- Homeless Needs Assessment
- Non-Homeless Special Needs Assessment
- Non-Housing Community Development Needs

The Needs Assessment identifies those needs with the highest priorities which form the basis for the Strategic Plan section and the programs and projects to be administered. Most of the data tables in this section are populated with default data from the 2011-2015 American Community Survey (ACS) and the Comprehensive Housing Affordability Strategy (CHAS) datasets. CHAS datasets are developed for HUD by the U.S. Census Bureau based on the ACS. In addition to these data sources, the Needs Assessment is supplemented by more current data to provide context around the significant growth experienced by the region in recent years. Other housing studies by Malden (2019 Malden Housing Needs Assessment), Arlington (2016 Arlington Housing Production Plan), Chelsea (2017 City of Chelsea Comprehensive Housing Analysis and Strategic Plan), and Everett (2016 Everett Housing Production Plan) were also consulted. Qualitative data gained from an intensive consultation process that included focus groups, individual meetings with stakeholders and a stakeholder survey further helped to guide and interpret the needs assessment. Other data sources are noted throughout the Plan.

The 2019 Malden Housing Needs Assessment identified several themes as it relates to housing needs including:

- (1) Malden has significant current unmet housing needs that are projected to increase in the coming decade;
- (2) projected population growth will continue to increase housing demand and apply pressure on the housing market;
- (3) rising costs are directly associated with unmet demand;
- (4) expanding housing supply will help reduce local and regional market pressures;
- (5) Malden is experiencing symptoms of gentrification, including displacement and population replacement;

- (6) housing instability will increase instances of overcrowding and homelessness; and
- (7) decisive action is needed to preserve Malden's affordability and diverse community fabric.

The main themes that emerged from the Arlington Housing Production Plan include:

- (1) Arlington is an economically diverse place;
- (2) housing prices are increasing faster than incomes;
- (3) housing older and in need of updating; and
- (4) there is unmet demand for housing both in terms of number of units, type, and affordability.

Needs Assessment Overview (Cont.)

The housing portion of the Consolidated Plan Needs Assessment focuses largely on households experiencing a housing problem. HUD defines housing problems as:

- Units lacking complete kitchen facilities;
- Units lacking complete bathroom facilities;
- Housing cost burden of more than 30 % of the household income (for renters, housing costs include rent paid by the tenant plus utilities and for owners, housing costs include mortgage payments, taxes, insurance, and utilities); and
- Overcrowding is defined as more than one person per room, not including bathrooms, porches, foyers, halls, or half-rooms.

As the data indicates in the following sections, housing cost burden is the most prominent problem experienced throughout the entire North Suburban Consortium.

The CDBG and HOME programs operate under federally-established income limits. Malden is the direct recipient of CDBG funds and receives federal HOME funds on behalf of the North Suburban Consortium. Medford, Revere, and Arlington also are direct recipients of CDBG. These limits are based on median family income for the Boston-Cambridge-Quincy Metropolitan Statistical Area (MSA), currently defined as Essex, Middlesex, Norfolk, Plymouth, Suffolk, and Rockingham counties, and are adjusted annually.

Generally, very low-income refers to incomes at or below 30% of AMI; low-income refers to incomes between 31 and 50% of AMI; moderate-income refers to incomes between 51 and 80% of AMI; all adjusted for family size. The CDBG and HOME programs target households earning less than 80% of AMI; except that HOME rental activities have specific targets by regulation for 60% and 30% AMI. They can benefit those with income up to 80% of AMI; however, once someone goes above 60% and as long as they don't go above 80%, their rent does not change.

The NSC communities are all part of the Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area. Based on HUD's FY 2019 Income Limit Summary for this area, the Median Family Income (MFI) is \$113,300. The following table provides the current income limits subject to annual adjustments by HUD.

FY 2019 HUD Income Limits for the Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area

Household Size	30% of Median Extremely Low Income	50% of Median Very Low Income	60% of Median	80% of Median Low Income
1	\$24,900	\$41,500	\$49,800	\$62,450
2	\$28,450	\$47,400	\$56,880	\$71,400
3	\$32,000	\$53,350	\$64,020	\$80,300
4	\$35,550	\$59,250	\$71,100	\$89,200
5	\$38,400	\$64,000	\$76,800	\$96,350
6	\$41,250	\$68,750	\$82,500	\$103,500
7	\$44,100	\$73,500	\$88,200	\$110,650
8	\$46,950	\$78,250	\$93,900	\$117,750

Source: U.S. Department of Housing and Urban Development (HUD), effective June 28, 2019
<https://www.huduser.gov/portal/datasets/il/il2019/2019summary.odn>

FY2019 HUD Income Limits

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

Summary of Housing Needs

The North Suburban Consortium (NSC) region is home to an estimated population of 351,535 people and 139,150 households. Over 217,614 reside in the entitlement communities of the NSC (Malden, Medford, Revere, Arlington) accounting for nearly two-thirds (62%) of NSC residents. The City of Malden houses over 61,036 residents (17% of NSC's entire population). However, the Metropolitan Area Planning Council (MAPC)'s 2019 Malden Housing Needs Assessment projected that the city's population was approximately 67,800 in 2018 after accounting for permitting data not reported to the Census. The same is assumed true for Arlington as well. The region has one of the most culturally diverse populations in the Commonwealth and has become a highly desirable area due to its proximity to the metro area's economic centers, transit choices, dependable public schools, landscape and historic architecture.

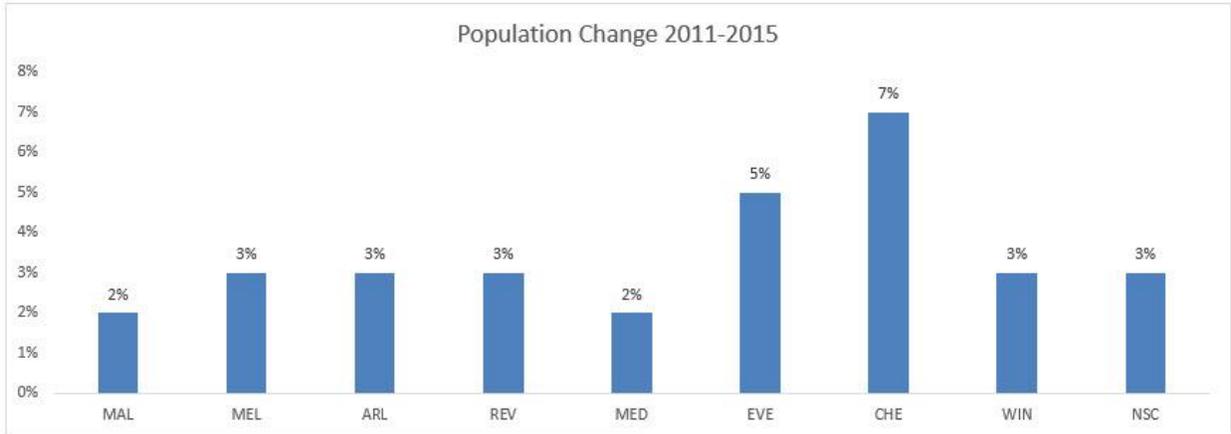
The housing studies that informed this Needs Assessment identified that each community has experienced general population growth over the past decade, as well as an increase in the region's racial and ethnic diversity. The 2019 Malden Housing Needs Assessment stated that most communities in Greater Boston's Inner Core have seen an increase in population due in part to the region's economic growth. The region's population increased by 10% and outpaced the Commonwealth's growth by 8%. Malden is considered a mid-sized city, whereas the other three entitlement communities are considered small- to mid-sized. Each community represented in the NSC region is dense and is projected to continue to experience population growth. With projected growth, the region will continue to become more racially and ethnically diverse. At the same time, increasing housing costs driven by unmet demand for housing threaten the health, stability and vibrancy of NSC communities, especially among communities of color.

The median age in the Consortium region is just over 37 years old, less than two years younger than the median age (39) in the Commonwealth of Massachusetts. This is reflected by both a greater share of youth (0-18 years old) as well as a lower share of persons over the age of 65 when compared to the state. It is important to note migration trends throughout the region. Young adults have been moving into the urban core of the region as older adults are migrating to less urban areas at a modest rate. Overall, more people are moving into the region than moving out.

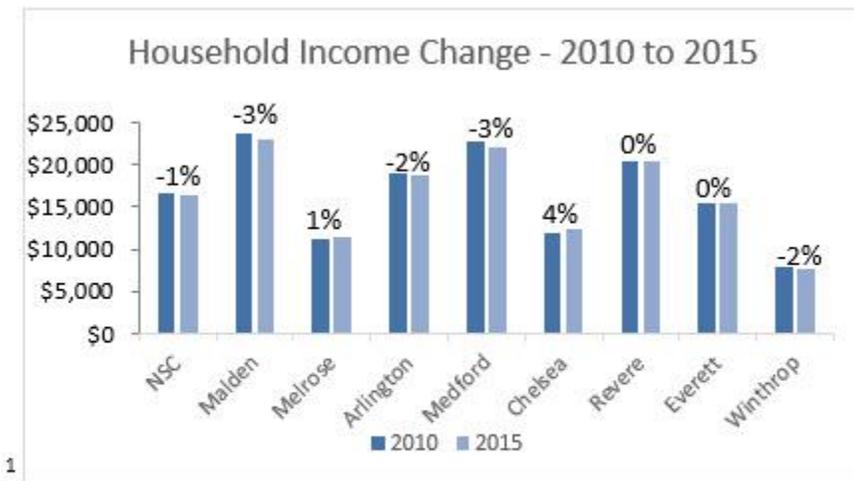
Demographics	Base Year: 2009	Most Recent Year: 2015	% Change
Population	0	342,075	
Households	0	130,955	
Median Income	\$0.00	\$0.00	

Table 5 - Housing Needs Assessment Demographics

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)



Population Change 2011-2015

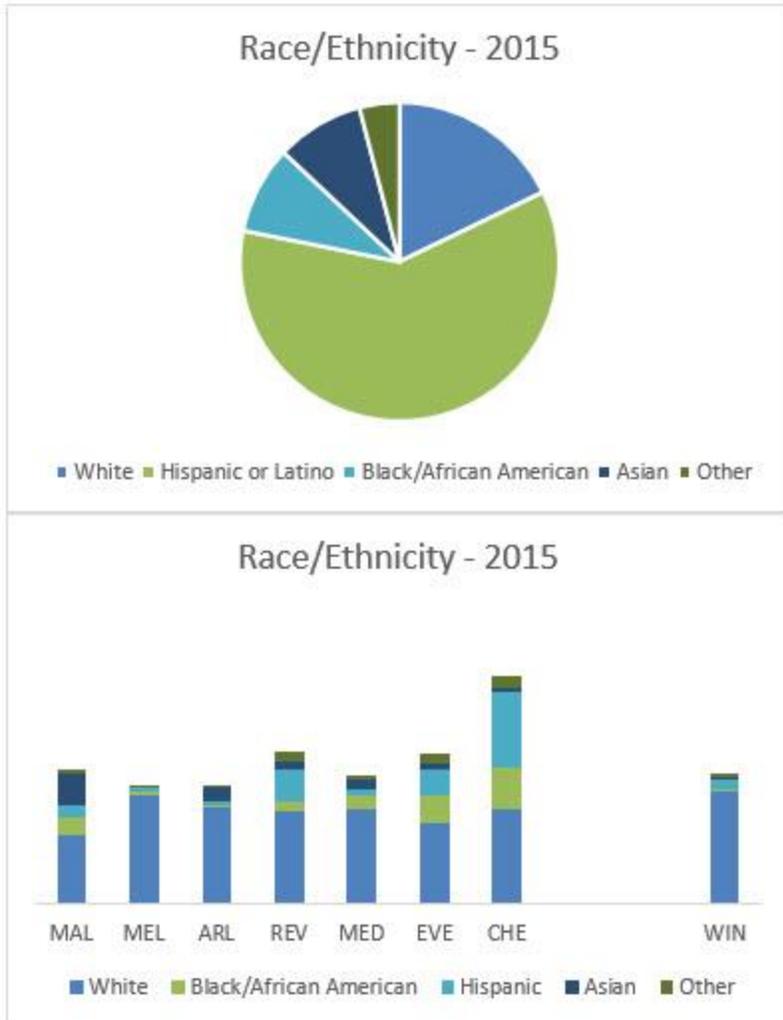


Source: 2010 Decennial Census and 2011-2015 ACS Estimates

Household Income Change 2010-2015

Population and Household Income Change (Narrative)

- Much like Massachusetts, the population in the Consortium, most notably in the suburban areas, has consistently grown from 2011 to 2015 overall by 3%.
- From 2010 to 2015, median household income (adjusted for inflation) decreased by 4% in the Consortium, with the greatest increases in Chelsea and Melrose.
- Since 2015, recent estimates and forecasts show continued population growth in the region, especially in the suburban areas absorbing the growth of the Greater Boston area.



Source: 2011-2015 ACS Estimates

Race/Ethnicity 2015

Race/Ethnicity (Narrative)

- As indicated in the Race/Ethnicity – 2015 chart above, the communities with the highest median incomes are located in Arlington and Medford.
- The majority of the Consortium’s population is White (61%), with the highest concentrations in Winthrop and Arlington, which have shares of the White population of 84% and 94% respectively.
- 18% of the Consortium’s population is Hispanic/Latino, with the highest concentration in Chelsea which has a share of the Hispanic or Latino (of any race) of 64% of the City’s total population
- African-American residents comprise 9% of the Consortium’s population, higher than Massachusetts (7%).

- When assessing the concentration of minority populations in the Consortium (see Figure 3.5), the vast majority of the non-White population is located in Chelsea (50%), Malden (47%, and Everett (41%).
- 8% of the Consortium’s population is Asian, with the highest concentration in Malden, which has a share of 24% of the City’s total population.

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	26,410	18,995	19,510	13,390	52,645
Small Family Households	7,645	7,320	8,090	5,510	27,615
Large Family Households	1,225	1,810	1,665	1,440	4,120
Household contains at least one person 62-74 years of age	5,549	4,030	3,245	2,495	9,035
Household contains at least one person age 75 or older	5,770	3,550	2,395	1,005	2,745
Households with one or more children 6 years old or younger	3,770	3,688	3,444	2,363	7,105

Table 6 - Total Households Table

Data Source: 2011-2015 CHAS

Household Profile (Narrative)

All persons living in a single unit are considered a household. If household members are related by blood or law, they are considered a family. The most common of households in the Consortium are small family households (defined as family households comprising 2-4 members). Approximately 42% of the total household types in the Consortium are small family households. Non-family households comprise 36% of total households. Between 2011 and 2015 the population of the Consortium grew –increasing by approximately 5%.

The following figures provide a more detailed profile of the Consortium households by income level and household type.

- Nearly 47% of all NSC households have incomes between 0-80% AMI. Of these households:
- More than 21% of households containing at least one person age 75 or older are low- or moderate-income and approximately 22% of households containing at least one person between ages 62-74 are low- or moderate-income.
- Nearly 14% of households with young children are at or below 80% AMI.
- 18% are extremely low-income
- 14% are low-income
- 15% are moderate-income

Most Malden households are families (61% of all households), according to the 2019 Malden Housing Needs Assessment. The percent of family households in Malden is also slightly lower than the Commonwealth’s 64%. Family households in Malden tend to be comprised of more people than other household types: 64% of family households have three or more people, while about 72% of non-family households in Malden have only one person (the rest may be roommates and other combinations of unrelated people).

Number of Households by Household Type

Household Type	North Suburban Consortium	%
Small Family	56,200	42%
Large Family	14,799	11%
Household Contains at least one person 62-74	24,383	18%
Household Contains at least one-person age 75+	15,605	12%
Household with one or more children (6 or under)	21,890	16%
Total Households	132,877	

NOTE: Total counts for CHAS data differ slightly from ACS estimates due to variations in margin of error and how the data is sampled. 2) Each household type is not mutually exclusive 3) this list of household types is not exhaustive and does not include all household types.
Source: 2011-2015 CHAS

Number of Households by Household Type (Shared %) Table 1

Household Type	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Small Family	29%	39%	41%	41%	52%
Large Family	5%	10%	9%	11%	8%
Household Contains at least one person 62-74	21%	21%	17%	19%	17%
Household Contains at least one person age 75+	22%	19%	12%	8%	5%
Household with one or more children (6 or under)	14%	19%	18%	18%	13%

Source: CHAS 2011-2015

Number of Households by Household Type (Shared %) Table 2

HOUSEHOLD GROUP	INCOME PERCENT	INCOME LIMITS			
		1 Person	2 People	3 People	4 People
Extremely low-income households	less than 30% of the HUD MFI	\$22,650	\$25,900	\$29,150	\$32,350
Very low-income households	30% to 50% of the HUD MFI	\$37,750	\$43,150	\$48,550	\$53,900
Low-income households	50% to 80% of the HUD MFI	\$56,800	\$64,900	\$73,000	\$81,100
Moderate-income households	80% to 100% of the HUD MFI	\$71,000*	\$81,125*	\$91,250*	\$101,375*
High-income households	more than 100% of the HUD MFI	>\$107,800**			

* HUD income limit unavailable for moderate-income households, estimate created by MAPC.
** HUD does not calculate middle-income by household size.
Source: U.S. Department of Housing and Urban Development, 2018

HUD Household Groups Income Limit

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	629	105	100	40	874	34	39	33	34	140
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	315	265	315	175	1,070	24	54	30	14	122
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	675	455	355	219	1,704	25	275	64	294	658
Housing cost burden greater than 50% of income (and none of the above problems)	10,355	3,130	495	79	14,059	3,630	2,830	2,060	639	9,159
Housing cost burden greater than 30% of income (and none of the above problems)	2,985	5,315	4,575	960	13,835	1,015	2,195	2,505	2,605	8,320

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	1,425	0	0	0	1,425	514	0	0	0	514

Table 7 – Housing Problems Table

Data 2011-2015 CHAS
Source:

Housing Problems (Narrative)

High housing costs are the most substantial housing issue throughout the NSC region. Particularly, low- and moderate-income households are adversely impacted by the rising cost of housing throughout the region. Lower-income households (households earning less than 80% of AMI or less) tend to have limited housing choices, often living in homes they cannot afford which restricts their cost of living (housing) and purchasing power to cover basic expenses (food, taxes, and healthcare). The lower the income of a household, the more likely the housing option selected will include at least one housing problem. Housing problems are defined as housing: 1) Lacking complete kitchen facilities; 2) Lacking complete plumbing facilities; 3) Cost burden greater than 30% (share of income devoted to housing costs), and 4) More than one person per room (overcrowding).

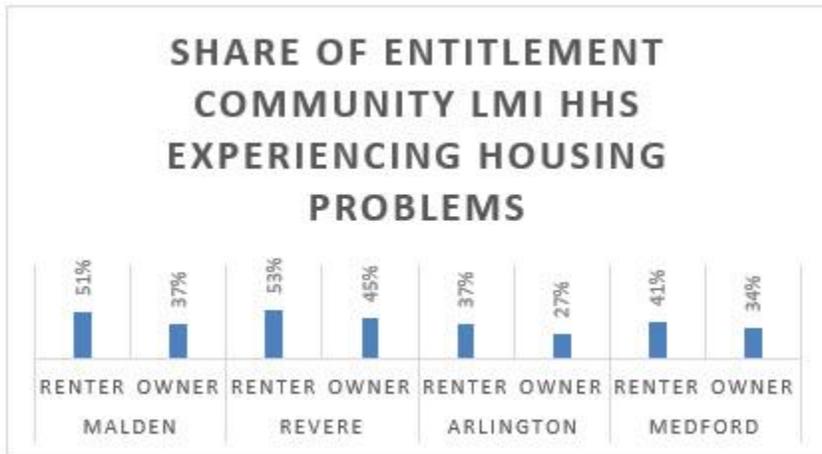
54,631 households, or 41% of all households within the Consortium are experiencing at least one housing problem. There is a mix of both household types and tenures throughout each jurisdiction. This mix is split relatively evenly between renters and owners.

According to 2011-2015 CHAS data for NSC, 27,620 households, or 21% of the total households, were in the extremely low-income range of 0-30% HUD Area Median Family Income (HAMFI or AMI). 19,010 households, 14% of the total households in the Consortium, were in the very low-income range of >30-50% AMI; and 19,515 households, 15% of the total households in the Consortium, were low-income at >50-80% AMI.

The data tables below provide a profile of the types of housing problems experienced by renter and owner households in the Consortium.

- The high level of cost burdened households noted above is representative of the rising housing costs in the area.
- Renters are more likely to experience overcrowding than owner households. As identified in the Market Analysis, there is a smaller share of large renter units in the region. This, coupled with

the high prevalence of cost burden, suggests that there may be a shortage of affordable family rental units (i.e. 3 bedroom or larger units in the Consortium).



Share of Households Experiencing Housing Problems

Households with a Housing Problem (Consortium)

Housing Problem	Renter Households								Owner Households							
	0-30% AMI	%	30-50% AMI	%	50-80% AMI	%	80-100% AMI	%	0-30% AMI	%	30-50% AMI	%	50-80% AMI	%	80-100% AMI	%
Substandard	629	72%	105	12%	100	11%	40	5%	34	24%	39	28%	33	24%	34	24%
Severely Overcrowded (and none of the above)	315	29%	265	25%	315	29%	175	16%	24	20%	54	44%	30	25%	14	11%
Overcrowded (and none of the above)	675	40%	455	27%	355	21%	219	13%	25	4%	275	42%	64	10%	294	45%
Severe Cost Burden (and none of the above)	10,355	74%	3,130	22%	495	4%	79	1%	3,630	40%	2,830	31%	2,060	22%	639	7%
Cost Burden (and none of the above)	2,985	22%	5,315	38%	4,575	33%	960	7%	1,015	12%	2,195	26%	2,505	30%	2,605	31%
Zero income (and none of the above)	1,425	100%	0	0%	0	0%	0	0%	514	100%	0	0%	0	0%	0	0%

Note: Each housing problem count is exclusive of other housing problems and is listed in sequential order meaning that the count for each row indicates that those households have none of the problems listed above it, but may also have one of the problems listed below it. For example, households with substandard conditions may also be cost burdened, but would only be counted in the substandard row.

Source: CHAS 2011-2015

Households with a Housing Problem (Consortium)

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	11,970	3,960	1,265	520	17,715	3,705	3,205	2,180	990	10,080
Having none of four housing problems	7,350	7,500	9,700	5,620	30,170	1,430	4,320	6,370	6,260	18,380
Household has negative income, but none of the other housing problems	1,425	0	0	0	1,425	514	0	0	0	514

Table 8 – Housing Problems 2

Data 2011-2015 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	5,500	4,450	2,230	12,180	815	1,720	2,440	4,975
Large Related	850	745	110	1,705	195	504	619	1,318
Elderly	4,325	1,473	544	6,342	3,085	2,505	877	6,467
Other	4,020	2,295	2,305	8,620	599	520	665	1,784
Total need by income	14,695	8,963	5,189	28,847	4,694	5,249	4,601	14,544

Table 9 – Cost Burden > 30%

Data 2011-2015 CHAS
Source:

Cost Burdened Households (Narrative)

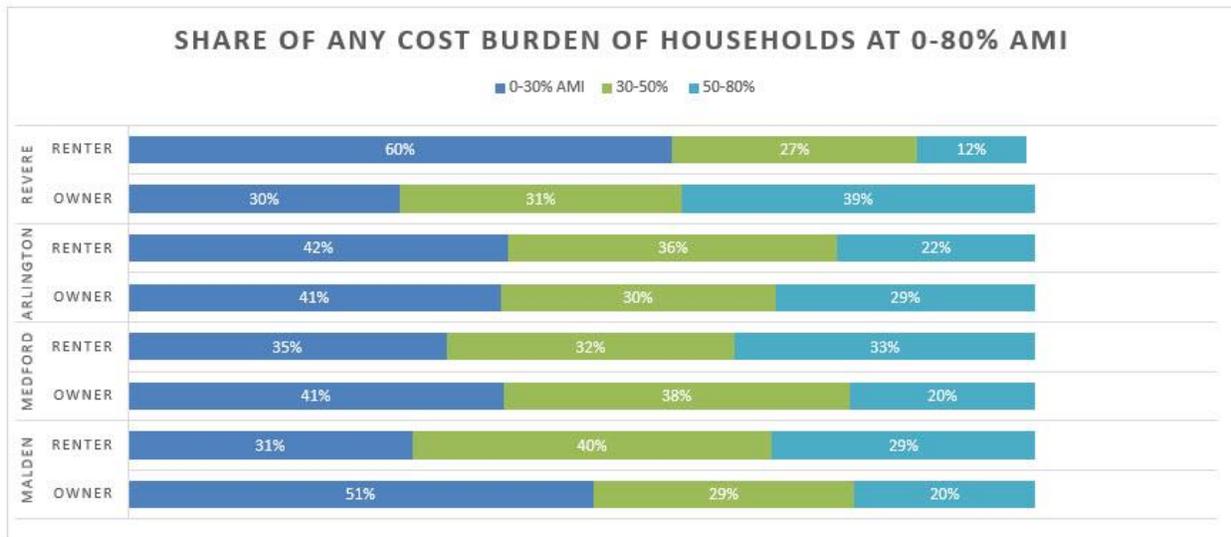
Cost Burdened Households

Given the high rate of cost burden and severe cost burden in the NSC, the following figures provide greater detail on the share of households experiencing cost burden by income level and housing tenure for each jurisdiction.

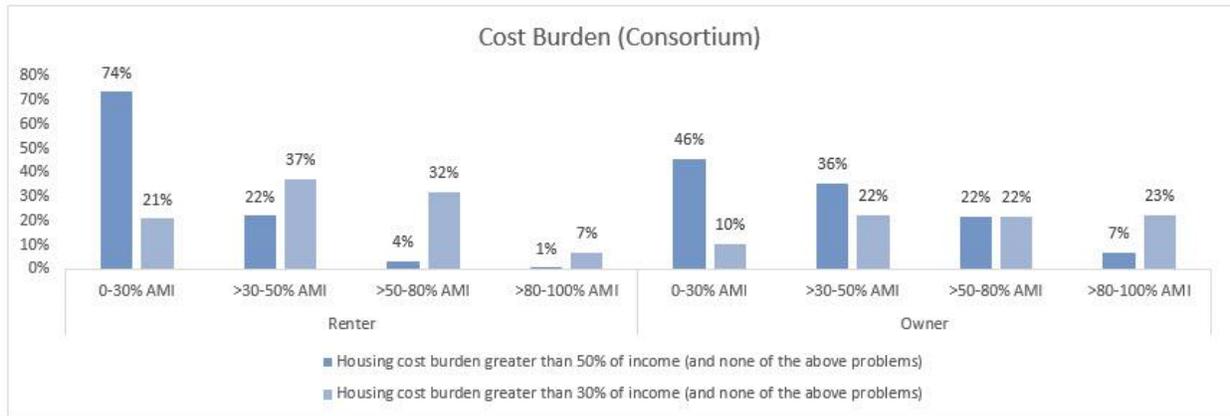
In the NSC, just over 39,600 renter households (XYZ%) are cost burdened, nearly half of which have incomes between 0-50 % AMI. The large share of extremely low-income households indicates there is not enough affordable housing stock for extremely low- and low-income households in NSC to meet demand. There are fewer cost burdened owner households in the NSC (approximately 17,710, or XYZ% of all owner households), but the larger share of 0-30 % AMI households experiencing cost burden indicates there are not adequate affordable homeownership opportunities in the NSC.

Consortium

In the Consortium, the largest share of severely cost burdened households are extremely low-income renters (predominately small family and other households). There is a large share of extremely low-income elderly owner households that are severely cost burdened, indicating the potential need for owner-occupied rehabilitation programs for elderly and home ownership assistance for low-income small family households in the Consortium. The majority of severely cost burdened households throughout the Consortium are extremely low- and very low-income households. Households earning more than 50% AMI have a much lower rate of severe cost burden, however, small and elderly households are still significantly impacted.



Entitlement Communities Share of Any Cost Burden of Households at 0-80% AMI



Cost Burden by Consortium (Chart)

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	4,470	1,420	150	6,040	660	1,215	1,145	3,020
Large Related	715	135	10	860	140	340	290	770
Elderly	2,815	613	104	3,532	2,370	1,035	348	3,753
Other	3,430	1,090	285	4,805	484	395	295	1,174
Total need by income	11,430	3,258	549	15,237	3,654	2,985	2,078	8,717

Table 10 – Cost Burden > 50%

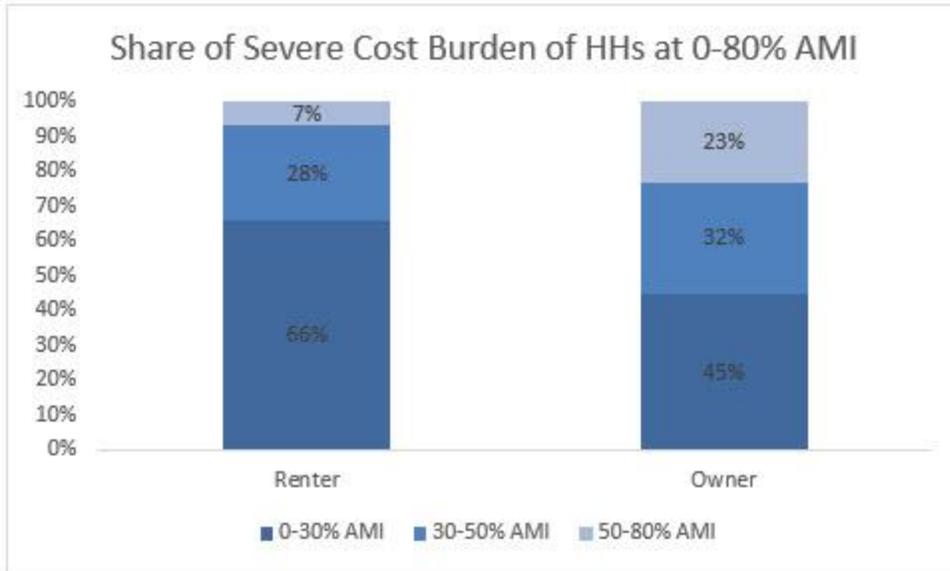
Data 2011-2015 CHAS
Source:

Severe Cost Burden by Income Level (Consortium)

Income Level	Renter Households						Owner Households					
	0-30% AMI	%	>30-50% AMI	%	>50-80% AMI	%	0-30% AMI	%	>30-50% AMI	%	>50-80% AMI	%
Small Family	4,535	73%	1,605	26%	60	1%	2,005	38%	1,610	30%	1,225	23%
Large Family	1,310	77%	365	21%	25	1%	310	23%	595	43%	295	21%
Elderly	960	44%	865	39%	375	17%	1,595	31%	1,470	29%	760	15%
Other	5,270	76%	1,570	23%	105	2%	1,255	54%	815	35%	960	41%

Source: CHAS 2011-2015

Severe Cost Burden by Income Level (Consortium)

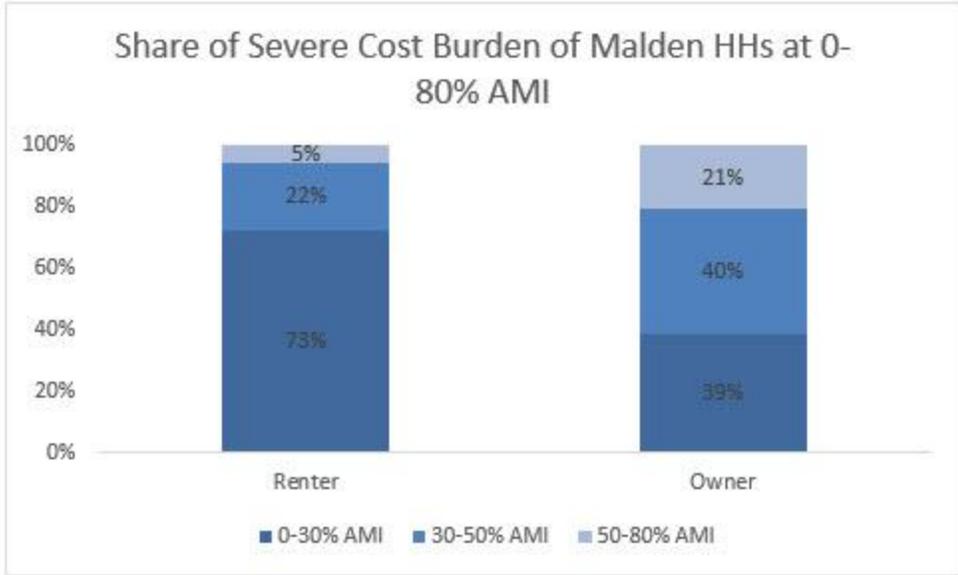


Share of Severe Cost Burden of Households at 0-80% AMI

Malden Severe Cost Burden (Narrative)

Malden

In Malden, the majority of households are lower income. The largest share of severe cost burdened households is extremely low-income small- family renter households. These extremely low-income households are households who either choose to live in more expensive housing for proximity to economic opportunity areas or are unable to find affordable housing because of rising rental housing costs throughout the area. Malden renters are more likely to have lower incomes than homeowners, and are more likely to experience cost burden and severe cost burden.



Malden Share of Severe Cost Burden Households at 0-80% AMI

Severe Cost Burden by Income Level (Malden)

Income Level	Renter Households						Owner Households					
	0-30% AMI	%	>30-50% AMI	%	>50-80% AMI	%	0-30% AMI	%	>30-50% AMI	%	>50-80% AMI	%
Small Family	1,175	41%	1,075	38%	590	21%	200	23%	345	39%	330	38%
Large Family	180	50%	170	47%	10	3%	14	5%	85	32%	170	63%
Elderly	840	75%	205	18%	80	7%	415	45%	430	47%	79	9%
Other	960	52%	325	18%	545	30%	105	38%	70	25%	100	36%

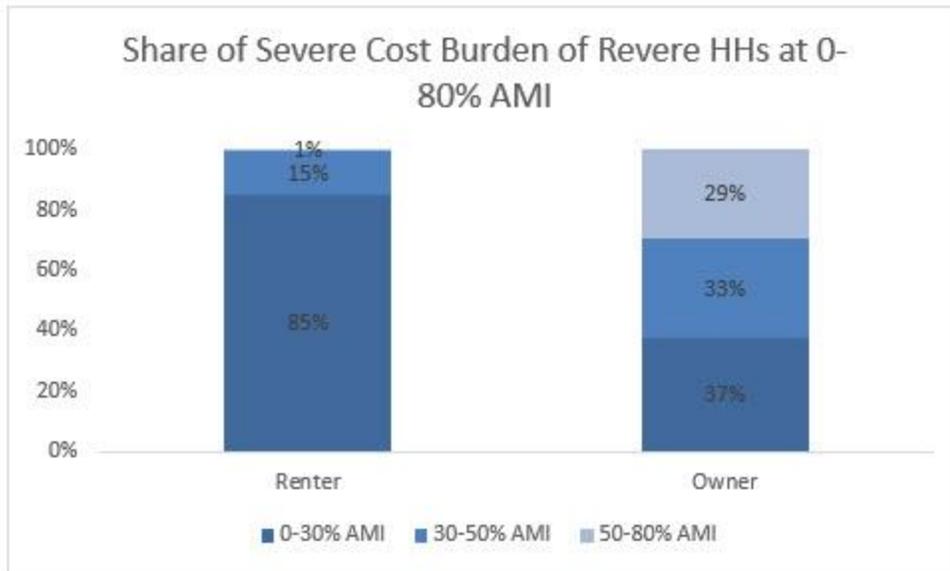
Source: CHAS 2011-2015

Malden Severe Cost Burden by Income Level

Revere Severe Cost Burden (Narrative)

Revere

The largest absolute share of severely cost burdened households in Revere is extremely low-income small family renter households. As discussed earlier, small family households are the largest household type in the NSC. A significant number of extremely low-income renter households are severely cost burdened, suggesting that there are inadequate, affordable housing for extremely low-income renter households.



Revere Share of Severe Cost Burden Households at 0-80% AMI

Severe Cost Burden by Income Level (Revere)

Income Level	Renter Households						Owner Households							
	0-30% AMI	%	>30-50% AMI	%	>50-80% AMI	%	Total	0-30% AMI	%	>30-50% AMI	%	>50-80% AMI	%	Total
Small Family	1,085	86%	170	14%	0	0%	1,255	70	11%	270	44%	275	45%	615
Large Family	120	77%	35	23%	0	0%	155	20	9%	95	41%	115	50%	230
Elderly	705	88%	95	12%	0	0%	800	465	72%	135	21%	50	8%	650
Other	1,085	86%	170	14%	0	0%	1,255	125	39%	105	33%	90	28%	320

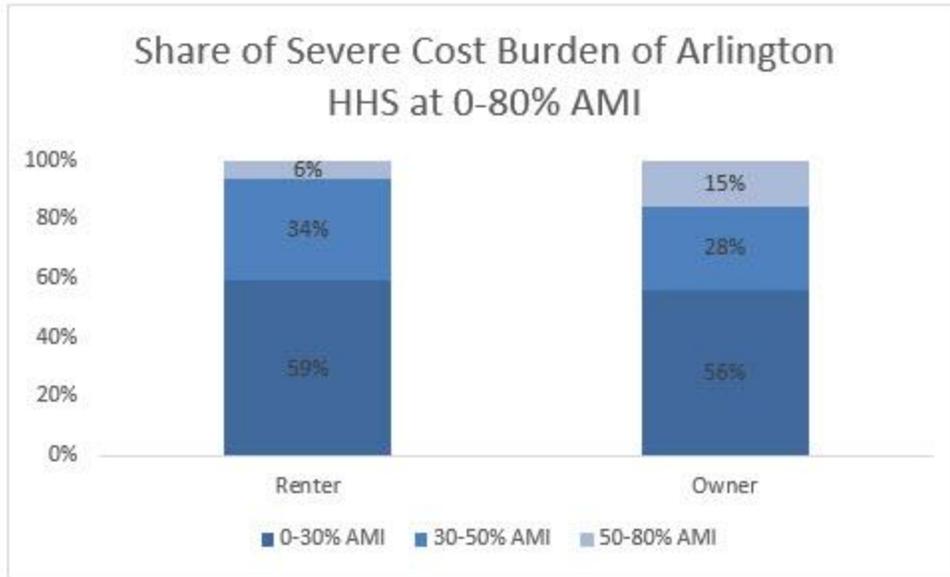
Source: CHAS 2011-2015

Revere Severe Cost Burden by Income Level

Arlington Severe Cost Burden (Narrative)

Arlington

The majority of severely cost burdened renter households in the Town of Arlington are extremely low-income households. However, the share of low- and moderate-income households that are cost burdened is similar, at about 10% less than renter households, indicating that there is a limited supply of affordable housing for any household earning less than 80% AMI in the town.



Arlington Share of Severe Cost Burden Households at 0-80% AMI

Severe Cost Burden by Income Level (Arlington)

Income Level	Renter Households						Owner Households					
	0-30% AMI	%	>30-50% AMI	%	>50-80% AMI	%	0-30% AMI	%	>30-50% AMI	%	>50-80% AMI	%
Small Family	105	49%	110	51%	0	0%	40	26%	10	6%	105	68%
Large Family	20	57%	15	43%	0	0%	0	0%	15	100%	0	0%
Elderly	275	62%	130	29%	40	9%	445	64%	195	28%	55	8%
Other	335	61%	170	31%	40	7%	100	57%	75	43%	0	0%

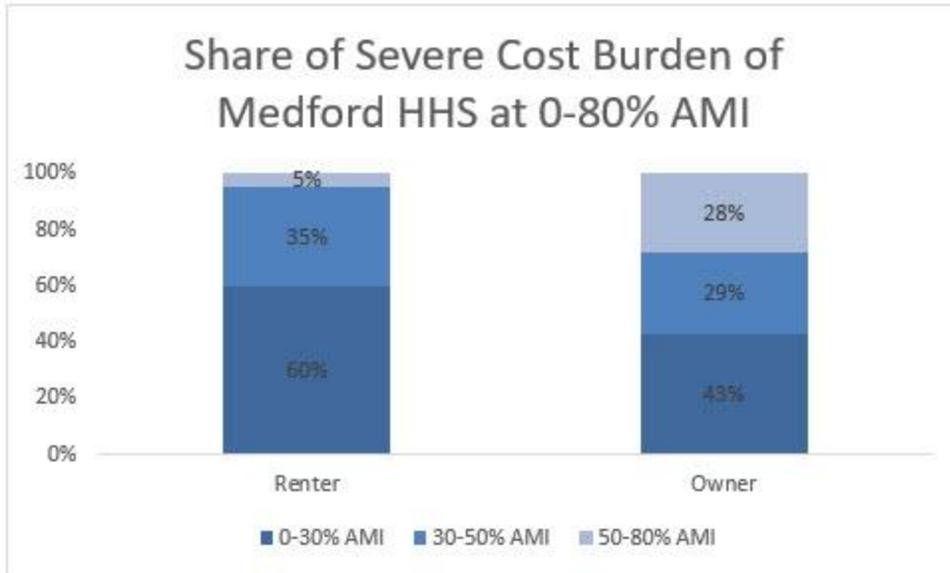
Source: CHAS 2011-2015

Arlington Severe Cost Burden by Income Level

Medford Severe Cost Burden (Narrative)

Medford

The majority of severely cost burdened renter households in the City of Medford are extremely low-income renter households. With renters at 60% of the share of severe cost burden households in Medford, there is an indication of limited supply of affordable housing for any household earning less than 80% AMI in the balance of the city.



Medford Share of Severe Cost Burden Households at 0-80%

Severe Cost Burden by Income Level (Medford)

Income Level	Renter Households						Owner Households					
	0-30% AMI	%	>30-50% AMI	%	>50-80% AMI	%	0-30% AMI	%	>30-50% AMI	%	>50-80% AMI	%
Small Family	270	48%	255	46%	35	6%	170	29%	160	27%	255	44%
Large Family	70	100%	0	0%	0	0%	10	9%	60	55%	40	36%
Elderly	325	75%	110	25%	0	0%	490	69%	175	24%	50	7%
Other	480	57%	310	37%	55	75%	40	16%	85	35%	120	49%

Source: CHAS 2011-2015

Medford Severe Cost Burden by Income Level

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	765	480	520	189	1,954	49	129	69	204	451
Multiple, unrelated family households	200	220	145	79	644	0	219	25	103	347
Other, non-family households	35	40	10	130	215	0	4	0	0	4
Total need by income	1,000	740	675	398	2,813	49	352	94	307	802

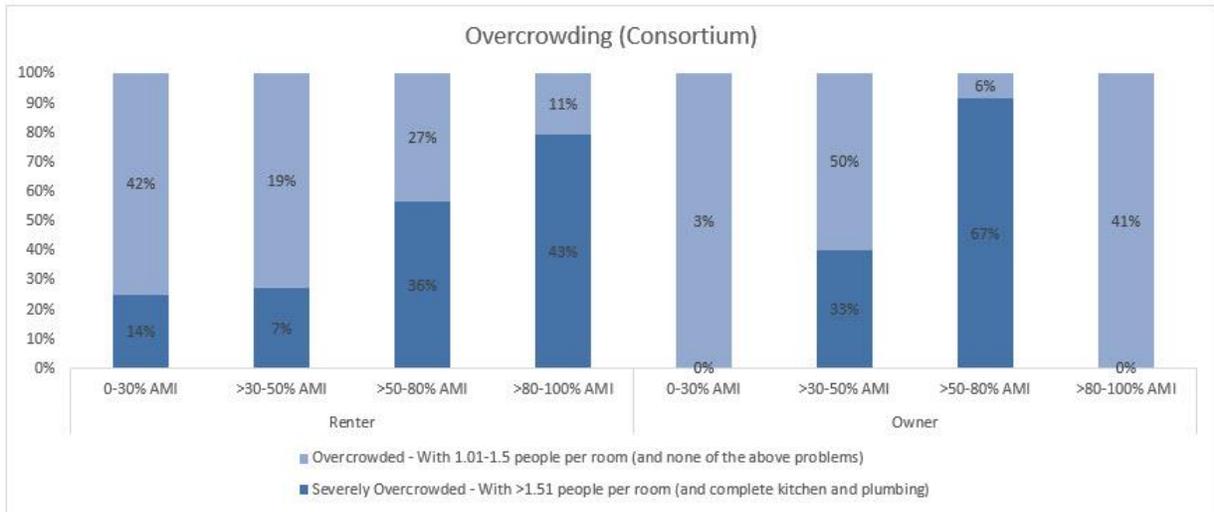
Table 11 – Crowding Information - 1/2

Data 2011-2015 CHAS
 Source:

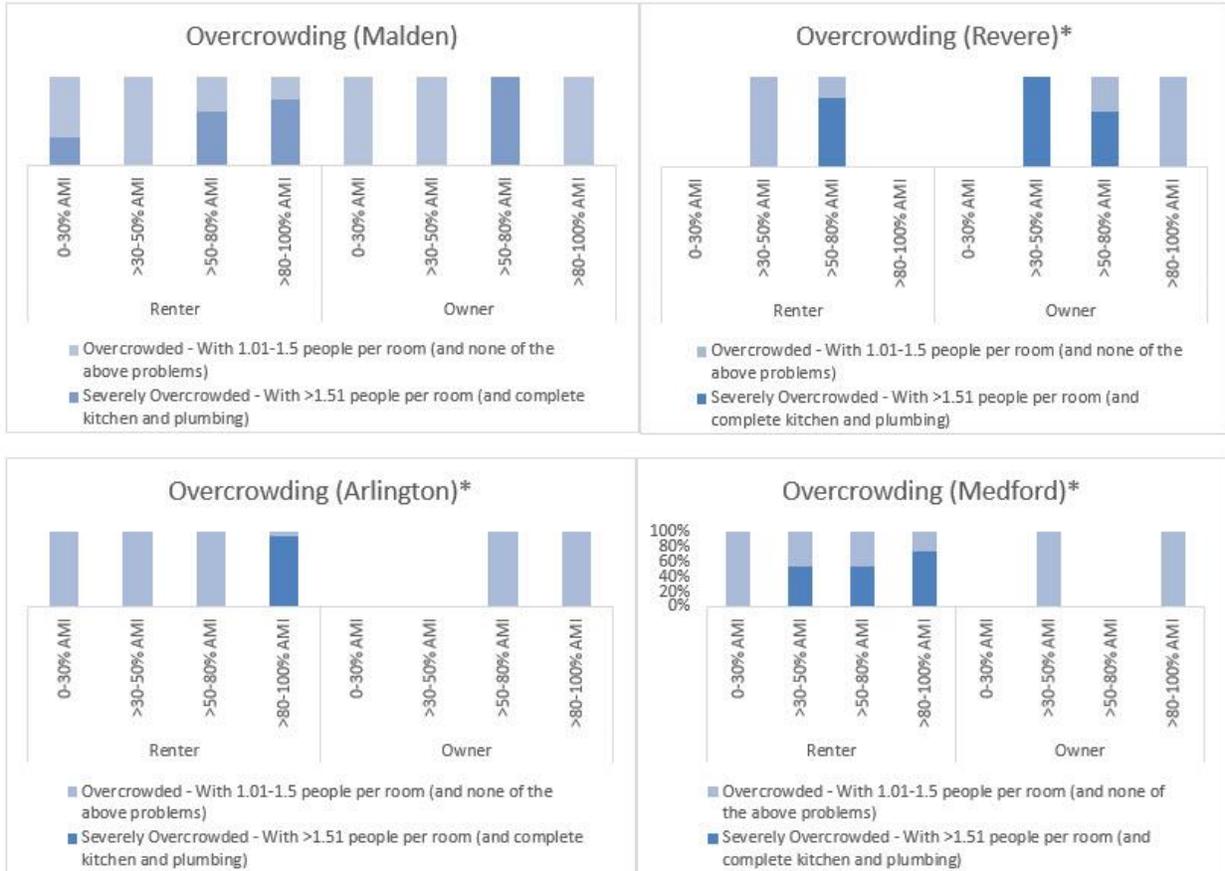
Overcrowding (Narrative)

Overcrowding (More than one person per room)

Compared to cost burdened households, the share of overcrowded and severely overcrowded renter and owner households is significant enough to note. Throughout the region, the housing stock includes a variety of single-family, duplex, and larger multifamily housing. Despite the variety offered, the high rate of cost burdened households and overcrowding suggests that the current housing stock is not meeting the needs of low-income households. Many housing units that are available are inadequately sized for preferred housing needs and large family households. There’s an affordability gap that is widening throughout the region and it exists for both renters and homeowners.



Consortium Overcrowding (Chart)



Source: 2011-2015 CHAS
 *Categories that have no entry means that no data was available.

Overcrowding Chart by Community

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

Table 12 – Crowding Information – 2/2

Data Source
 Comments: Specific data not available.

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

There are an estimated 38,728 single-person households (householder living alone) in the Consortium (6,599 in Malden, 6,174 in Medford, 6,022 in Arlington, and 3,564 in Melrose (22,358 in entitlement communities)) and 51,095 non-family households in the Consortium. Single-person households account for 30% of all Consortium households and 76% of Consortium non-family households.

Applying this share (76 % in Consortium) to the "Other" category, the category for non-family households, in the cost burdened tables, the number of single-person households most in need of housing assistance are extremely low-, low-, and moderate-income renter households.

This method of estimation indicates that more than 12,367 single-person households in the Consortium are cost-burdened and may require some level of housing assistance. This problem is most prevalent for extremely low-income households.

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.

The ACS estimates 38,084 individuals are living with a disability, accounting for 11% of the total population: Population under 5 years old with a disability 24,299 individuals (0.5%); Population 5 to 17 years old with a disability 47,714 individuals (6%); Population 18 to 64 years old with a disability 18,375 individuals (8%); Population 65 years old and over with a disability 16,676 (36%)

Malden: The ACS estimates 6,866 individuals are living with a disability, accounting for 11.2% of the total population: Population under 5 years old with a disability 12 individuals (0.4%); Population 5 to 17 years old with a disability 842 individuals (10.1%); Population 18 to 64 years old with a disability 3,198 individuals (15%); Population 65 years old and over with a disability 2,814 (82%)

Revere: The ACS estimates 7,130 individuals are living with a disability, accounting for 9.3% of the total population: Population under 5 years old with a disability 15 individuals (0.5%); Population 5 to 17 years old with a disability 409 individuals (5.7%); Population 18 to 64 years old with a disability 979 individuals (18%); Population 65 years old and over with a disability 3,024 individuals (81%)

Arlington: The ACS estimates 4,020 individuals are living with a disability, accounting for 9% of the total population: Population under 5 years old with a disability 0 individuals (0%); Population 5 to 17 years old with a disability 181 individuals (2.8%); Population 18 to 64 years old with a disability 1,612 individuals (11%); Population 65 years old and over with a disability 2,227 individuals (63%)

Medford: The ACS estimates 5,231 individuals are living with a disability, accounting for 9.1% of the total population: Population under 5 years old with a disability 0 individuals (0%); Population 5 to 17 years old with a disability 220 individuals (4.3%); Population 18 to 64 years old with a disability 2,490 individuals (12%); Population 65 years old and over with a disability 2,521 individuals (64%)

Local data on domestic violence, dating violence, sexual assault and stalking is limited and largely inadequate for determining local housing needs. Though data reported to local police departments illustrate that these are prevalent issues in the Consortium, chronic underreporting of intimate partner violence to police obscure the full picture of domestic violence in our communities. However, state-level data from the Centers for Disease and Control and compiled by the National Coalition Against Domestic Violence shows that 31.7% of Massachusetts women and 19.2% of Massachusetts men experience physical violence, sexual violence, or stalking from an intimate partner in their lifetimes. 1 in 2 Massachusetts women and 1 in 4 Massachusetts men have experienced non-rape sexual assaults. While more precise data is required, it is clear that many, if not most, households in the Consortium have been or will be affected by domestic or sexual violence. These households may become housing insecure or

homeless as a direct or indirect result of this violence. City of Malden and NSC programs and objectives must meet the needs of this largely invisible population, and ensure that adequate housing is available for survivors of domestic and sexual violence.

Source: www.ncadv.org/files/Massachusetts.pdf

What are the most common housing problems?

Renter households in the Consortium are most affected by housing cost burden greater than 50% of income.

Extremely low-income renters in Chelsea, Everett, and Revere are most affected by housing problems. 80% or more of extremely low-income households are experiencing a cost burden greater than 50% of income.

Owner households in the Consortium are most affected by housing cost burden greater than 50% of income.

Low-income owner households in Chelsea are most affected by housing cost burden greater than 30% of income. Moderate-income owner households in Melrose are also most affected by housing cost burden greater than 30% of income. Owner households throughout the remainder of the Consortium are most affected by housing cost burden greater than 50% of income.

Housing cost burden greater than 50% of income by far the most common housing problem in all jurisdictions for both owners and renters.

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

See above.

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

Loss of affordable housing combined with minimal growth in local living wage jobs presents increased challenges for at-risk homeless individuals and families. Displacement due to smaller properties being acquired, redeveloped, and rented or sold at a higher price continues to apply pressure on both individuals and families.

There is a total of 76,449 of 130,985 households within the Consortium, or 49% of all households, considered as small family households. 9% of all households are considered as large family households. Small family households below 50% AMI represent 11% of total households within the Consortium. There continues to be a need for long-term permanent affordable housing and supportive transitional housing for the sub-populations that are over-represented among the at-risk and homeless. Rental subsidies are critical for very low-income households' long-term stabilization.

Few families experiencing a housing problem have sufficient income to afford Fair Market Rent.

Specific housing characteristics that have been linked to homelessness are high housing costs, extremely low vacancies, poor quality housing, unstable neighborhoods, and overcrowding. As indicated in the tables above, extremely low- and low-income households are more likely to experience these housing characteristics.

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:

The households most susceptible to becoming homeless are households with income less than 30% of the AMI that are severely cost-burdened (paying more than 50% of their income for rent).

Other populations disproportionately at risk of becoming homeless are victims of domestic violence, substance abuse, those with severe mental health problems, people exiting incarceration, and lesbian, gay, bisexual and transgender people, especially youth.

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

In addition to the at-risk characteristic indicated above, the characteristics most commonly linked with housing instability and an increased risk of homelessness include high-cost burden, lack of jobs, high unemployment rate, personal circumstances, and the tight rental market.

Severe cost burden (where more than 50% of income goes towards housing costs) is the greatest predictor of homelessness risk, especially for persons having incomes at or below 50% AMI.

Discussion

Persons with HIV/AIDS and their families are also at increased risk of homelessness, though no local data exists regarding the prevalence of these households in the NSC. The NSC does not receive HOPWA funds to meet these needs.

The Consortium recognizes that some households needing additional assistance are persons with HIV/AIDS and their families, and formerly homeless families and individuals receiving rapid-rehousing assistance and nearing termination of that assistance. However, the Consortium does not have local data on the number or type of these households, and is not eligible for HOPWA or ESG funds to run programs designed to meet these needs. Non-homeless special needs assistance is also discussed in the NA-45.

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

According to HUD, a disproportionate need refers to any need for a certain race/ethnicity that is more than 10 percentage points above the need demonstrated for the total households within the jurisdiction at a particular income level. The tables below indicate the share of households by race/ethnicity and income level experiencing one or more of the four housing problems. The four housing problems are 1) Housing unit lacks complete kitchen facilities; 2) Housing unit lacks complete plumbing facilities; 3) More than one person per room (overcrowded), and 4) Household is cost burdened (between 30% and 50% of income is devoted to housing costs).

Disproportionate need for each race/ethnicity is determined by calculating the share of the total number of households with one or more housing problems from each race/ethnicity and comparing that figure to the share of all Consortium households at that income level that experience the problem. (Share of Race/Ethnicity = “# of households for that race/ethnicity with one or more housing problem/total # of households for that race/ethnicity.”)

According to the 2010 Decennial Census, only 0.5% of the total population in the Consortium is American Indian and Alaska Natives and less than 1/10th of 1% are Pacific Islanders. Given the low share of these populations, the estimates from the American Community Survey and Comprehensive Housing Affordability Strategy datasets for specific income levels present skewed data with relatively large margins of error. As such, these populations are not included as independent categories in the analysis and are included in the “Other” category. The “Other” category also includes households with two or more races and households that identify with another race.

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	19,680	4,775	1,939
White	12,430	3,060	1,314
Black / African American	1,780	309	74
Asian	1,664	370	390
American Indian, Alaska Native	29	20	0
Pacific Islander	0	0	0

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
Hispanic	3,295	800	119

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2011-2015 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%

0%-30% of AMI

Race/Ethnicity	Housing Problems*	No Housing Problems	Zero Income	Share
All	19,680	4,775	1,939	75%
White, Non-Hispanic	12,430	3,060	1,314	74%
African-American, Non-Hispanic	1,780	309	74	82%
Asian, Non-Hispanic	1,664	370	390	69%
Hispanic	2,760	295	130	78%
Other	29	20	0	59%

More than four out of five North Suburban Consortium households in the 0-30% AMI bracket experience at least one housing problem.

Nearly 20,000 households with incomes between 0 and 30% of AMI experience a housing problem. The shares for each race/ethnicity are not greater than 10 percentage points of the total share and therefore do not represent a disproportionate greater need at this income level.

Source: 2011-2015 CHAS Data

*CHAS data that distinguishes between various housing unit problems. Housing problem is defined as "the percentage of households with at least 1 or more of the following housing problems:

1. housing unit lacks complete kitchen facilities;
2. housing unit lacks complete plumbing facilities;
3. household is severely overcrowded; and
4. household is severely cost burdened."

0-30% AMI Households

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	14,685	4,315	0
White	9,045	3,505	0
Black / African American	1,540	160	0
Asian	1,039	164	0
American Indian, Alaska Native	8	25	0
Pacific Islander	0	0	0
Hispanic	2,665	395	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2011-2015 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 AMI

Race/Ethnicity	Housing Problems*	No Housing Problems	Zero Income	Share
All	14,685	4,315	0	77%
White, Non-Hispanic	9,045	3,505	0	72%
African-American, Non-Hispanic	1,540	160	0	91%
Asian, Non-Hispanic	1,039	164	0	86%
Hispanic	2,665	395	0	87%
Other	8	25	0	24%

Source: 2011-2015 CHAS Data

The share of households in the North Suburban Consortium at 30-50% AMI experiencing at least one housing problem is 77%.

The shares for African-American/Non-Hispanic and Hispanic households are 14 and 10 percentage points higher than the total share of households. The shares for other races/ethnicities are not greater than 10 percentage points and do not represent a disproportionate greater need at this income level.

30-50% AMI Households

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	10,535	8,980	0
White	6,430	6,435	0
Black / African American	920	398	0
Asian	840	548	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	2,075	1,447	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2011-2015 CHAS

*The four housing problems are:

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

50%-80% of AMI

Race/Ethnicity	Housing Problems*	No Housing Problems	Zero Income	Share
All	10,535	8,980	0	54%
White, Non-Hispanic	6,430	6,435	0	50%
African-American, Non-Hispanic	920	398	0	70%
Asian, Non-Hispanic	840	548	0	61%
Hispanic	2,075	1,447	0	59%
Other	225	210	0	59%

Source: 2011-2015 CHAS Data

The share of households in the North Suburban Consortium at 50-80% AMI experiencing at least one housing problem is 54%.

The share for African-American households is 16 percentage points higher than the incidence for all households and therefore represents a potential disproportionate greater need at this income level for African-American households. The shares for the other races/ethnicities are not greater than 10 percentage points and do not represent a disproportionate greater need at this income level.

50-80% AMI Households

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	5,070	8,325	0
White	3,015	6,080	0
Black / African American	459	425	0
Asian	439	464	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	970	1,225	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2011-2015 CHAS

*The four housing problems are:

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

80% - 100% of AMI

Race/Ethnicity	Housing Problems*	No Housing Problems	Zero Income	Share
All	5,070	8,325	0	38%
White, Non-Hispanic	3,015	6,080	0	33%
African-American, Non-Hispanic	459	425	0	52%
Asian, Non-Hispanic	439	464	0	49%
Hispanic	970	1,225	0	44%
Other	0	10	0	0%

Source: 2008-2012 CHAS Data

The share of total households at 80-100% AMI experiencing at least one housing problem is 38%.

The shares for African-American/Non-Hispanic and Asian/Non-Hispanic households are 14 and 11 percentage points higher than the total share and show a disproportionate greater need at this income level. The shares for other races/ethnicities are not greater than ten percentage points.

80-100% AMI Households

Discussion

The following groups have disproportionately greater needs:

1. The share for African-American Households in the 50-80 % AMI range is 16 percentage points higher than the incidence for households of any race and therefore represents a potential disproportionate need at this income level. The absolute of African-American Households experiencing housing problems compared to the total number of households at this income level is approximately 9% (1,318 households).
2. The share for Asian Households in the 50-80% AMI range also indicates a disproportionate need at this income level. The absolute Asian Households experiencing housing problems compared to the total number of households at this income level is approximately 8% (840 households).
3. The share for African-American Households in the 30-50% AMI range is 14 percentage points higher than the incidence for households of any race and therefore represents a potential disproportionate need at this income level. The absolute of African American Households experiencing housing problems compared to the total number of households at this income level is approximately 9% (1,540 households).
4. The share for Hispanic Households in the 30-50% AMI range also indicates a disproportionate need at this income level. The absolute Hispanic Households experiencing housing problems compared to the total number of households at this income level is approximately 10% (2,665 households).
5. The share for African-American households in the 0-30% AMI range is 7 percentage points higher than the incidence for all households and indicates a potential disproportionate need at this income level. More than 1,780 (or approximately 82 %) of the households experiencing housing problems at the 0-30% range are African-American households.
6. The share for Hispanic Households in the 0-30% AMI range also indicates a disproportionate need at this income level. The absolute Hispanic Households experiencing housing problems compared to the total number of households at this income level is approximately 17% (3,295 households).

The jurisdictions recognize these disproportionate needs and will continue to collaborate with housing and service providers to monitor the needs of low- and moderate-income households.

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

According to HUD, a disproportionate need refers to any need for a certain race/ethnicity that is more than 10 percentage points above the need demonstrated for the total households within the jurisdiction at a particular income level. The tables below indicate the share of households by race/ethnicity and income level experiencing one or more of the four severe housing problems. The four housing problems are 1) Housing unit lacks complete kitchen facilities; 2) Housing unit lacks complete plumbing facilities; 3) More than 1.5 persons per room (overcrowded), and 4) Household is severely cost burdened (greater than 50% of income is devoted to housing costs).

Disproportionate need for each race/ethnicity is determined by calculating the share of the total number of households with one or more severe housing problems from each race/ethnicity and comparing that figure to the share of all Consortium households at that income level that experience the problem. (Share of Race/Ethnicity = “# of households for that race/ethnicity with one or more severe housing problem/total # of households for that race/ethnicity.”)

According to the 2010 Decennial Census, only 0.5% of the total population in the Consortium is American Indian and Alaska Natives and less than 1/10th of 1% are Pacific Islanders. Given the low share of these populations, the estimates from the American Community Survey and Comprehensive Housing Affordability Strategy datasets for specific income levels present skewed data with relatively large margins of error. As such, these populations are not included as independent categories in the analysis and are included in the “Other” category. The “Other” category also includes households with two or more races and households that identify with another race.

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	15,675	8,780	1,939
White	9,760	5,725	1,314
Black / African American	1,479	594	74
Asian	1,369	664	390
American Indian, Alaska Native	29	20	0
Pacific Islander	0	0	0

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
Hispanic	2,560	1,535	119

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2011-2015 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%

0%-30% of AMI

Race/Ethnicity	Housing Problems*	No Housing Problems	Zero Income	Share
All	15,675	8,780	1,939	59%
White, Non-Hispanic	9,760	5,725	1,314	58%
African-American, Non-Hispanic	1,479	594	74	69%
Asian, Non-Hispanic	1,369	664	390	57%
Hispanic	2,560	1,535	119	61%
Other	0	0	0	61%

Source: 2011-2015 CHAS Data

The share of total households in the Consortium at 0-30 % AMI experiencing at least one severe housing problem is 59%. More than 15,600 households in the region experience at least one severe housing problem at this income level.

The data indicate that African-American/Non-Hispanic is 10 percentage points above the total need and therefore showing a disproportionate greater need at this income level.

0-30% AMI Households

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	7,165	11,820	0
White	4,385	8,170	0
Black / African American	670	1,024	0
Asian	440	769	0
American Indian, Alaska Native	4	29	0
Pacific Islander	0	0	0
Hispanic	1,409	1,640	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2011-2015 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 AMI

Race/Ethnicity	Housing Problems*	No Housing Problems	Zero Income	Share
All	7,165	11,820	0	38%
White, Non-Hispanic	4,385	8,170	0	35%
African-American, Non-Hispanic	670	1,024	0	40%
Asian, Non-Hispanic	440	769	0	36%
Hispanic	1,409	1,640	0	0%
Other	4	29	0	12%

Source: 2011-2015 CHAS Data

The share of total Consortium households at 30-50% AMI experiencing at least one severe housing problem is 38%. Nearly 7,100 households have at least one severe housing problem at this income level.

None of the races/ethnicities represent a disproportionate greater need when compared to NSC as a whole for the 30-50% AMI level.

30-50% AMI Households

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	3,445	16,070	0
White	1,760	11,100	0
Black / African American	435	880	0
Asian	254	1,140	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	900	2,610	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2011-2015 CHAS

*The four severe housing problems are:

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

50-80% of AMI

Race/Ethnicity	Housing Problems*	No Housing Problems	Zero Income	Share
All	3,445	16,070	0	18%
White, Non-Hispanic	1,760	11,100	0	14%
African-American, Non-Hispanic	435	880	0	33%
Asian, Non-Hispanic	254	1,140	0	18%
Hispanic	900	2,610	0	26%
Other	0	0	0	0%

Source: 2011-2015 CHAS Data

The share of total households in the Consortium at 50-80% AMI experiencing at least one severe housing problem is 18%. Just over 3,440 households at this income level experience at least one severe housing problem.

The data indicate that African-American/Non-Hispanic is 15 percentage points above the total share and therefore show a disproportionate greater need at this income level.

50-80% AMI Households

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	1,510	11,880	0
White	630	8,455	0
Black / African American	187	695	0
Asian	138	754	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	430	1,755	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2011-2015 CHAS

*The four severe housing problems are:

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

80%-100% of AMI

Race/Ethnicity	Housing Problems*	No Housing Problems	Zero Income	Share
All	1,510	11,880	0	5%
White, Non-Hispanic	630	8,455	0	4%
African-American, Non-Hispanic	187	695	0	4%
Asian, Non-Hispanic	138	754	0	8%
Hispanic	430	1,755	0	20%
Other	0	0	0	0%

Source: 2011-2015 CHAS Data

80-100% AMI Households

The share of total households in the Consortium at 80-100% AMI experiencing at least one severe housing problem is 5% (1,510 households).

The data indicate that Hispanic is 15 percentage points above the total share and represent a disproportionate greater need when compared to the region as a whole for the 80-100% AMI level.

Discussion

The following groups have disproportionately greater needs:

1. The share for African-American Households in the 0-30% AMI range is 10 percentage points higher than the incidence for households of any race and therefore represents a potential disproportionate need at this income level. The absolute of African-American Households experiencing housing problems compared to the total number of households at this income level is approximately 69% (1,479 households).
2. The share for African-American Households in the 50-80% AMI range is 15 percentage points higher than the incidence for households of any race and therefore represents a potential

disproportionate need at this income level. The absolute of African-American Households experiencing housing problems compared to the total number of households at this income level is approximately 33% (435 households).

3. The share for Hispanic Households in the 80-100% AMI range is 15 percentage points higher than the incidence for households of any race and therefore represents a potential disproportionate need at this income level. The absolute of Hispanic Households experiencing housing problems compared to the total number of households at this income level is approximately 20% (430 households).

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

According to HUD, a disproportionate need refers to any need for a certain race/ethnicity that is more than 10% above the need demonstrated for the total households within the jurisdiction at a particular income level. The table below indicates the share of households by race/ethnicity experiencing cost burden (paying between 30-50% of household income for housing costs) and severe cost burden (paying more than 50% of household income for housing costs).

Disproportionate need for each race/ethnicity is determined by calculating the share of the total number of cost burdened and severely cost burdened households from each race/ethnicity and comparing that figure to the share of all the Consortium households. (Share of Race/Ethnicity = “# of households for that race/ethnicity with cost burden/total # of households for that race/ethnicity.”)

According to the 2010 Decennial Census, only 0.5% of the total population in the Consortium is American Indian and Alaska Natives and less than 1/10th of 1% are Pacific Islanders. Given the low share of these populations, the estimates from the American Community Survey and Comprehensive Housing Affordability Strategy datasets for specific income levels present skewed data with relatively large margins of error. As such, these populations are not included as independent categories in the analysis and are included in the “Other” category. The “Other” category also includes households with two or more races and households that identify with another race.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	76,210	27,720	24,923	2,070
White	56,690	18,445	15,890	1,389
Black / African American	3,770	2,219	2,374	74
Asian	5,655	2,174	1,855	445
American Indian, Alaska Native	128	4	33	0
Pacific Islander	20	0	0	0
Hispanic	8,375	4,425	4,005	119

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2011-2015 CHAS

Cost Burdened by Race/Ethnicity

Any Cost Burden (> 30%)	Cost Burdened (30-50%)	Severely Cost Burdened (>50%)
<ul style="list-style-type: none"> • All: 40% • White, Non-Hispanic: 37% • African-American/Non-Hispanic: 54% • Asian: 40% • Hispanic: 50% • Other: 20% 	<ul style="list-style-type: none"> • All: 21% • White, Non-Hispanic: 20% • African-American/Non-Hispanic: 26% • Asian: 21% • Hispanic: 26% • Other: 2% 	<ul style="list-style-type: none"> • All: 19% • White, Non-Hispanic: 17% • African-American/Non-Hispanic: 28% • Asian: 18% • Hispanic: 24% • Other: 18%

Cost Burdened by Race/Ethnicity

Discussion

For the North Suburban Consortium, 40% of households are considered to have a cost burden because they pay more than 30% of income for housing. Specifically, 21% of total households are cost burdened (30-50% income spent on housing costs), and 19% of total households are severely cost burdened (more than 50% of income spent on housing costs).

When viewing any level of cost burden (households paying more than 30% of income to housing costs), African-American/Non-Hispanic and Hispanic households exhibit a potential disproportionately greater need.

Although no race/ethnicity exhibit a disproportionately greater need regarding cost burden (paying between 30-50% or more than 50% of income for housing), 28% of African-American and 24% Hispanic households experience severe cost burden (14 and 10 percentage points greater than all households respectively).

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?

The housing problem data revealed that housing problems were experienced by several races and ethnic categories within specific income ranges at varying levels in the Consortium. The racial and ethnic groups that have disproportionately greater needs than the needs the Consortium's population as a whole in specific income categories include:

Housing Problems

30-50% AMI

- African-American/Non-Hispanic
- Hispanic

50-80% AMI

- African-American/Non-Hispanic

80-100%

- African-American/Non-Hispanic
- Asian/Non-Hispanic

Severe Housing Problems

0-30% AMI

- African American/Non-Hispanic

50-80% AMI

- African-American/Non-Hispanic

80-100%

- Hispanic

Any Cost Burden (>30%)

- African-American/Non-Hispanic

- Hispanic

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

Per the Comprehensive Housing Affordability Strategy (CHAS) estimates used for the development of this Consolidated Plan, the needs for race/ethnicity groups are indicated above. Income categories have other, more general needs, as described in the Housing Needs Assessment and the Housing Market Analysis.

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

The Housing Needs section above provides an overview of demographic conditions and housing problems in the North Suburban Consortium.

Town of Arlington- Asian population 9.5%

- 19% of all Asian households are experiencing any housing cost burden

City of Chelsea- Total Hispanic population 64.2%

- 64% of 30-50% AMI Hispanic households are experiencing one or more housing problems
- 68% of 80-100% AMI Hispanic households are experiencing one or more housing problems
- Nearly half (more than 48%) of all Hispanic households are experiencing any housing cost burden

City of Everett- Total Hispanic population 21.5% and Total African-American/Non-Hispanic population 18.9%

- 33% of 80-100% AMI Hispanic household and 20% of African-American/Non-Hispanic households are experiencing one or more housing problems

City of Malden- Asian population 23.6% and Black population 17.0%

- 23% of 0-30% AMI Asian households are experiencing one or more housing problems
- 37% of 80-100% AMI Asian households are experiencing one or more housing problems
- 19% of 50-80% AMI African-American/Non-Hispanic households are experiencing one or more housing problems
- More than half (59%) of all Asian households are experiencing any housing cost burden
- 41% of all African-American/Non-Hispanic households are experiencing any housing cost burden

City of Revere- Hispanic population 30.1%

- 54% of 50-80% AMI Hispanic households are experiencing one or more housing problems

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

Introduction

The Arlington Housing Authority, Everett Housing Authority, Chelsea Housing Authority, Malden Housing Authority, Medford Housing Authority, Melrose Housing Authority, Winthrop Housing Authority, and Revere Housing Authority all service the North Suburban Consortium.

Together, the eight Housing Authorities serve over 4,299 households through traditional public housing developments, a Moderate Rehabilitation program, and project- and tenant-based housing vouchers. The vast majority (53%) of clients are served through vouchers, although the authorities collectively operate over 2,002 units of housing.

The Arlington Housing Authority manages and oversees 519 units in five developments for elderly and/or disabled tenants and 176 units of family housing at a sixth site. The Arlington Housing Authority administers over 400 housing vouchers through the federally-funded Section 8 Housing Choice Voucher Program and the Massachusetts' Rental Voucher Program. The Authority also sponsors a residential home for 13 developmentally disabled adults.

The Melrose Housing Authority manages and oversees 305 units of state housing for elderly tenants, 17 units of state scattered-site housing for low-income families, and one eight-bedroom home for special-needs tenants. It also administers 240 federal housing vouchers.

The Everett Housing Authority manages and oversees 671 units of state housing for state-aided elderly and family housing programs. The Authority also oversees federal housing vouchers.

The Chelsea Housing Authority manages and oversees 914 residential housing units that are leased to low-income individuals. The Authority administers 575 vouchers under two housing assistance programs funded by HUD and the Massachusetts Department of Housing and Community Development.

The Malden Housing Authority manages and oversees 1,195 Federal Public Housing units (722 Mixed Population/Elder-Disabled; 473 General Population/Family), 978 federal housing vouchers, 191 State Assisted Public Housing units, 9 State Assisted MA Rental Voucher units, 1 State Alternative Housing Voucher unit, 3 State Housing Assistance for Rental Production Program Voucher unit.

The Winthrop Housing Authority maintains a total of 429 units. WHA manages and oversees 73 family units, containing two, three and four bedrooms. Eight additional units are available for families with ADA access. The Authority also manages and oversees 348 elderly units, which includes 142 handicapped units. There are also eight developmentally disabled residents under the supervision of North Suffolk Mental Health that are occupying residency at the Morton Street building owned by WHA and leased to the non-profit vendor.

The Revere Housing Authority manages and oversees 902 units. RHA oversees 351 elderly units.

The Medford Housing Authority manages and oversees 843 public housing units (292 Family and 551 Elderly/Disabled). The MHA also administers rental vouchers, including Section 8 Housing Choice Vouchers.

The average income of households residing in traditional public housing units is \$11,161. The average income of households utilizing vouchers is \$12,163. Between vouchers and public housing units, the Housing Authorities serve almost 1,653 elderly residents and over 1,132 disabled families. The following tables represent a profile of the Public Housing residents and voucher holders in the Consortium.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	2,347	3,360	26	3,305	0	0	29

Table 22 - Public Housing by Program Type

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

Alternate Data Source Name:

Updated PHA - PIC (PIH Information Center) data

Data Source Comments:

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
# Homeless at admission	0	0	1	5	0	5	0	0
# of Elderly Program Participants (>62)	0	0	1,121	893	4	889	0	0
# of Disabled Families	0	0	497	1,096	4	1,063	0	0
# of Families requesting accessibility features	0	0	2,347	2,297	26	2,242	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Alternate Data Source Name:

Updated PHA - PIC (PIH Information Center) data

Data Source Comments:

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	1,557	2,588	16	2,549	0	0	23

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Black/African American	0	0	367	557	7	545	0	0	5
Asian	0	0	406	190	3	186	0	0	1
American Indian/Alaska Native	0	0	14	16	0	16	0	0	0
Pacific Islander	0	0	3	9	0	9	0	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 24 – Race of Public Housing Residents by Program Type

Alternate Data Source Name:

Updated PHA - PIC (PIH Information Center) data

Data Source Comments:

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	258	498	6	490	0	0	2
Not Hispanic	0	0	2,089	2,862	20	2,815	0	0	27
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 – Ethnicity of Public Housing Residents by Program Type

Alternate Data Source Name:

Updated PHA - PIC (PIH Information Center) data

Data Source Comments:

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

The Housing Authorities play a significant role in providing units accessible to persons with disabilities. They currently serve 1,132 households in which at least one person has a disability. For new construction and substantial rehab projects, the Housing Authorities meet the Section 504 standards. Applicants who require accessible units are given a priority for placement in those units. Reported Section 504 needs include:

- The Consortium reports a general lack of affordable units as a result of more households seeking assistance.
- Most typical request from existing PHA residents is retrofitting of kitchen and baths including walk-in showers.

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?

Per consultations with PHAs, the dominant issue faced by public housing residents and holders of Housing Choice Vouchers (HCVs) is the decrease in supply of suitable housing options at Fair Market Rent (FMR). Overall, many of the communities have become less affordable and voucher holders cannot compete to afford new units built at market rate. The loss of existing “naturally-occurring” affordable housing through conversion to condominiums has also affected the availability of units that accept voucher holders. Another noted need among voucher holders is finding affordable housing units that can comfortably accommodate large families and in a reasonable commuting location to employment.

Even though the numbers in Table 3.22 shows a lack of HIV/AIDS program participants and domestic violence survivors, the PHAs throughout the consortium all require compliance with the Violence Against Women Act (VAWA) and accept referrals from the AIDS Outreach Center. For domestic violence population, since incidents often go unreported, this is difficult to track.

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

The needs listed above are similar to the needs of low and moderate-income populations throughout the Consortium, including needs for services, economic opportunity and access to housing.

Discussion

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

Introduction:

In Massachusetts, there are over 2,500 homeless families residing in shelters, hotels, and motels. This does not include those living in overcrowded, substandard and dangerous living conditions, or those not eligible for the State Shelter System. A segment of the population in the NSC area are at risk for homelessness because they spend in excess of 50% of their income on rent. There are over 2,893 area households at risk for homeless within the Community Action Program Inter-City, Inc. (CAPIC) client database. CAPIC serves the Chelsea, Revere, and Winthrop communities.

Housing instability, as mentioned in previous sections, indicates a high risk of homelessness in NSC Communities. Members from low-income households experiencing overcrowding and substandard conditions are likely seeking short-term housing solutions to alleviate pressures stemming from undesirable housing options. Young families and young adult individuals living with other family members are likely to be displaced due to family issues or the need of the primary occupant to rent the room that the at-risk household is living in.

There are two operating Continuums of Care within the NSC area. Arlington is a member of the Somerville-Arlington CoC; the other communities are members of the “Balance of State” (BOS) CoC. The Somerville-Arlington CoC will be merging with the BOS CoC in federal fiscal year 2020. Housing Families, a nonprofit based in Malden has taken a leading role within a local Housing and Homeless Task Force, a coalition of local and regional nonprofit, healthcare, business and religious representatives who meet throughout the year to quantify homeless populations, identify needs and resources, assess gaps and develop program and strategies to address homelessness. The monthly discussions and follow up actions inform participation in the BOS Continuum. Arlington, led by the Health and Human Services Department and Police Department, has also developed a partnership with our neighboring communities to canvass the homeless populations in the community and is adjacent communities offering social services, supplies, and needle exchange. Further, Arlington has recently created a Homelessness Task Force in an effort to develop a strategy around the homeless population in the Town and to work with the Somerville Homeless Coalition in developing feasible tools to balance support of the unsheltered with the health and safety of the community at large. Also, Arlington is planning to join the BOS Continuum next year.

Since the mid-1990s, the U.S. Department of Housing and Urban Development has required communities to have a Housing Continuum of Care (CoC) to conduct planning activities for homeless shelters and services and to allocate funds at the local level. This planning model encourages

community collaboration and a focused, structured approach to identify existing needs and resources and to examine service gaps and funding priorities for homeless shelters and services.

The data used in the Homeless Needs Assessment is from Arlington, Malden, and Revere, including Housing Families. The BOS did not have homelessness data for the Consortium.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	13	32	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	10	85	0	0	0	0
Chronically Homeless Individuals	0	5	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	0	7	0	0	0	0
Unaccompanied Child	11	146	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 26 - Homeless Needs Assessment

Data Source Comments: This data is from Arlington, Malden, and Revere, including Housing Families. The BOS did not have homelessness data for the Consortium.

Coordinated Assessment (Narrative)

Coordinated Assessment

The CoC Program interim rule at 24 CFR 578.7(a)(8) requires that CoCs establish a Centralized or Coordinated Assessment System. A Centralized or Coordinated Assessment System is meant to improve system-wide entry, assessment, and referral of homeless people or those at risk of becoming homeless.

The steps in the Coordinated Assessment and Referral System are outlined in the following diagram and further defined below:

Access: An individual or family household can access the Coordinated Assessment system in several ways – through contact with 211, a designated Outreach Agency or a designated Referral Agency. A quick screen determines homeless status, and if the individual or family is determined to be homeless, a referral is made to the designated Centralized Intake Agency.

Assessment: Once the Centralized Intake Agency verifies homeless status, a Housing Management Information System (HMIS) Assessment is completed. Those homeless due to domestic violence may be referred to the Domestic Crisis Center. Households at risk of homelessness are referred to as Prevention/Diversion resources. Those who meet the definition of homelessness are given a Service Prioritization Decision Assistance Tool (SPDAT) and are referred to temporary housing. For those households that receive a pre-screen score of five or more, a full SPDAT will be conducted in about two weeks. Homeless Status is determined using the HUD definition of Homelessness as defined in the Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act Regulations. The Categories 1, 2, and 4 are approved for use and in special circumstances, other funder definitions or requirements may be used as well.



Coordinated Assessment Referral System

Indicate if the homeless population is: Has No Rural Homeless

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)
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	0	0
Not Hispanic	0	0

Data Source
Comments:

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.

The majority of homeless persons throughout most of the communities in the consortium is White. For example, during consultations homeless providers in the Town of Arlington, a representative indicated that 80% of the homeless population is White, whereas 20% are people of color. However, it should be noted, not all racial/ethnic data was compiled for unsheltered persons during the Point in Time Counts.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The data shown in the tables above was compiled from results of the 2019 Somerville-Arlington CoC Point in Time Count, which covers the Town of Arlington, and additional information provided by the Community Action Programs Inter-City, Inc. (CAPIC), covering Chelsea, Revere, and Winthrop. The Massachusetts Balance of State CoC serves the remaining NSC communities and did not have individual 2019 PIT data available.

Though there was no available information for the 2019 Point In Time (PIT) count in Malden, the Housing Needs Assessment conducted by Malden’s regional planning organization (MAPC), reported 186 homeless students in the Malden Public Schools during the 2017-2018 school year.

The Arlington 2019 PIT count was held between midnight and 2:00 AM on January 31, 2019. During the count, staff received reports of two women in Arlington who had a hotel room paid for the evening;

however no other unsheltered individuals were counted that night. Other than this particular night, the Town has a population of homeless individuals living and migrating between Arlington and Cambridge near the Alewife T stop in what is referred to as the “Mugar Woods,” which is located in Arlington. No one was counted for the PIT, but there was a population of 10 to 15 people reported in Summer 2019. The Health and Human Services Department, the Police Department’s Mental Health Clinician, and colleagues from Cambridge and other providers conduct weekly rounds to offer services/housing, food, and health care, etc. During the colder months, this population disperses into adjacent communities, but can still be found throughout Arlington, Somerville, and Cambridge.

The CAPIC 2019 PIT count occurred on January 31, 2019. There were 3 unsheltered individuals found in Revere and 1 individual in Chelsea. It should be noted that even though these numbers were what was encountered the night of the count, they don’t come close to capturing the true number of homeless individuals in either community. During FY2019, CAPIC worked with 17 unaccompanied homeless youth referred from the Revere Public Schools. CAPIC provided direct services to these youth and their families. Services included: food gift cards, rental assistance, clothing and basic necessities. Per school department data, as of 1/31/18, for Revere there 146 homeless children/youth (13 in shelters, 40 doubled-up, 79 unaccompanied youth, 7 in hotels, and 11 unsheltered).

The Causes and Needs

The reasons that typically contribute to and cause homelessness are varied but include the following in NSC:

- Lack of affordable housing
- Decline in public assistance
- Divorce
- Domestic violence
- Drug and alcohol-related problems
- Illness
- Job loss
- Lack of child support
- Low wages
- Mental illness
- Natural disaster/fire
- Physical disabilities
- Post-traumatic stress disorder
- Poverty
- Severe depression
- Family or personal tragedy

Discussion:

In the City of Malden, homelessness was highlighted as a concern in conversations with several focus groups indicating that rising rents are associated with increasing rates of homelessness. A recent study by Chris Glynn and Casey Alexander, “Homelessness Rises More Quickly Where Rent Exceeds a Third of Income,” found that increase in cost burden is correlated with a surge in homelessness (https://www.zillow.com/research/homelessness-rent-affordability-22247/#_edn1). The Housing Needs Assessment for Malden, conducted by MAPC, cited 188 Malden households (515 people) who reached out for assistance related to housing instability in 2017. Additional homeless households were identified through services provided by Malden Public Schools to homeless students and families.

In the Town of Arlington, the biggest obstacle identified through consultation with homeless providers is the lack of emergency shelter in the Town. There are beds often available at the neighboring shelters in Somerville and at other locations in Middlesex County; however, even when rides are offered by providers, homeless persons often decline to go to the shelter.

Community Action Programs Inter-City, Inc. (CAPIC) is the State and Federally designated Community Action Agency (CAA) for Chelsea, Revere and Winthrop. In that capacity, CAPIC is commissioned to identify root causes of poverty and develop community based solutions that remove barriers keeping people from achieving self-sufficiency. In order to determine the potential for homelessness, CAPIC employed two methods: the first involved development of a survey distributed to clients to assess housing stability; the second method analyzed US Census data and CAPIC’s client database, as they each relate to HUD’s criteria for “at risk” designation.

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

Introduction

Non-homeless special needs populations are important to address because they are in needs of a variety of support services in order to remain stable and out of the homeless systems/cycle. The Coordinated Intake model described in NA-40 above is used to refer those in NSC to needed housing and supportive or other services. Special Needs populations are served by many organizations (see Appendix B). Special needs populations include frail and non-frail elderly, persons with physical disabilities, persons with mental or behavioral disabilities, persons with HIV/AIDS, persons with alcohol and drug addictions, and victims of domestic violence.

Describe the characteristics of special needs populations in your community:

Elderly

Needs of Elderly include increasing accessibility of housing and public spaces to accommodate wheelchairs and other physical disabilities, need for meals on wheels or other meal services, and need for transportation services. According to the 2015 ACS, there were 46,298 elderly, defined as those over the age of 65, in NSC.

Frail Elderly

Frail elderly is defined as an elderly person who requires assistance with three or more activities of daily living, such as bathing, walking and performing light housework. The needs of the frail elderly include those of the elderly listed above in addition to other services such as in-home aids or living situations that provide medical support. According to the 2015 ACS, there were 15,183 elderly people in NSC who are likely considered frail because they have either self-care or independent living difficulty. Self-care difficulty is defined as having difficulty bathing or dressing. Independent living difficulty is when someone, due to a physical, mental or emotional problem, has difficulty doing errands alone such as visiting a doctor's office or shopping.

Disability

Physical disabilities can include hearing, vision, cognitive, ambulatory, self-care or independent living difficulties. The average disability rate in NSC is 11%, Revere is 13.3%, Malden is 11.2%, Arlington is 9%, and Medford is 9.1%. As shown in the table below, the incidence of disabilities increases significantly for those aged 65 or older.

Developmental Disability, Mental Illness and Substance Use Disorders

The Department of Mental Health and the Department of Disability of Services are the primary service systems providing services and housing to these populations.

Triangle: School-to-Career program equipping 16-24 year old youth with disabilities to achieve their career, education, and transition goals. Student participation in professional development trainings that are tailored to each student's learning style and focus on their individual practical skill development.

EPIC Service Warriors: A community service and education program for youth with disabilities between the ages of 16-23. On a monthly basis for one year, youth participate in community service throughout the Greater Boston Area.

Triangle's IMPACT: A disability abuse prevention training and EPIC Service Warriors program that collaborate with Recreation programs and the Multi-Cultural Independent Living Center in Boston to help students connect with resources required for a more independent, dignified life.

Ten Community Residences: Triangle's Residential Services helping individuals with disabilities live more independent, meaningful lives as members of their communities.

Domestic Violence

Victims of domestic violence, including dating violence, sexual assault, and stalking, are a special needs population. There are 54 domestic violence shelters that serve within the NSC jurisdiction. HarborCOV is a primary provider serving victims of domestic violence in NSC. They are located in Chelsea and offer a hotline and emergency shelter. RESPOND, located outside of the Consortium in the City of Somerville but works with the Town of Arlington through the Somerville-Arlington CoC, operates an emergency shelter, training, a crisis hotline, and other support services.

Because domestic violence is often unreported, it is difficult to track. One way to demonstrate need is through those seeking shelter. Although domestic violence service providers coordinate with the Coalition, people served by these agencies are not reported in the Homeless Management Information Systems (HMIS).

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

Discussions with focus groups and other consultations found that the housing and supportive service needs of special needs populations largely match those of other low-income and homeless communities within the region and are discussed in their respective sections. While the scope of supportive services varies based upon an individual's characteristics, following is a list of services commonly needed by non-homeless people with special needs. These services may be provided either on- or off-site:

- Accessible housing

- Advocacy, referral, information
- Case management
- Child care
- Counseling
- Crisis hotline
- Education
- Employment training
- Family and caregiver support
- Financial assistance
- Health care
- Home management activities
- Interpretation services
- Legal assistance
- Meal and nutrition services
- Medical and therapeutic services
- Safety planning
- Services for the homebound
- Socialization services
- Support groups
- Transportation
- Welfare/protective services

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

The Consortium is not eligible for HOPWA funds and does not have local HOPWA or HIV/AIDS data.

Discussion:

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

Describe the jurisdiction's need for Public Facilities:

Though housing remains the City of Malden's primary community development priority, several non-housing community development needs exist as well.

Non-housing community development covers a broad range of needs, including public facilities, infrastructure and transportation, human services, and neighborhood services. These needs are primarily addressed by a broad range of funding sources, supplemented with targeted HUD funding. Existing local and regional plans helped identify needs and were complemented by stakeholder focus groups.

The City has identified a need to improve City parks, public facilities, and infrastructure, specifically to address accessibility, climate resiliency, and other needs disproportionately affecting low- and moderate-income residents.

How were these needs determined?

These needs were determined through significant input from relevant City departments and with broad community and stakeholder participation in the Consolidated Planning process. The City's ongoing climate resiliency efforts, coupled with continuing assessment of barriers to access and ADA needs, support investments in these areas.

Describe the jurisdiction's need for Public Improvements:

Same as above.

How were these needs determined?

Same as above.

Describe the jurisdiction's need for Public Services:

The City is focused on addressing the needs of low- and moderate-income residents, particularly immigrants, children, seniors, domestic violence survivors, people with disabilities, and other low- and moderate-income populations. The City will prioritize needs related to removing language barriers and

other barriers to access; improving public health and health care access; promoting climate adaptation and environmental justice; and supporting upward mobility and economic opportunity, especially within oppressed groups.

How were these needs determined?

After broad community and stakeholder participation in the Consolidated Planning Process, the City identified Public Services as a high priority. Focus groups underscored some of the significant needs of low- and moderate-income residents that could be met through City of Malden CDBG Public Services programs.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The North Suburban Consortium housing market has been and is expected to continue to be significantly influenced by the Greater Boston Metro market, of which it is a part. The NSC communities have become and continue to be highly desirable areas to reside, in large part due to their proximity to the region's economic centers and accessible public transit choices, which include bus, subway, and commuter rail services provided by the Massachusetts Bay Transportation Authority (MBTA). The region's population growth has driven unmet demand for housing in the urban core, raising housing costs in those communities closest to the economic center. Worsening traffic and longer commute times, coupled with the recent expansion of the Silver Line to Chelsea and the Green Line Extension project currently underway in Medford, have increased the demand for housing approximate to Boston's job centers. This demand has resulted in the conversion of long-standing affordable multi-family units into market-rate condominiums, the conversion of small two- and three-family stock into high-end homes, and the conversion of non-residential properties into market-rate residential units. Naturally occurring affordable housing, or those homes that are rented or sold at an affordable rate without government subsidy or regulation, is rapidly becoming market rate.

With single-family residences making up nearly 37% of the housing stock, the NSC had prioritized affordable homeownership as an appropriate strategy in the last 5-year Consolidated Plan. However, the increased house prices just in the past two years have made this strategy infeasible because most houses are unaffordable for low-and moderate-income buyers.

Supporting the development of multifamily housing with five or more units would create opportunities for deeply affordable housing as well as housing for specific subpopulations. These properties, which comprise 25% of the housing stock, are developed more efficiently by experienced developers who can secure the required public resources required to make these properties sustainable. The availability of Low Income Housing Tax Credits (LIHTC) often makes multifamily rental development the most efficient and effective use of HOME resources.

MA-10 Housing Market Analysis: Number of Housing Units - 91.410, 91.210(a)&(b)(2)

Introduction

The NSC communities have experienced unprecedented population growth during the past ten years and, according to the Metropolitan Area Planning Commission, this growth is projected to continue. The existing housing stock is predominantly smaller and older, and is not able to meet existing demand as demonstrated by the pipeline of larger, market-rate new construction developments, the conversion of non-residential properties into multi-family housing, historically low vacancy rates, and the rapid occupancy of newly opened affordable housing developments.

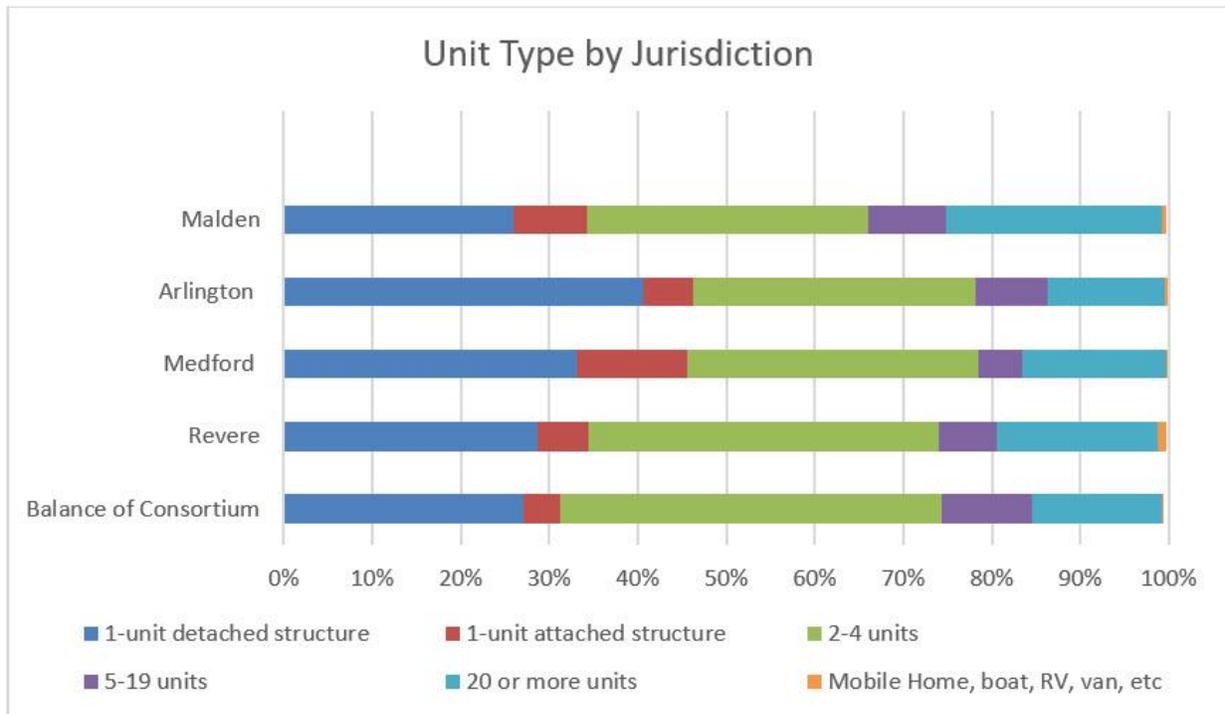
This period of continued growth presents enormous challenges, and local communities will need to be able to respond quickly to affordable housing needs. NSC Communities have prioritized expanding the supply of decent affordable housing units and improving the condition of the residential stock as goals. In addition, some NSC members have enacted policy and zoning regulations that encourage the inclusion of affordable units. Arlington, Chelsea, Everett, Medford, and Melrose each have adopted inclusionary zoning ordinances, and Malden policymakers are crafting one as well.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	41,810	30%
1-unit, attached structure	9,450	7%
2-4 units	51,635	37%
5-19 units	11,425	8%
20 or more units	23,600	17%
Mobile Home, boat, RV, van, etc	425	0%
Total	138,345	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2011-2015 ACS



Unit Type by Jurisdiction

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	495	1%	3,630	5%
1 bedroom	3,455	5%	19,675	30%
2 bedrooms	16,880	26%	27,830	42%
3 or more bedrooms	43,515	68%	15,455	23%
Total	64,345	100%	66,590	100%

Table 28 – Unit Size by Tenure

Data Source: 2011-2015 ACS

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

At the time this 5-year plan is being prepared in December 2019 the NSC is invested in 7 ongoing multifamily developments in various stages of development in the communities of Chelsea, Everett, Revere, Arlington, Malden, and Medford.

In 2009-2010, HUD and the Commonwealth identified municipalities and neighborhoods with significant foreclosure rates. Within the Consortium they were the communities of Chelsea, Revere, Winthrop, and Everett. All four of these communities were funded with Neighborhood Stabilization Program funds

(NSP) through the Commonwealth. In the ensuing years Consortium communities have made progress from that period, however foreclosures continue to impact the communities and are particularly notable as the upward pressures on the market continue. According to the Warren Group, foreclosures peaked in Malden in 2009 when 309 foreclosures were registered; 124 foreclosures were registered in 2012, and 59 registered in 2017 (MAPC).

Unlike CDBG, the HOME program does not allocate by target areas. The NSC strives to ensure HOME funds are being utilized by all eight of the NSC communities to create affordable housing opportunities across the NSC. The NSC rental development and the rehabilitation loan portfolios include properties in all eight communities.

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

The Commonwealth of Massachusetts maintains a Subsidized Housing Inventory (SHI) for each community. Only units that are deed-restricted as affordable for a period of 30 years or longer are included on the Community's Subsidized Housing Inventory. The SHI and the assessment of expiring affordability by Member Community are as follows:

- The city of Malden SHI identifies 2,542 affordable units. This represents 10.1% of the City's year-round housing units. An analysis of the SHI reveals that none of the affordable units are at risk during the Consolidated Plan period.
- The town of Arlington's SHI identifies 1,121 affordable units. This represents 5.6% of the City's year-round housing units. An analysis of the SHI reveals that none of the affordable units are at risk during the Consolidated Plan period.
- The city of Medford's SHI identifies 1,694 affordable units. This represents 7.1% of the City's year-round housing units. No units are anticipated to be at risk.
- The city of Revere's SHI identifies 1,780 affordable units. This represents 8.1% of the City's year-round housing units. No units are anticipated to be at risk.
- Melrose SHI identifies 7.1% of the City's 11,714 year-round units are affordable. No units are anticipated to be at risk during the Con Plan.
- Everett SHI identified 6.4 % of the City's 16,691 year-round units are affordable. No units are anticipated to be at risk.
- Chelsea SHI identifies 19.3% of the City's 12,592 year-round units are affordable. No units are anticipated to be at risk.

The NSC, as well as its member communities, will continue to monitor affordable housing contracts with shorter periods of affordability to assess if and when any of those affordable units could be lost. In addition, NSC participates in re-financing that extends the affordability of a property where the affordable restriction is expiring.

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

Like most of the nation, the NSC is currently experiencing a significant shortage of affordable and available rental units for extremely low-income households. Most units in the consortium are 2- to 4-bedroom units (37%) and 1-unit detached structure (30%).

There are 66,590 renter households within the NSC, which comprise 51% of all households, and 32,967, or 49% of all renters within the consortium are experiencing one or more housing problems. More renters, and extremely low-income renters as a subgroup, experience more housing problems than owners.

In general, renter households are more likely than owners to have very low incomes, experience worst case needs, pay more than one-half of their income for rent, and have other problems such as living in inadequate or overcrowded housing. They are also the most vulnerable to displacement as they cannot control the rent if they are living in a non-subsidized unit and are vulnerable to rapidly rising rents in the current market.

Describe the need for specific types of housing:

As identified in the Needs Assessment of this plan, there is a need for safe, sanitary and affordable housing throughout the Consortium. Actions that would address these needs include:

- Expand the supply of affordable housing to low- and moderate-income households, especially in high-cost areas of the Consortium.
- Preserve existing affordable housing to prevent the displacement of low-income tenants.
- Stabilize foreclosed properties (or properties at risk of foreclosure) or low-income households at risk of foreclosure.
- Preserve current housing being occupied by low- and moderate-income households and which is not currently being assisted with governmental subsidies, and work to extend the affordability periods at expiring use properties. Focus resources on family-sized rental units affordable to households who are otherwise at high risk of paying more than 50% of their income for housing.
- Increase the production of affordably restricted housing. Focus on affordable rental development that is appropriate for the population most at risk of paying more than 50% of the income for housing.
- Promote access to market rate and affordably restricted homeownership units throughout the NSC jurisdiction. Focus on sustainability through housing counseling and affordable mortgage programs as well as affordable purchase prices. Also, partner with Local PHAs to assist households working towards homeownership using Housing Choice Voucher Programs and family self-sufficiency programs.
- Neighborhoods with low- and moderate-income homeowners and renters are especially at risk due to the rapidly escalating housing costs in the greater Boston area. The NSC will prioritize programs and projects that aim at stabilizing and improving the neighborhoods within the NSC jurisdiction that have been identified as “at-risk” or priority neighborhoods impacting low- and moderate-income households.

- Increase access to market rate and affordably restricted homeownership units throughout the NSC jurisdiction. Focus on sustainability and housing counseling to prevent the risk of foreclosure. As the housing market continues to boom, condos have become increasingly less affordable in high-cost communities. Consider increasing supply of affordable condos for low- and moderate-income buyers.

Discussion

The NSC will continue to use the available affordable housing resources to improve the availability of safe, affordable housing. The NSC Communities, the Public Housing Authorities, and Housing Development partners recognize the challenges created by the “red hot” housing market of Metro-Boston. Policies that require affordable units within new multi-unit housing developments, commonly known as inclusionary zoning policies, are in place in most NSC communities. Arlington, Chelsea, Everett, Medford, and Melrose each have adopted inclusionary zoning ordinances, and Malden policymakers are crafting one as well. Inclusionary zoning leverages the private housing market to create new affordable units, but these policies will not fully address affordable housing needs on their own.

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

Introduction

In the decade since the recession, housing costs have significantly increased, though HUD-provided 2011-2015 CHAS data provides a limited picture that does not capture the increased demand of the last several years. CHAS data shows that the median home value decreased for the majority of the Consortium between 2009 and 2015, but more recent data (2013-2017 ACS) shows that median single-family home values have since soared past their pre-recession highs. CHAS data also shows that rental costs have increased substantially. The Cost of Housing table summarizes the median home values and contract rents on a community by community basis. On average the median value decreased by 6% between 2009 and 2015, while contract rents increased between 10-20% in most communities. More recent data shows the downward trend shown in the CHAS data has reversed significantly with values across the board going up. For instance, data for Malden (Malden Housing Needs Assessment, MAPC, June 2019) shows an increase of median single-family sales price from 2015 \$366,148 to \$459,005 in 2019, prices that now put low- and moderate-income families outside the ability to afford to buy a house, even with subsidized down payment assistance.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2015	% Change
Median Home Value	0	0	0%
Median Contract Rent	0	0	0%

Table 29 – Cost of Housing

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	10,307	15.5%
\$500-999	14,030	21.1%
\$1,000-1,499	28,825	43.3%
\$1,500-1,999	9,595	14.4%
\$2,000 or more	3,830	5.8%
Total	66,587	100.0%

Table 30 - Rent Paid

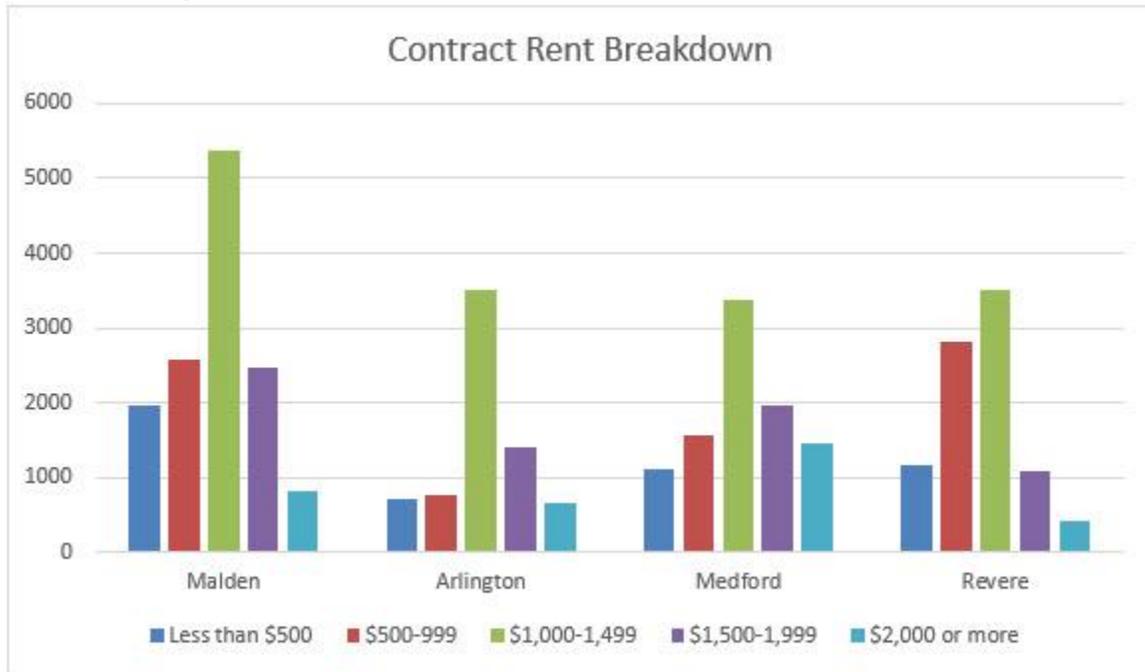
Data Source: 2011-2015 ACS

Cost of Housing

Cost of Housing									
Median Home Value (2009)									
State of MA	Greater Boston Area	Malden	Arlington	Medford	Revere	Everett	Chelsea	Melrose	Winthrop
\$357,600	\$400,200	\$358,700	\$490,600	\$407,600	\$344,400	\$369,900	\$334,700	\$434,800	\$404,900
Median Home Value (2017)									
State of MA	Greater Boston Area	Malden	Arlington	Medford	Revere	Everett	Chelsea	Melrose	Winthrop
\$352,600	\$411,900	\$359,700	\$577,600	\$443,100	\$332,100	\$356,500	\$308,300	\$463,300	\$387,200
Median Contract Rent (2009)									
State of MA	Greater Boston Area	Malden	Arlington	Medford	Revere	Everett	Chelsea	Melrose	Winthrop
\$849	\$986	\$1,028	\$1,121	\$1,093	\$929	\$929	\$837	\$936	\$1,062
Median Contract Rent (2017)									
State of MA	Greater Boston Area	Malden	Arlington	Medford	Revere	Everett	Chelsea	Melrose	Winthrop
\$1,031	\$1,212	\$1,246	\$1,453	\$1,450	\$1,173	\$1,166	\$1,132	\$1,172	\$1,201

2005-2009 ACS (Base Year); 2013-2017 ACS (Most Recent Year)

Cost of Housing Data Table



Contract Rent Breakdown Chart

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	8,279	No Data
50% HAMFI	16,574	1,559
80% HAMFI	38,039	6,136
100% HAMFI	No Data	13,868

% Units affordable to Households earning	Renter	Owner
Total	62,892	21,563

Table 31 – Housing Affordability

Data Source: 2011-2015 CHAS

Share of Units Affordable to Household Earning 100% AMI”

	Malden		Arlington		Medford		Revere		Balance of Consortium	
	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner
Total Units	13,550	9,365	7,270	11,370	9,730	12,400	10,380	10,105	25,659	21,115
Units affordable to households earning 100% AMI	10,635	4,500	4,040	3,245	5,890	5,295	8,415	5,985	20,325	9,950
Percent Affordable to households earning 100% AMI	78%	48%	55%	40%	61%	43%	81%	59%	79%	47%

Source: 2011-2015 ACS

Share of Units Affordable to Households Earning 100% AMI

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1,253	1,421	1,740	2,182	2,370
High HOME Rent	1,253	1,344	1,614	1,857	2,051
Low HOME Rent	943	1,011	1,213	1,401	1,563

Table 32 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

There is insufficient housing for extremely low- and low-income households in the North Suburban Consortium, and for moderate-income households as well. For instance, in the Acadia development in Chelsea, there were 3, 598 applications for 34 units.

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

More recent 2013-2017 ACS data, shows that the median home values in four of the eight Consortium communities (Malden, Arlington, Medford, and Melrose) are at or have exceeded the 2009 home values. In the other four communities, the home value has nearly recovered to the level in 2009. This data indicates that home prices in the greater Boston area are on the rise putting homeownership out of reach for low- to moderate-income households. Overall, the Greater Boston Area experienced a 18.6% increase in median contract rent. This increase is evident among all NSC communities. The 2013-2017 ACS data in the Cost of Housing table, as well as the 2011 – 2015 CHAS/ACS data populated in the other tables demonstrates cost burden, and indicates the situation worsening.

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

Fair Market Rents (FMRs) are gross rent estimates that include rent plus the cost of all tenant-paid utilities. FMRs are set to the dollar amount at which 40% of the standard-quality rental housing units are rented, excluding non-market rental housing (e.g. public housing). High HOME Rents are equal to the FMR or 30% of the adjusted income of a family whose income equals 65% AMI, whichever is lower. Low HOME Rents are equal to 30% of the adjusted income of a family whose income equals 50% AMI.

In the Greater Boston area, the FY2020 FMR for a 2-bedroom unit is \$2,311. In order to afford this level of rent and utilities within the NSC – without paying more than 30% of income on housing – a household must earn \$7,703 monthly or \$92,436 annually. Assuming a 40-hour workweek, 52 weeks per year, this level of income translates to a Housing Wage of \$44.44.

According to the Cost of Housing data table, the average median contract rent for each NSC community is below the FMR and High HOME Rents for 1-bedroom or more units. As housing costs continue to rise in the region, maintaining affordable units will become an even more pressing issue for the NSC. Therefore, the NSC strategy to invest its HOME funds in supporting affordable homeownership and expanding affordable rental housing is appropriate.

The data clearly shows how the demand in the housing market far exceeds the available stock. This unmet demand will continue to increase costs, creating housing cost burden for all but the affluent. The resulting affordable housing crisis is recognized by the NSC communities as a destabilizing factor to their neighborhoods and local economies. The NSC Communities will seek to prioritize the preservation and production of safe, affordable housing units, both ownership and rental. As the Cost of Housing table indicates, four of the NSC communities' median home value has increased, while the median home value in the other four communities still remains below the 2009 median. As these home values continue to recover in the rising housing market, a focus on homeownership or homebuyer education programs could be a potential strategy.

Discussion

NA

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

Introduction

Although much of the NSC housing stock was constructed pre-1950, an analysis of the stock documents a relatively small percentage of substandard housing. The Condition of Units table highlights that there are no units with four housing conditions and a statistically insignificant number with three housing conditions.

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

For the purposes of this Plan, the North Suburban Consortium provides the following definitions:

Standard Condition: No major structural defects, adequate plumbing, and kitchen facilities, appearance which does not create a blighting influence, and the house meets additional, more stringent, City or County standards.

Substandard Condition but Suitable for Rehabilitation: The nature of the substandard condition is both financially and structurally feasible for rehabilitation.

Condition of units is assessed using the same criteria as in the Needs Assessment. This includes: 1) lacks complete plumbing facilities; 2) lacks complete kitchen facilities, 3) more than one person per room, and 4) cost burden (amount of income allocation to housing) is greater than 30%.

The following table indicates the number of housing units by tenure that experience housing conditions as defined above. Approximately 46% of renter units and 35% of owner units experience at least one housing condition, while only 3% of renter-occupied housing units experience two housing conditions and 1% of owner-occupied units experience more than one housing condition. Given the sheer volume of NSC households that experience a housing cost burden, it is most likely that the one condition identified in the condition of units is cost burden.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	22,705	35%	30,385	46%
With two selected Conditions	538	1%	1,830	3%
With three selected Conditions	25	0%	240	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	41,095	64%	34,150	51%
Total	64,363	100%	66,605	100%

Table 33 - Condition of Units

Data Source: 2011-2015 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	2,584	4%	5,655	8%
1980-1999	5,960	9%	6,320	9%
1950-1979	14,365	22%	17,955	27%
Before 1950	41,460	64%	36,655	55%
Total	64,369	99%	66,585	99%

Table 34 – Year Unit Built

Data Source: 2011-2015 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	55,825	87%	54,610	82%
Housing Units build before 1980 with children present	3,496	5%	1,423	2%

Table 35 – Risk of Lead-Based Paint

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 36 - Vacant Units

Data Source: 2005-2009 CHAS

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

Despite the fact that 64% of the units within the Consortium were built prior to 1950, the data on housing conditions demonstrates that most of the housing stock is in reasonably good condition. The general need for owner- and rental-occupied rehabilitation is more a function of moderate rehabilitation needs, emergency repairs for low-income owners, and home modifications for elders and disabled persons. The general age of NSC housing stock does justify rehabilitation needs related to lead-based paint hazard controls and energy efficiency measures.

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

Data from the 2011-2015 CHAS estimates that only 5% of owner-occupied and 3% of renter-occupied units built before 1978 are occupied by households with children. This equates to 4,919 households.

To estimate the number of housing units occupied by low or moderate-income families with LBP hazards, the assumption can be made that housing units by year-built are distributed evenly across all income levels. As such, using the household counts in the Needs Assessment, the share of low-income households (0-50% AMI) in the Consortium is 35% (45,405 low-income households divided by 130,955 total households). The share of moderate-income households (50-80% AMI) is 15% (19,510 moderate-income households divided by 130,955).

Given these shares and the assumption stated above, it can be estimated that of the 110,435 total households at risk for lead-based paint hazards (built before 1978), approximately 38,652 (35% multiplied by 110,435) are occupied by low-income households and approximately 16,565 (15% multiplied by 110,435) are occupied by moderate-income households.

Discussion

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

Introduction

The North Suburban Consortium is served by eight Public Housing Authorities (PHAs): Arlington Housing Authority, Chelsea Housing Authority, Everett Housing Authority, Malden Housing Authority, Medford Housing Authority, Melrose Housing Authority, Revere Housing Authority, and Winthrop Housing Authority.

The public housing stock - both federally and state-financed - is a critical affordable housing resource. The majority of the PHA stock is an older stock in need of modernization, ADA accessibility improvements, and energy conservation measures.

In addition to the PHA stock, the PHA's administer rental vouchers. Rental vouchers allow participating households to rent in the private market. Due to the escalating median rents, the Authorities and voucher holders identify the inability to find housing within HUD's allowable Fair Market rents as a major impediment.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
				Veterans Affairs Supportive Housing	Family Unification Program	Disabled *			
# of units vouchers available	0	0	2,444	3,928	42	1,921	0	0	13
# of accessible units			475						
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 37 – Total Number of Units by Program Type

Alternate Data Source Name:

Updated PHA - PIC (PIH Information Center) data

Data Source Comments:

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:

Each of the NSC communities is served by an independent Housing Authority. Each PHA operates both federal and state-funded housing developments. According to state-wide data released by Citizens Housing and Planning Association, 60% of the PHA stock in Massachusetts is restricted to the elderly and disabled persons. The PHA supply is not adequate to address the housing needs of extremely low-income households. A recurring theme of the consultations was the insufficient supply of deeply affordable housing. Rental subsidies, whether in public housing properties or through mobile vouchers are viewed as the only mechanism to provide deeply affordable rental housing.

Each of the NSC Participating Communities is served by an independent Public Housing Authority. Each PHA operates both Federal and state-funded housing developments. According to state-wide data released by Citizens Housing and Planning Association, 60% of the PHA stock in Massachusetts is restricted to elders and disabled. The PHA supply is not adequate to address the housing needs of extremely low-income households. A recurring theme of the consultations was the insufficient supply of deeply affordable housing. Rental subsidies, whether in public housing properties or through mobile vouchers are viewed as the only mechanism to provide deeply affordable rental housing.

A review of the individual Public Housing Authority data indicates that most of the NSC jurisdiction's PHA stock is in reasonable condition. The Public Housing Condition table is a summary of the PHA's portfolio and the most recently published PHA scores. With very few exceptions, the PHAs' stock is high performing.

Public Housing Condition

Public Housing Development	Average Inspection Score
Mountain Ave	93
Salem St A	86
Suffolk Manor	96
Pearl Street	88
Pleasant St	91
Newland St	76
Saltonstall Building	89
La Prise Village	93
Weldon Gardens	95
Rose Street & Pamona Street	90
Margoliz-Scrivano-Mace Apartments	82

Table 38 - Public Housing Condition

Housing Authority	Public Housing Development	Average Inspection Score
Malden Housing Authority	Mountain Ave	93
	Salem St A	86
	Suffolk Manor	96
	Pearl Street	88
	Pleasant St	91
	Newland St	76
	Springdale	N/A
	Roland Graham	N/A
Arlington Housing Authority	Robert Hauser Memorial Building	N/A
	Drake Village	N/A
	Chestnut Manor Winslow Towers	N/A
	Gerard Cusack Terrace	N/A
	Menotomy Manor	N/A
Medford Housing Authority	Saltonstall Building	89
	La Prise Village	93
	Doherty Apartments	N/A
	Weldon Gardens	95
	Tempone Apartments	N/A
	Phillips Apartments	N/A
	Willis Avenue Development	N/A
	Walking Court (State)	N/A
Revere Housing Authority	Rose Street & Pamona Street	90
	905-927 Broadway	N/A
	1-77 Hutchinson Street	N/A
	250-272 Cushman Avenue	N/A
	257-315 Cooledge Street	N/A
	2 Harris Street	N/A
Everett Housing Authority	Golden Age Circle	N/A
	North Everett/Whittier Drive	N/A
	Glendale Towers/381 Ferry Street	N/A
	Russell Street Neighborhood	N/A
	Duncan/Winthrop Roads	N/A
	Cherry Street Neighborhood	N/A
Chelsea Housing Authority	Margoliz-Scrivano-Mace Apartments	82
Melrose Housing Authority	Julian Steele Building	N/A
	CJ McCarthy Apartments	N/A

Public Housing Conditions

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

The PHA's each produce an annual report as required by HUD. The Capital Needs Plan is reviewed by the respective Community prior to submission to HUD. While the PHA's all have identified modernization and capital needs, and have articulated insufficient resources to address those needs, the agencies are

committed to implementing property improvements. The PHA's generate Annual Plans that detail Capital Needs and proposed Capital Improvements. One of the requirements of the PHA process is that the PHA Plan must be coordinated with and approved by the local Consolidated Plan agency.

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

Each of the PHAs has implemented resident engagement and self-sufficiency programs. Resident Engagement efforts are typically centered around Resident Councils, Building Committees, and the provision of on-site services. In past engagements, participating residents spoke of recreational opportunities and on-site services as factors that contributed to overall sense of well-being. Programs such as the partnership between Mystic Valley Elder Services and the PHA's Resident Service Coordinator assess and address elder/disabled resident supportive services.

The PHA's offer the Family Self-Sufficiency Program, which links public housing assistance with case management to assist tenants working toward financial independence and the possibility of homeownership.

Where appropriate, PHAs have **Residential Opportunity Supportive Services (ROSS)**, which link residents to providers through a community referral network that will work closely with the residents so they may age in place, live independently or connect to economic opportunities.

In addition, a few Authorities have created zero rent increase policies and preferences for working families to increase resident participation in the workforce and the local economy.

Discussion:

Despite the age of their housing stock, the PHA's continue to provide a quality affordable housing stock for eligible households. To varying degrees, the PHA's within the Consortium have sought new and creative opportunities to recapitalize and improve their properties. Additionally, some of the NSC PHA's have been vital partners in the preservation of affordable housing stock through the dedication of vouchers within Expiring Use properties.

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

Introduction

In many of the NSC Communities, Housing Instability is a much more common experience than homelessness. Housing Instability is defined as multiple moves, living in doubled-up/overcrowded conditions, or living at-risk of homelessness. In situations reported by service providers, the lowest income households frequently are living in overcrowded and substandard conditions that are likely to be providing short-term housing solutions. Young families and young adult individuals are living with other family members and are likely to be displaced due to family issues or the need of the primary occupant to rent the room that the at-risk household is living in.

The homeless strategic response is coordinated by the Continuums of Care. There are two operating Continuums of Care within the NSC area. Arlington is a member of the Somerville-Arlington CoC; the other communities are members of the “Balance of State” (BOS) CoC. Currently Arlington and Somerville are also considering joining the BOS CoC. After joining the Balance of State CoC local homeless providers continued to meet under the name, “Housing, Health, and Hunger Advocates” to focus on information sharing and advocacy work. The group meets the 3rd Thursday of each month and is co-chaired by the Executive Director of Housing Families and a local leader from the Cambridge Health Alliance. The Executive Director of Housing Families is also a regular participant in the governance meetings of the Balance of State CoC.

The strategies and priorities identified in the Continuum of Care include the need for permanent supportive housing, treatment, and services for homeless individuals with multiple disorders, and prevention of homelessness for individuals at high risk of chronic homelessness.

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)	160	6	9	80	0
Households with Only Adults	0	4	5	74	5
Chronically Homeless Households	0	0	0	36	0

	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
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

Table 39 - Facilities Targeted to Homeless Persons

Data Source Comments: Source: HUD's 2019 CoC HIC Report for Somerville-Arlington CoC and Malden 2019 HIC (BoS CoC Data for Malden)

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

The impact of mainstream services, such as health, mental health, and employment services, will continue to be improved through the utilization of a coordinated intake and assessment. Homeless service providers are now able to promptly assess eligibility and make referrals to existing mainstream services. In addition to services located within NSC Community limits, homeless service providers can access state-funding programs and specialized programs in the Greater Boston Area.

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.

Homeless families leaving the state's sheltering system are provided stabilization services for as long as 18 months. These stabilization services include assistance in accessing mainstream services, tenancy skill development, and advocacy, and financial management skills. In addition to the facilities and services listed in the CoC program summary, the following programs provide specialized services within the NSC Communities:

Heading Home/Eliot Community Human Services: Scattered-site supportive housing program called Stepping Stones has 13 units throughout Malden, Medford, and Everett that offer homeless individuals case management and clinical services.

Housing Families: Scattered-site permanent supportive housing for homeless families, homeless families with a disabled head of household and chronically homeless individuals. The Disabled Family Leasing Program (13 units) offers case management and supportive services for disabled families in Malden and Medford.

Housing Families/Heading Home: Scattered-site permanent supportive housing program called Homeless to Housing (31 total units-15 homeless families/11 chronically homeless individuals) also provides case management, budgeting assistance and access to health care and benefits.

Just-A-Start Corporation: Stabilizes families through housing assistance via HomeBASE and state ESG in the Tri-City region. In addition to rental assistance and security deposit, Just-A-Start will monitor recipients over the course of the year following the award.

Medford Family Life Education Center (Heading Home): Transitional housing for eight (8) homeless families in Medford. The facility offers case management, supportive services, advocacy, access to job training and employment services, life-skills and housing search.

Somerville Homeless Coalition: The Somerville Homeless Coalition (SHC) operates 20 scattered site supportive housing units in Arlington through the Turn the Key program. Another 4 units are under

development in Arlington through the Better Homes 4 program at a single address. SHC provides case management and supportive services to the households living in the units.

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

Introduction

The NSC has continually supported housing developments and programs that meet the needs of non-homeless, special needs populations. These vulnerable populations include elderly, frail elders, persons with disabilities, persons with HIV/AIDS, and persons with addictions. The NSC has successfully supported these populations through the development of transitional and supportive permanent housing. The NSC is acutely aware of the rising numbers of elders and promotes accessible units as well as aging in place services.

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

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

Approximately 63% of homeless women have experienced domestic violence in their adult lives (National Coalition for the Homeless, 2009). In a national survey of homeless people, domestic violence was the second most frequently stated cause of homelessness for families (National Alliance to End Homelessness, 2007).

The last ten years have seen an increasing number of veterans in need of shelter, transitional and permanent supported housing. With the current numbers of returning veterans, it is expected that this need will increase further. Veterans Affairs Supportive Housing (VASH) vouchers, which combine rental assistance and counseling (provided through the VA) are administered through the Massachusetts Behavioral Health Partnership (MBHP).

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

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

Triangle: School-to-Career (STC) program is to equip 16- to 24-year-old youth with disabilities to achieve their career, education, and transition goals. Students participate in professional development trainings that focus on topics like Career Planning, Successful Interviewing, Business Math, and Professional Communication. These trainings are tailored to each student's learning style and focus on practical skill development.

EPIC Service Warriors: A community service and education program for youth with disabilities between the ages of 16-23. EPIC Service Warriors meet on a monthly basis for one year to participate in community service projects in the Greater Boston Area.

Triangle's IMPACT: Disability abuse prevention training and EPIC Service Warriors program are a part of our Youth Services program. We also collaborate with excellent programs like EMARC's Recreation program and the Multi-Cultural Independent Living Center in Boston to help students connect with resources required to live a more independent, dignified life.

Ten Community Residences: Triangle's Residential Services helps individuals with disabilities live more independent, meaningful lives as members of their communities.

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

The City of Malden has funded public service activities that support vulnerable and special needs populations. These programs include Bread for Life, Housing Families, Triangle Inc, and Senior Action Council. Each of these agencies provides services to non-homeless special needs persons.

Each of the NSC Communities supports non-profit service providers with CDBG funds. Additionally, each community utilizes general government funding to support elder programs, veterans' offices and programs, and Disability Commissions and programs.

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

Affordability is determined by the relationship between supply and demand. As detailed within this Consolidated Plan, the NSC housing supply is inadequate to meet demand. The need for affordable housing far exceeds the available affordable supply. This disconnect between affordable supply and demand is a function of numerous factors including both private sector and public sector impediments. Private sector impediments include lending practices, real estate industry practices, and household income and credit. While the NSC communities have limited ability to impact the private sector impediments, each community has a commitment to address the most compelling public policy issues. These policies include but are not limited to: the increased complexity of environmental regulations, Massachusetts Building Code, local government development regulations concerning lot size, unit type, and building materials, and inefficient permitting and approval systems.

Production is enhanced in Massachusetts through the following:

- Inclusionary Zoning (a percentage of housing developed in the marketplace being set aside for affordable use and usually placed within mixed-income developments);
- Accessory apartments (particularly effective in enabling low-income elderly owners to continue living in the community);
- Overlay districts permit increased density, state funding support and enable affordable units within mixed-income developments;
- Chapter 40R, a state law which encourages and provides incentives for the development of transit-related housing;
- Chapter 40B, a state law that permits it to override local zoning if the local government does not have the zoning tools to permit affordable housing production. There is a voluntary process known as LIP [Local Initiative Plan] which a local government can use and thus not invoke state override of zoning;
- Density bonuses (increasing the number of units or square footage in a development, if the rent or sales price of a certain number of units will be reserved for low income or elderly households.)

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

Introduction

Though housing remains the City of Malden's primary community development priority, several non-housing community development needs exist as well. The City is focused on addressing the needs of low- and moderate-income residents, particularly immigrants, children, seniors, domestic violence survivors, people with disabilities, and other low- and moderate-income populations. The City will prioritize needs related to removing language barriers and other barriers to access; improving public health and health care access; promoting climate adaptation and environmental justice; and supporting upward mobility and economic opportunity, especially within oppressed groups.

Although the City of Malden's labor force has benefited from the national economic recovery and Boston's economic growth, that recovery and growth has not been shared equally. As the median household income in the Greater Boston area has grown from \$91,800 in 2010 to \$103,400 in 2017, an increase of 12.6%, Malden's median household income grew 10.7%, from \$56,347 in 2010 to \$62,361 in 2017, according to HUD and ACS data.

Foreign born Malden residents earn less than native born Malden residents, even though foreign born residents are more likely to participate in the civilian labor force (70.7% to 66.4%). Native full-time year-round workers reported earning \$50,000 or more at significantly higher rates (59.1%) than their foreign born counterparts (40.8%). Within the foreign born population, recent immigrants may need more assistance in joining the workforce than immigrants who arrived before 2010. Foreign born Malden residents who entered the United States between 2000 and 2009 are more likely to be a part of the civilian labor force (79.1%) and less likely to be unemployed (4.1%) than those who entered in 2010 or later (57% and 7.8%, respectively), according to the 2013-2017 ACS. Although foreign born Malden residents make up a larger share of the workforce, they still earn less than native born residents.

Racial inequities persist as well. Although Malden's median household income was \$62,361 in 2017, black households earned only \$50,294. Understanding and working to address these types of inequities is necessary to better serve low- and moderate-income households through CDBG and HOME.

Average commute time is perhaps the best indicator of Boston's impact on Malden's employment statistics. 63% of Malden's employed residents travel more than 30 minutes to work, suggesting residents are commuting into Boston. According to the 2017 ACS, 51.5% of Malden residents commuted by driving alone, 31.8% took public transportation, 8.9% carpooled, and the remainder walked, biked, took some other means or worked from home. Higher income workers were more likely to drive alone, while lower income workers were more likely to use

public transportation, carpool, or some other means to get to work. As economic and population growth increases congestion in the region, Malden will need to consider multimodal transportation options as it works to increase access to economic opportunity.

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	30	0	0	0	0
Arts, Entertainment, Accommodations	4,084	0	15	0	-15
Construction	807	0	3	0	-3
Education and Health Care Services	7,783	0	29	0	-29
Finance, Insurance, and Real Estate	2,289	0	8	0	-8
Information	841	0	3	0	-3
Manufacturing	1,637	0	6	0	-6
Other Services	1,268	0	5	0	-5
Professional, Scientific, Management Services	3,702	0	14	0	-14
Public Administration	0	0	0	0	0
Retail Trade	3,023	0	11	0	-11
Transportation and Warehousing	867	0	3	0	-3
Wholesale Trade	913	0	3	0	-3
Total	27,244	0	--	--	--

Table 40 - Business Activity

Data Source: 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

Introduction (cont)

With a civilian labor force of 35,280, Malden has a relatively higher unemployment rate of 7.3% for adults over the age of 25 (ACS 2011-2015) than compared to Arlington, Medford and Revere, as well as the Commonwealth of Massachusetts, which is currently at 2.9%.

The City along with all NSC member Communities is served by the Metro-North Regional Employment Board (REB). The REB is a “public-private partnership whose mission is to enable area residents to gain the skills to maximize their economic sufficiency and provide employers with the workforce they need to effectively compete in the changing world economy”. The REB charters two career centers, both operated by Middlesex Community College. Initiatives of the REB are supported by local programs that aim to bolster English language skills, family stability, education, and employment readiness.

Labor Force

Total Population in the Civilian Labor Force	35,280
Civilian Employed Population 16 years and over	31,840
Unemployment Rate	9.76
Unemployment Rate for Ages 16-24	29.35
Unemployment Rate for Ages 25-65	7.30

Table 41 - Labor Force

Data Source: 2011-2015 ACS

Labor Force Narrative

The tables below reflect labor force data, including the number employed and the unemployment rate in the civilian labor force, and the number of people employed in various occupations by sector from the American Communities Survey.

The tables also illustrate that most workers—63%—commute more than 30 minutes to work daily.

Occupations by Sector	Number of People
Management, business and financial	8,440
Farming, fisheries and forestry occupations	1,575
Service	4,310
Sales and office	7,400
Construction, extraction, maintenance and repair	1,775
Production, transportation and material moving	940

Table 42 – Occupations by Sector

Data Source: 2011-2015 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	11,285	37%
30-59 Minutes	14,195	46%
60 or More Minutes	5,140	17%
Total	30,620	100%

Table 43 - Travel Time

Data Source: 2011-2015 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	2,130	475	1,330
High school graduate (includes equivalency)	7,195	835	2,220
Some college or Associate's degree	6,665	725	1,290
Bachelor's degree or higher	10,720	590	1,845

Table 44 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	85	295	245	1,665	1,480
9th to 12th grade, no diploma	520	290	585	850	640
High school graduate, GED, or alternative	1,500	2,170	2,650	5,435	2,620
Some college, no degree	2,435	2,025	1,600	2,485	880
Associate's degree	235	815	555	1,225	380
Bachelor's degree	1,295	3,670	1,680	1,990	510
Graduate or professional degree	125	2,760	1,430	1,620	495

Table 45 - Educational Attainment by Age

Data Source: 2011-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	21,607
High school graduate (includes equivalency)	28,460
Some college or Associate's degree	32,366
Bachelor's degree	46,100
Graduate or professional degree	61,280

Table 46 – Median Earnings in the Past 12 Months

Data Source: 2011-2015 ACS

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

The Massachusetts Office of Labor and Workforce Development tabulates employment and wage statistics for Workforce Investment Areas (WIAs). The Metro-North WIA includes the NSC as well as other regions of Metro-North Boston. The largest occupation is Professional and Technical Services, followed by Management, Sales, and Healthcare.

In terms of projected growth for the Metro-North WIA by 2024, the Office of Labor and Workforce Development projects that the health care and social assistance industry will add nearly 10,283 jobs and the industry category of professional, scientific and technical services will add 4,284 jobs. The accommodation and food services industry is projected to add 1,927 jobs, while educational services are projected to add 1,375 jobs by 2024.

https://masshiremetronorth.org/regionaldata/#_localplan/

Describe the workforce and infrastructure needs of the business community:

The manufacturing industry has identified a critical need for new workers to replace older, highly-skilled workers who are about to retire. The Advanced Manufacturing sector presents numerous career pathway opportunities for the region's residents to enter into a growing sector. The industry offers a variety of positions that requires either a high school diploma or equivalent, associate's degree, or bachelor's degree.

The healthcare industry has the second highest employment in the Metro-North, under the Professional, Technical, and Scientific industry, with 57,739 workers employed in the region. When compared to the state as a whole, the location quotient for healthcare (the Healthcare and Social Assistance Industry Sector) in the Metro-North region is .77 (13.8% of Metro-North's employment). Private hospitals, physician offices, nursing care facilities, and home healthcare services have the highest number of jobs in the Metro-North region within the healthcare industry. Home Health Care Services added the highest number of jobs from 2013 to 2015. The sheer volume of employment in the healthcare sector virtually demands an REB focus on the healthcare industry. Further, the growing number of retirees in the healthcare workforce in combination with the growth in the aging population in need of healthcare services also presents future workforce areas to address.

Overall, the Industrial Technology (IT) sector has seen major growth nationally and regionally and will continue to do so. Employers within the region have expressed the challenges they have faces in recruiting IT professionals for positions domestically and therefore have had to apply for H1B visas in order to fill local positions. In Metro-North, employment for IT occupations is projected to increase 21% from 2012 to 20122. The majority of growth was in the sectors of software and IT services. Domestic training in the IT sector would be beneficial in reducing the number of H1B visas needed while simultaneously filling in the growing number of IT positions within the region.

Metro-North Regional Employment Board FY2017-2020 Strategic Plan:
<https://masshiremetronorth.org/regionaldata/#strategic>

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

The growth of the Boston metropolitan area will continue to put pressure on the housing market, placing additional upward pressure on prices, and making it harder and harder for low wage workers.

In June 2019, the Encore Boston Harbor resort and casino opened in Everett, MA, at a total cost of \$2.6 billion. The resort is in a commercial industrial area on the Mystic River, about five miles from downtown Boston. Its development rehabilitated a 33-acre parcel of land previously used for industrial purposes. After a remediation process to clean the site, Wynn Resorts constructed an integrated resort with a hotel, a harbor walk, restaurants, a casino, spa, retail outlets, and meeting and convention space. Public amenities of the year-round harbor walk include a picnic park, paths for bikers and pedestrians, viewing decks, waterfront dining and retail, a performance lawn, floral displays, and boat docks. The operations of the casino require significant employment training and support. With proper job readiness and job training, currently unemployed workers may be able to take advantage of casino and resort related jobs. This is just the second casino-resort located in Massachusetts and offers a large range of new employment opportunities that were not previously offered in the region.

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

The ability of the NSC workforce to access and take advantage of job opportunities in today's economy varies significantly.

Technological changes are at the forefront. In the midst of the demise of retail and manufacturing, companies are looking for a different "type" of worker. Companies may increase their use of robotics, but now they need manufacturing workers who are skilled in computers and electronics. A generation ago, manual machines were the predominant driver most business; however, today, even in retail, a straight cashier is no longer sufficient. There is a need for a generalized customer service worker who can talk to customers and solve problems. According to the Metro-North Workforce Development Board, the 2% of people who are unemployed and have the biggest barriers are those that were affected by automation and technology because the skill set that is now required in those industries is different now than what it was a generation ago.

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

The Metro-North region has the second-largest labor force in Massachusetts. The labor force has a full spectrum of workers, from professionals to persons on public assistance. The diversity of the workforce requires a broad menu of available services including workshops, individualized assistance, job search, training, and placements. For dislocated workers, low-income adults, and underemployed persons, career training is provided after an assessment of skills and interest. In many cases, occupational skills training, short-term skills development, and intensive job placement assistance is required. The Metro-North Regional Employment Board (REB) charters two career centers, both operated by Middlesex Community College, to serve the 20-community Metro-North region. The REB focuses on a continual alignment of curricula with employer needs. The alignment has led to the focus on the four emerging areas listed below (HealthCare, Advanced Manufacturing, Life Sciences, and Information Technology). Initiatives include:

The SCILS Initiative is a 4-year \$5 million project led by the Boston Office of Jobs and Community Services (JCS) on behalf of the Metro Boston region. Funded in April 2012 by an H1B Technical Skills Training grant that will improve career opportunities for residents and provide a more highly trained life science workforce for our healthcare and biotechnology sectors. The Initiative will target occupations such as Biological Technicians and Medical Lab Technicians and support occupational training, contextualized learning, customized training, program development and the recruitment, case management and placement of eligible participants.

CONNECT Program - a consortium of service providers in the Chelsea area, USDOL awarded a three-year \$3M Workforce Innovation Fund grant to the REB. The CONNECT Partnership represents an innovative strategy focused on co-location and bundling of complementary services for local residents (especially Chelsea, Revere, and Everett) in order to increase the impact of services in addressing multiple obstacles to family self-sufficiency. CONNECT is a partnership of six organizations that includes: Bunker Hill Community College; Career Source (a Metro-North career center); The Neighborhood Developers (a community development corporation that provides affordable housing and, financial stability, and other services); Metro Credit Union; Centro Latino (an adult basic education/ESOL provider); and Metropolitan Boston Housing Partnership (a homeless prevention and housing services organization).

Healthcare Partnership: The Healthcare Career Ladders tool was designed to raise awareness of healthcare career options among youth in in-school and out-of-school programs, as well as job seekers and training seekers served through the Metro-North Career Centers and area training providers. The tool displays the different occupations in the healthcare field, their corresponding wages, and the steps along a career ladder for each occupation.

Additionally, the Metro-North REB is a collaborative partner within the Mass Casino Career Training Institute (MCCTI). Founded within Massachusetts Casino legislation, the MCCTI will provide training and

placement services within the newly developed Everett Casino. Anticipated skills include casino operations, customer service, culinary arts, and hotel operations.

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.

Discussion

NA

MA-50 Needs and Market Analysis Discussion

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

Housing problems for Extremely Low, Low Income, and Moderate Income households exist throughout the City of Malden. As over 80% of the City's low- and moderate-income households experience housing problems, for the purposes of this evaluation, concentrations are defined as more than 80%.

Based on the maps below, there is one concentrated area where more than 80% households are Extremely Low Income.

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

The concentration is defined as poverty rates or minority concentrations in excess of 20%. In comparing the households with any four housing problems, above, with the minority groups shown below, the following concentrations are identified:

- Over 20% Black or African American households, Hispanic households, and Asian households are concentrated in an Extreme Low-Income Households with Any 4 Housing Problems area.

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

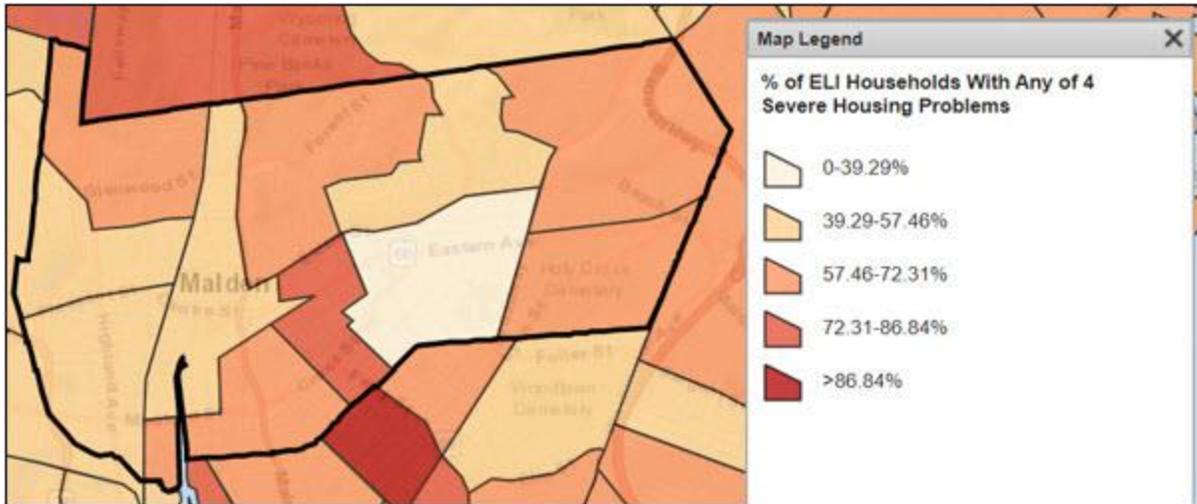
To be determined.

Are there any community assets in these areas/neighborhoods?

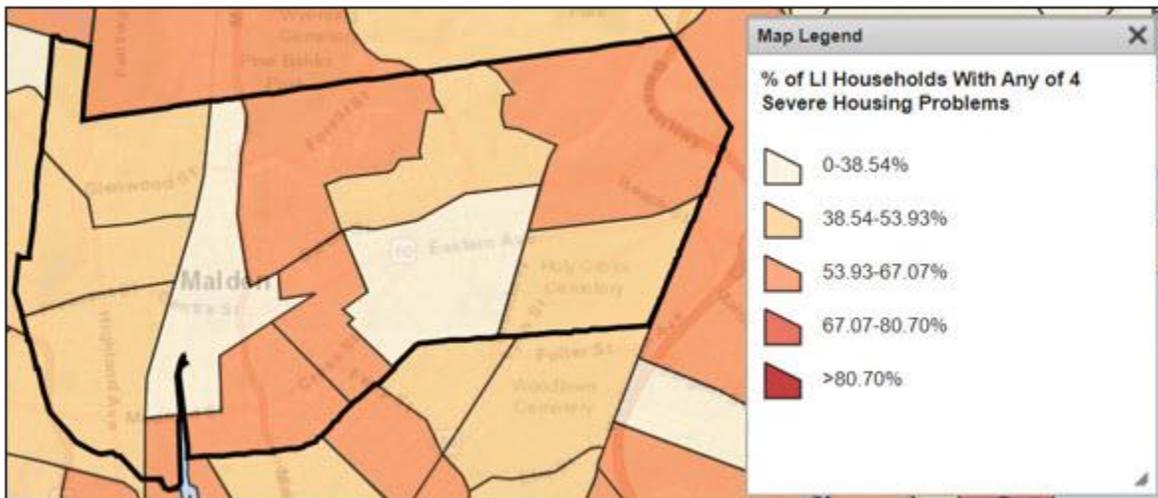
To be determined.

Are there other strategic opportunities in any of these areas?

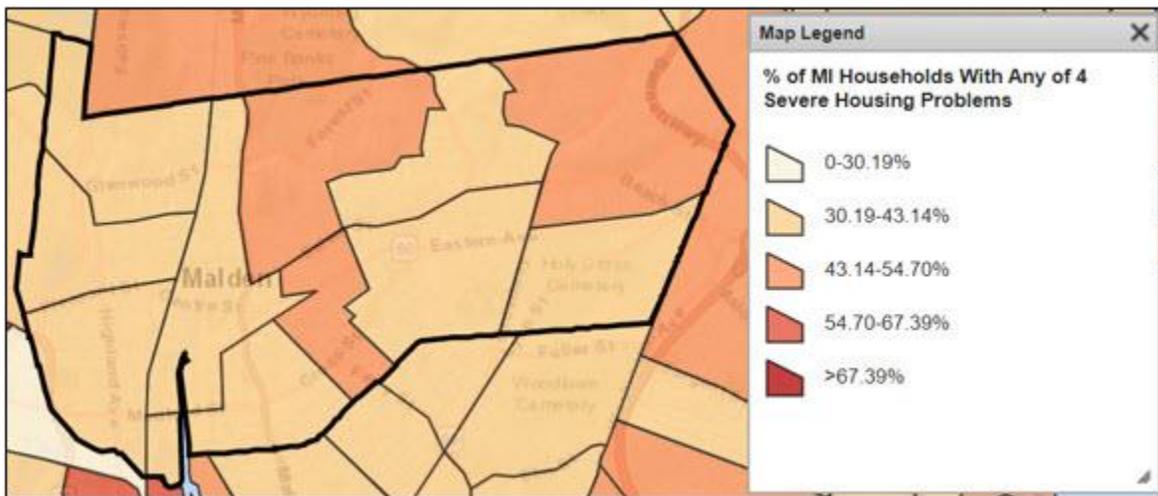
To be determined.



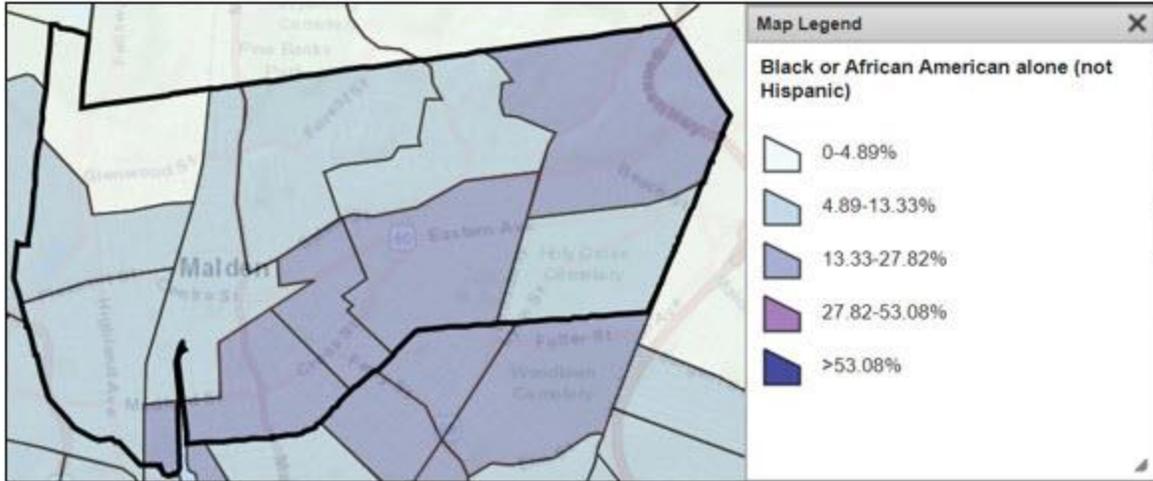
Extreme Low Income Concentration (map)



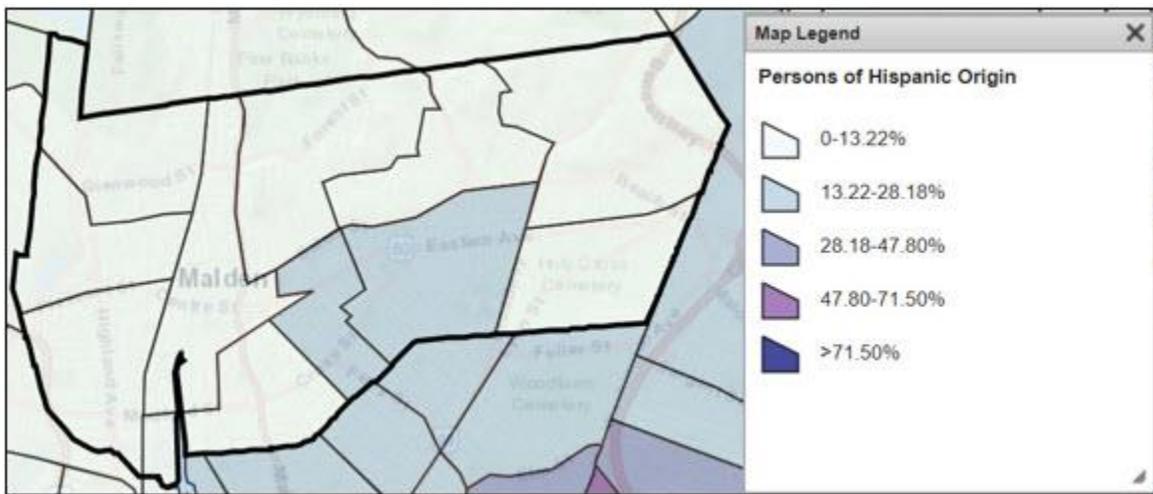
Low Income Concentration (map)



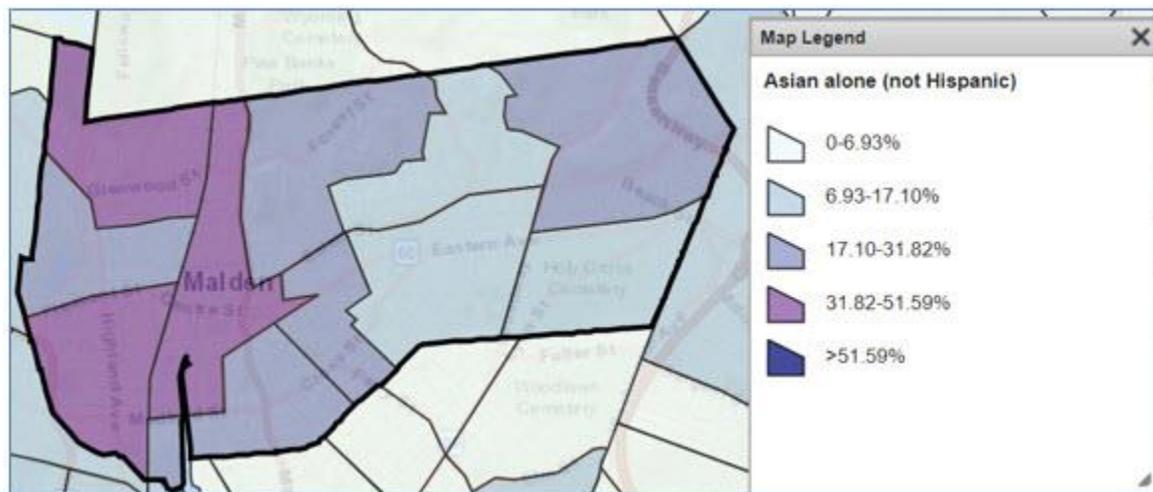
Moderate Income Concentration (map)



Black or African American Concentration (map)



Persons of Hispanic Origin Concentration (map)



Asian Concentration (map)

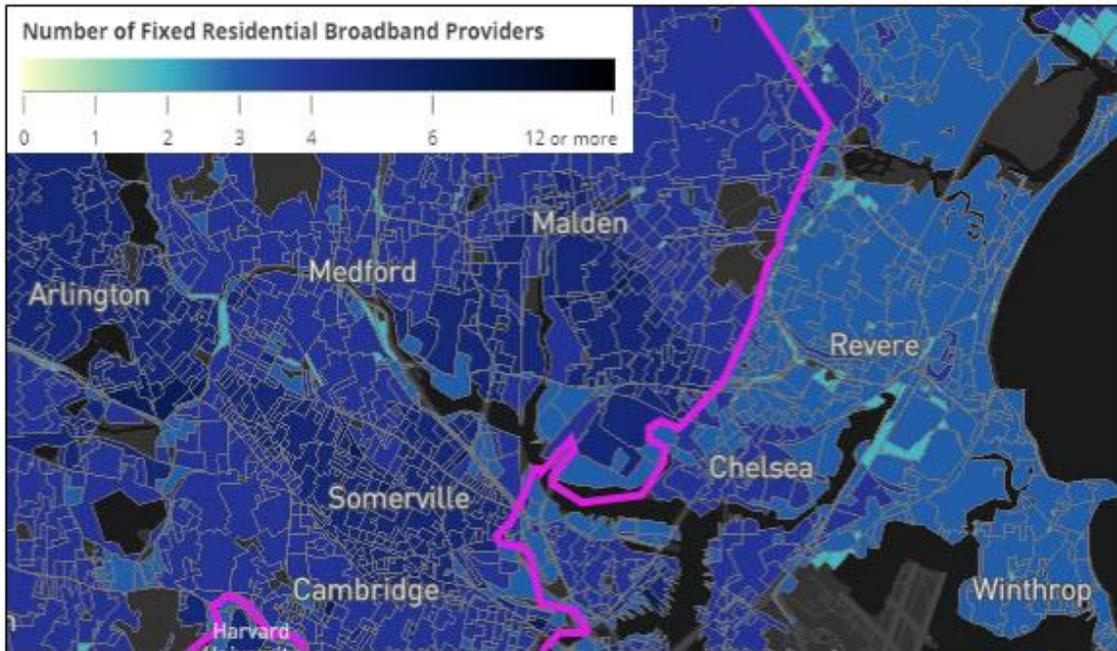
MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

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

Per HUD guidance, all Consolidated Plans submitted after January 1, 2018, must address broadband needs within the jurisdiction. Below is a map outlining the Consortium's access to providers offering broadband services. The speeds identified are 25Mbps download and 3Mbps upload – the minimum speeds to be considered broadband.

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

The Consortium compares well above the national average. Lack of broadband provider competition leaves room for market rigidity – allowing providers to not offer affordable options for low- or moderate-income families. Ultimately, the lack of market options when considering broadband access disproportionately impacts low- and moderate-income households because they often have few financial resources to spend on broadband services. However, the Consortium has relatively high broadband coverage with multiple providers. For those households that do struggle with broadband access, all libraries within the Consortium offer free internet access.



www.broadbandmap.fcc.gov

Jurisdiction	No providers	1 or more providers	2 or more providers	3 or more providers
Nationwide	0.10	99.9	98.7	89.3
Malden	0.0	100	100	99.81
Arlington	0.0	100	100	99.78
Medford	0.0	100	100	99.73
Revere	0.0	100	100	97.64

Source: FCC Broadband Mapping – broadbandmap.fcc.gov

Fixed Residential Broadband Providers Map

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

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

It is the goal of all NSC communities to increase energy efficiency and build resiliency for all low- and moderate-income households. To identify natural hazard risks and other challenges impacting low- and moderate-income residents, the NSC consulted with key stakeholders in resiliency, energy efficiency, environmental planning, and public health.

The most common natural hazard among residents in the region is inland and coastal flooding.

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

Areas most at-risk are Environmental Justice (EJ) or vulnerable communities that had not been previously invested in; consist of predominantly renter-occupied households; and are surrounded by poor infrastructure. To reduce risk of flooding, local community organizations, such as Greenways and the Mystic River Watershed Association, place a focus on climate adaptation and look for opportunities to utilize public space for building resiliency; protect, restore, and enhance rivers and tributaries throughout the region; create better places for people to recreate and make connections to active transportation; and improve or replace aging infrastructure with more green infrastructure methods to mitigate against flooding. Challenges that these organizations often face is financing for open space and working with private land ownership. There is no consistent revenue stream for open space projects and the locations of these spaces oftentimes fall outside of the CDBG-eligible census blocks. In addition, connecting greenways can be difficult, especially with privately-owned lands become barriers to creating an off-road network.

Another challenge is building up the stock of energy-efficient low- and moderate-income households. The frigid winters in the region cause utility bills to spike each year, as well as poses severe threats to air quality and other environmental concerns. Programs like the HeatSmart campaign, of which Arlington is a participant, or the popular MassSaves program which are designed to promote home energy audits and weatherization, could help improve lower-income households' energy bills, while also improving air quality, etc. The two biggest barriers for utility energy efficiency programs in low-income neighborhoods are the upfront investments required, as well soliciting interest and participation from rental properties and their landlords.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan outlines each jurisdiction's plan for allocating HUD entitlement grants and identifies local priorities within the regional context. Informed by qualitative and quantitative data gathered through citizen participation and consultation with stakeholders throughout the North Suburban Consortium region, market analysis, and an assessment of U.S. Census and other local data that reflect community needs, the Strategic Plan identifies the highest priority needs toward which to direct grant dollars. The following goals were identified to meet these high-priority needs:

Goal 1: Create New Affordable Housing – Create affordable housing through new construction of rental or owner-occupied housing developments and provide support to the Consortium's three designated CHDOs.

Goal 2: Improve Affordable Housing Ownership Opportunities – Increase affordable housing ownership opportunities through homebuyer down-payment and closing costs assistance.

Goal 3: Expand Affordability in Existing Housing – Expand affordability of existing rental and owner-occupied housing through rehabilitation, thereby improving livability and ensuring homes become or remain affordable to low- to moderate-income households. Rehabilitation includes bringing units to code standard, providing safety improvements, energy efficiency and utility improvements, and access modifications, and treatment of lead or other home hazards.

Goal 4: Improve Parks, Public Facilities, and Infrastructure – Improve parks, public facilities, and infrastructure to address accessibility, climate resiliency, and other needs disproportionately affecting low- and moderate-income residents. Improvements include parks, streets, sidewalks, streetscapes, accessibility to meet American with Disabilities Act (ADA) and other public infrastructure and facilities.

Goal 5: Improve Public Services – Improve public services by prioritizing housing stability while ensuring access to health, education, food, transportation, career advancement, youth enrichment, and other programs. Remove barriers to access for low- and moderate-income residents.

Goal 6: Provide Economic Opportunities – Provide economic opportunities to low- and moderate-income residents through job readiness, skill training, small business support, and other strategies in pursuit of economic justice for oppressed communities.

While the cities of Malden, Medford, Revere and Town of Arlington engaged in a coordinated planning process, each jurisdiction is responsible for allocating its own resources across these goals, with the exception of the HOME funds which are available to all 8 communities in the Consortium. The Goals

Summary Information table later in this section identifies the specific funding and anticipated outcomes by each jurisdiction, or with HOME the 8-community Consortium.

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

Geographic Area

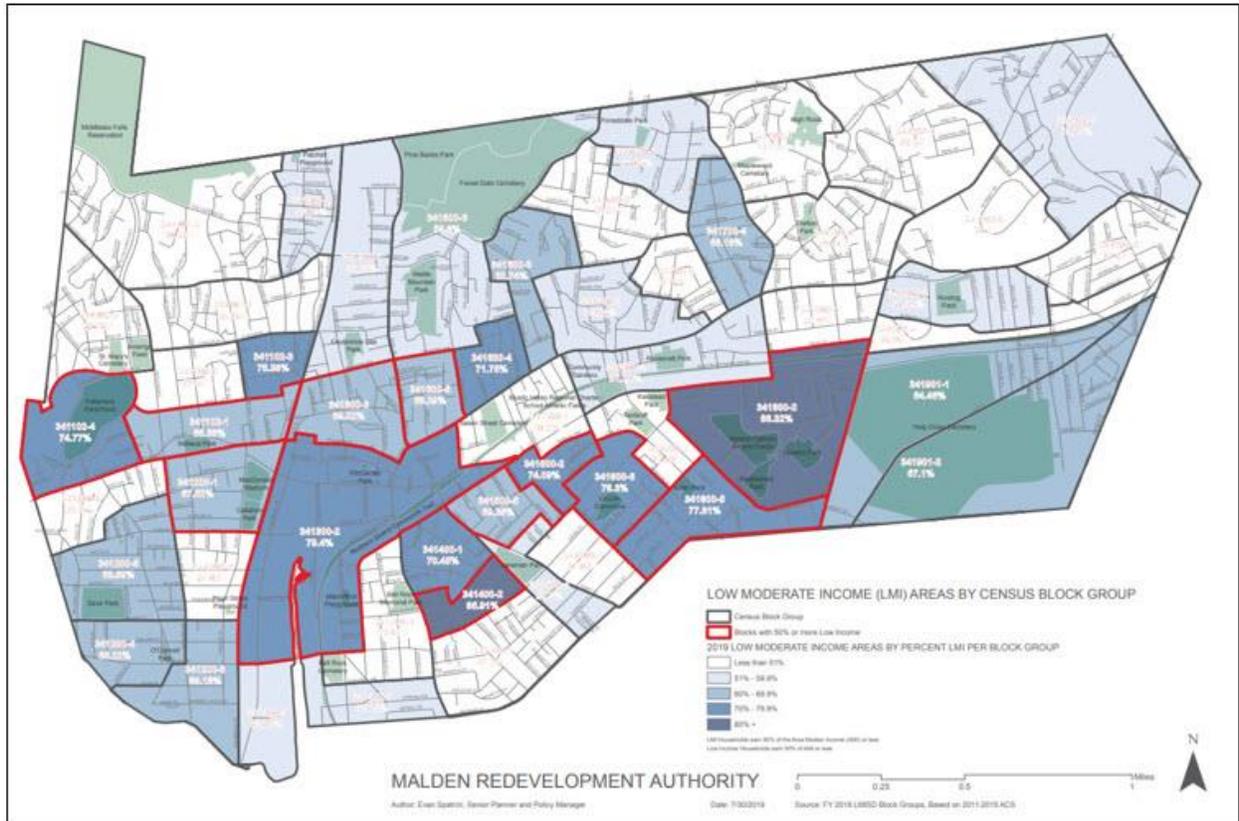
Table 47 - Geographic Priority Areas

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

The HOME Investment Partnership program (HOME) is required to serve only low and moderate income (LMI) households but is not required to be geographically targeted. As a member of the North Suburban HOME Consortium, the City of Malden has access to HOME funds to support Affordable Housing Development projects as well as direct assistance to homebuyers and rehabilitation of rental and owner-occupied properties. HOME funds will be expended City-wide.

The Community Development Block Grant (CDBG) program is intended to predominantly serve the needs of individuals and areas that are low and moderate income as defined by HUD. Per HUD regulation, when an activity like a park or infrastructure project qualifies for CDBG through the Low-Moderate Area benefit, the combined population of each Census block in the service area must be at least 51% LMI residents. However the makeup of these LMI blocks varies significantly, particularly with regard to the share of low-income residents. The City of Malden will prioritize activities that serve Census block groups that have at least 50% low-income residents, in addition to meeting the 51% or more LMI HUD requirement. Those blocks are outlined in red in the map below.



Source: Malden Low Moderate Income (LMI) Areas by Census Block Group map – July 30, 2019.

Malden LMI Areas (map)

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

Priority Needs

Table 48 – Priority Needs Summary

1	Priority Need Name	Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate 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 Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Victims of Domestic Violence
	Geographic Areas Affected	
	Associated Goals	Create New Affordable Housing Improve Affordable Housing Ownership Opportunities Expand Affordability in Existing Housing
	Description	Development of affordable owner-occupied and rental housing; rehabilitation of existing housing to ensure affordability and livability; and homebuyer supports.

	Basis for Relative Priority	The escalating housing costs in the Greater Boston area have exacerbated an affordable housing crisis among low- and moderate-income households. Malden and the NSC have prioritized the creation and preservation of affordable housing, including the development of affordable rental and owner-occupied housing, as a strategy to address escalating housing costs for low- and moderate-income households. The Malden Housing Needs Assessment (MAPC, 2019) and the Consolidated Plan's detailed analysis of housing stock, conditions, market trends, and affordability support this prioritization.
2	Priority Need Name	Public Services
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Mentally Ill veterans Persons with HIV/AIDS Victims of Domestic Violence 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
	Geographic Areas Affected	
	Associated Goals	Improve Public Services

	Description	The City of Malden is focused on addressing the needs of low-and moderate-income residents, particularly immigrants, children, seniors, domestic violence survivors, people with disabilities, and other low- and moderate-income populations. The City will prioritize needs related to removing language barriers and other barriers to access; improving public health and health care access; promoting climate adaptation and environmental justice; and supporting upward mobility and economic opportunity, especially within oppressed groups.
	Basis for Relative Priority	After broad community and stakeholder participation in the Consolidated Planning process, the City identified Public Services as a high priority.
3	Priority Need Name	Parks, Public Facilities, and Infrastructure
	Priority Level	High
	Population	Extremely Low Low Moderate 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 Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Victims of Domestic Violence
	Geographic Areas Affected	
	Associated Goals	Improve Parks Public Facilities and Infrastructure

	Description	Improve City parks, public facilities, and infrastructure to address accessibility, climate resiliency, and other needs disproportionately affecting low- and moderate-income residents.
	Basis for Relative Priority	Through significant input from relevant City Departments and with broad community and stakeholder participation in the Consolidating Planning process, the City has identified Parks, Public Facilities, and Infrastructure as high priority. The City’s ongoing climate resiliency efforts, coupled with continuing assessment of barriers to access and ADA needs, support investments in these areas.
4	Priority Need Name	Economic Development
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Chronic Homelessness Individuals
	Geographic Areas Affected	
	Associated Goals	Provide Economic Opportunities
	Description	Provide economic opportunities to low- and moderate-income residents through job readiness, skill training, small business support, and other strategies in pursuit of economic justice for oppressed communities. Malden’s recent economic successes have helped reduce joblessness but wages and incomes remain low and inequities persist. Targeted assistance for local small businesses that create jobs for local residents is a demonstrated strategy towards ensuring economic growth benefits are shared equitably throughout Malden’s diverse community.
	Basis for Relative Priority	Malden has enjoyed recent economic success and historically low unemployment rates, as well as increased investment in its downtown. However 56% of Malden residents are low- and moderate-income, with 40% of residents earning less than 50% of the Area Median Income (FY18 LMISD). Additionally, oppressed groups face wealth and earnings inequities, as well as higher rates of underemployment. Supporting small businesses, especially in their early years, can provide economic and social benefits in neighborhoods and communities that have seen as much benefit from recent economic expansion.

Narrative (Optional)

The HOME Investment Partnership program (HOME) is required to serve only low and moderate income (LMI) households but is not required to be geographically targeted. As a member of the North Suburban HOME Consortium, the City of Malden has access to HOME funds to support Affordable Housing Development projects as well as direct assistance to homebuyers and rehabilitation of rental and owner-occupied properties. HOME funds will be expended City-wide.

The Community Development Block Grant (CDBG) program is intended to predominantly serve the needs of individuals and areas that are low and moderate income as defined by HUD. Per HUD regulation, when an activity like a park or infrastructure project qualifies for CDBG through the Low-Moderate Area benefit, the combined population of each Census block in the service area must be at least 51% LMI residents. However the makeup of these LMI blocks varies significantly, particularly with regard to the share of low-income residents. The City of Malden will prioritize activities that serve Census block groups that have at least 50% low-income residents, in addition to meeting the 51% or more LMI HUD requirement. Those blocks are outlined in red in the map below.

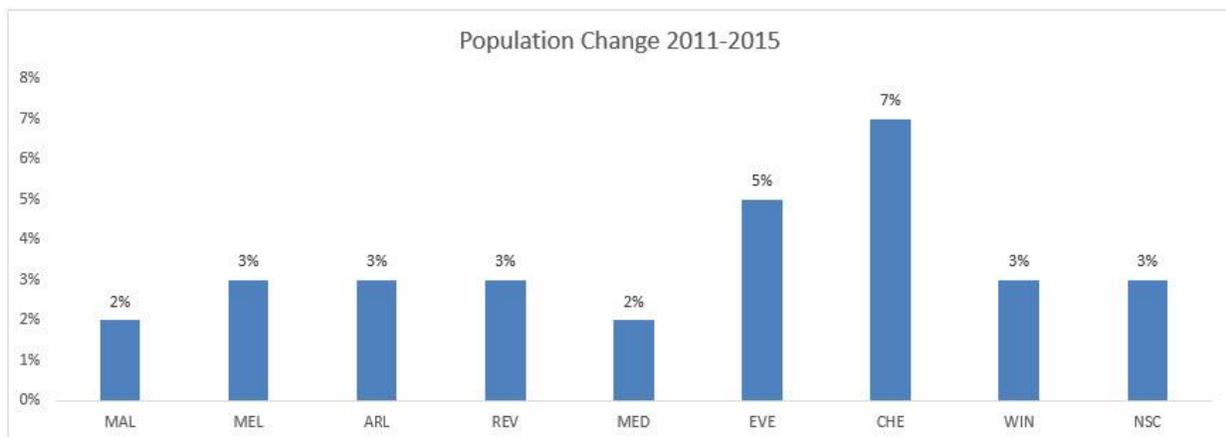
SP-30 Influence of Market Conditions - 91.415, 91.215(b)

Influence of Market Conditions

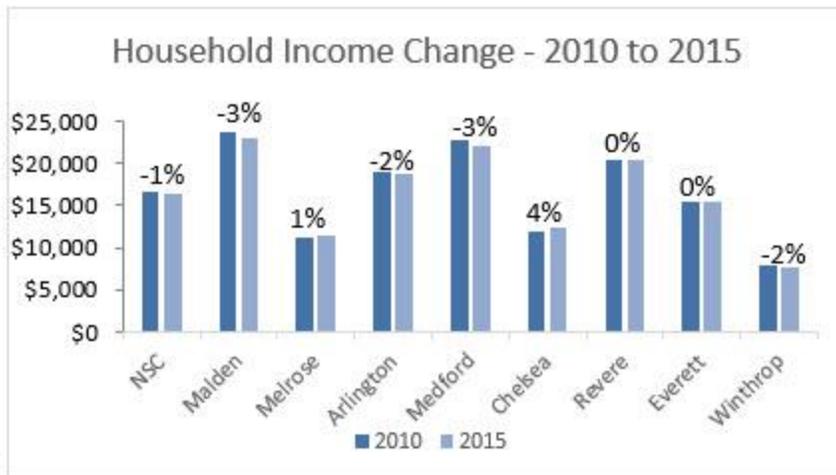
Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	<p>Tenant Based Rental Assistance does not address the need to invest in an aging housing stock nor create sustainable affordable housing. The Consortium's desire to create quality housing stock throughout the region would not be met by the utilization of TBRA subsidies which might further concentrate low-income families within neighborhoods with high percentage of rental stock. Additionally, homeless and special needs housing providers are experiencing challenges in placing dedicated subsidies in service due to lack of rental units available to rent at HUD Fair Market Rents.</p>
TBRA for Non-Homeless Special Needs	<p>Tenant Based Rental Assistance does not address the need to invest in an aging housing stock nor create sustainable affordable housing. To serve the need of non-homeless special needs populations, the desired model is dedicated affordable units with wrap-around services.</p>
New Unit Production	<p>The Consortium communities are predominantly built out with limited undeveloped land. Although market characteristics would tend to support the creation of new residential units, zoning restrictions limit most new unit production to in-fill housing, development of land previously used for non-housing purposes, and adaptive re-use of non-housing buildings such as schools or commercial buildings. Larger redevelopment efforts, including transit-oriented development, would help the region meet its housing needs and create opportunities for HOME investments to create new affordable homes. New unit production is a vital component of the Consortium's Affordable Housing strategy and an effective use of available HOME funding.</p> <p>Additionally, the creation of new residential units can revitalize neighborhoods and downtowns, and help alleviate the unmet demand driving the region's housing crisis.</p>

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Rehabilitation	<p>Market factors that support the use of funds for rehabilitation include:</p> <ul style="list-style-type: none"> • high percentage of pre-1950 stock • high percentage of households living in substandard conditions • high incidence of children with elevated lead levels • high energy costs in older two and three family stock • concentration of substandard stock in areas of high poverty • number of elders in need of home modifications • increasing concern regarding environmental justice and climate change
Acquisition, including preservation	<p>Acquisition will primarily be achieved through partial funding of Developer-driven projects that support the creation and preservation of affordable housing. The Consortium's funding of acquisition within its First Time Homebuyer Program is an investment in the stabilization of neighborhoods as well as a potential wealth building opportunity for low- and moderate-income households. Skyrocketing home sales, another result of the housing crisis, have limited the number of properties that low- and moderate-income households could purchase even with the help of the First Time Homebuyer Program, stymieing the use of funds for this purpose.</p>

Table 49 – Influence of Market Conditions



Population Change 2011-2015



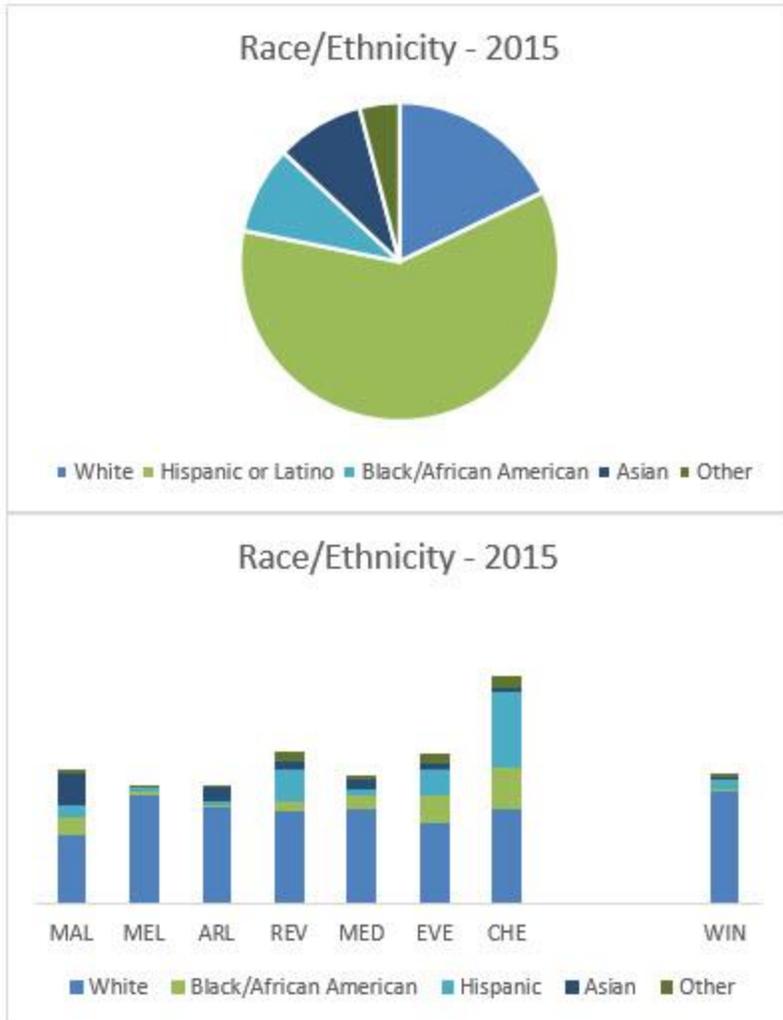
1

Source: 2010 Decennial Census and 2011-2015 ACS Estimates

Household Income Change 2010-2015

Population and Household Income Change (Narrative)

- Much like Massachusetts, the population in the Consortium, most notably in the suburban areas, has consistently grown from 2011 to 2015 overall by 3%.
- From 2010 to 2015, median household income (adjusted for inflation) decreased by 4% in the Consortium, with the greatest increases in Chelsea and Melrose.
- Since 2015, recent estimates and forecasts show continued population growth in the region, especially in the suburban areas absorbing the growth of the Greater Boston area.



Source: 2011-2015 ACS Estimates

Race/Ethnicity 2015

Race/Ethnicity (Narrative)

- As indicated in the Race/Ethnicity – 2015 chart above, the communities with the highest median incomes are located in Arlington and Medford.
- The majority of the Consortium’s population is White (61%), with the highest concentrations in Winthrop and Arlington, which have shares of the White population of 84% and 94% respectively.
- 18% of the Consortium’s population is Hispanic/Latino, with the highest concentration in Chelsea which has a share of the Hispanic or Latino (of any race) of 64% of the City’s total population
- African-American residents comprise 9% of the Consortium’s population, higher than Massachusetts (7%).

- When assessing the concentration of minority populations in the Consortium (see Figure 3.5), the vast majority of the non-White population is located in Chelsea (50%), Malden (47%), and Everett (41%).
- 8% of the Consortium’s population is Asian, with the highest concentration in Malden, which has a share of 24% of the City’s total population.

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

Introduction

To the greatest extent possible, the City of Malden will seek to leverage additional public and private funds to support the goals of this plan and maximize the impact of Community Development Block Grant (CDBG) program funds. The Malden Redevelopment Authority, in partnership with the City of Malden, evaluates projects and programs to ensure that additional resources are leveraged at every opportunity. Malden CDBG funds are used within the city.

HOME Investment Partnership Program (HOME) resources are utilized throughout the entire North Suburban Consortium area.

Anticipated resources for the next five years include:

- Community Development Block Grant (CDBG) - \$7,028,415
- HOME Investment Partnership Program (HOME) - \$10,254,735
- Total - \$17,283,150

It is the practice of the City of Malden to reprogram program income as it becomes available. Virtually all program income from a given year is spent within that year, offsetting other funds that are carried forward to the following year through a Prior Uncommitted Balance line. The CDBG PI shown below is the PI that was received in PY19, all of which was spent within that year.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,405,458	156,767	339,067	1,901,292	5,622,732	Block grant from U.S. Department of Housing and Urban Development to address housing, community development and economic development needs.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	2,050,504	200,000	0	2,250,504	8,203,788	Grant from U.S. Department of Housing and Urban Development to address affordable housing needs.

Table 50 - 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

The jurisdiction leverages Federal resources against other sources of federal, state, local and private funding to maximize the impact of CDBG and HOME funds. Leveraging varies from activity to activity depending on the project scope. For instance, the Federal Low Income Housing Tax Credit (LIHTC), Historic Tax Credits, and various affordable housing loan and grant products from the Federal Home Loan Bank, Mass Housing, and Mass Development, and bond funded assistance from MA DHCD can be leveraged with HOME funding to develop affordable housing.

Although the CDBG program does not require a match, the HOME program (administered by Malden) requires a 25% non-federal cash or non-cash match of the annual grant amount, entitlement, less 10% for administration and 5% for CHDO operating support. The NSC currently has accumulated match of **\$58,978,391**.

The City of Malden anticipates CDBG funds will leverage additional resources. Non-entitlement funds that will be used to further goals of the Strategic Plan may include: private foundations, organizations, and individuals. The following leveraged resources are anticipated during the Consolidated Plan period:

City General Funds: The annual City budget commits resources for the priority activities including Public Parks, Facilities, and Infrastructure, and the Health Department.

Affordable Housing Resources: Affordable Housing Developments are likely to utilize a variety of State Housing Resources including Housing Bond funds, the Mass Rental Voucher program, Low Income Housing Tax Credits (LIHTC) and private mortgage financing. Many communities in the NSC, including Malden, have Community Preservation Act funds available for affordable housing development as well as for community parks.

Philanthropy: Private funding from national, state, and local funders including the United Way, private foundations, and private donors.

New Market Tax Credits: NMTC program provides tax credit incentives for non-housing equity investment.

Section 8 Funds: Section 8 is administered by the Malden Housing Authority and DHCD and provides rental subsidies.

Continuum of Care Fund: Project funds awarded to non-profit human services providers to assist in housing services to homeless persons through a selection system established by the HUD NOFA and administered by the Balance of State Continuum of Care.

The HOME program matching requirements are met through State Housing Bond funds and the Mass Rental Voucher program. Matching funds requirements are monitored by the Malden Redevelopment Authority as the NSC Lead Entity.

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

There is no publicly owned land or property located within the City of Malden that may be used to address these needs.

Discussion

The priorities identified within the Strategic Plan are the outcome of an extensive, comprehensive effort to identify community needs. The Strategic Plan assesses the available resources to meet those needs. The City of Malden’s investments will leverage public and private funds to address the needs regarding economic development, affordable housing, community development, and special needs populations.

Low and moderate income residents’ needs continue to change, and the Consortium and the City of Malden’s programs will need to change with them. Responding to the housing crisis, combating climate change, and addressing growing wealth disparities are urgent challenges that will require local, state, and federal programs and policymakers to be united behind a strategy of affordable housing development, housing production, climate resiliency, environmental justice, and economic justice.

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
MALDEN REDEVELOPMENT AUTHORITY	Redevelopment authority	Homelessness Non-homeless special needs Ownership Planning Rental	Other
THE MALDEN HOUSING AUTHORITY	PHA	Public Housing Rental	Jurisdiction
Housing Families	Non-profit organizations	Homelessness Non-homeless special needs public services	Region
Action for Boston Community Development, Inc	Non-profit organizations	Homelessness Non-homeless special needs public services	

Table 51 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The Institutional Delivery System’s strength lies in the diversity of engaged organizations. Under the administrative leadership of the Malden Redevelopment Authority, an integrated network of City Departments, private non-profit organizations including Housing Families and Action for Boston Community Development, and public agencies work collaboratively to address the needs of low and moderate-income persons.

The consortium’s strength is reflected by regular coordination and collaboration of all participating members in the consortium through regular in-person meetings. These in-person meetings allow for all jurisdictions to provide input on program design related to the HOME program as well as collectively troubleshoot any CPD-related program needs or issues.

The largest gap in the delivery structure is created by limited funding to address the breadth of needs within the City and the NSC. Consequently, city agencies, nonprofits and other service providers are constantly resource constrained to provide adequate service and appropriate staffing to meet program demand. This challenge is augmented by smaller nonprofit agencies and service providers struggling to

understand and comply with the complexity of HUD and other federal and state programs' rules and regulations.

An additional gap between the City and some service providers includes breakdowns in trust and communication on program needs and delivery, resulting in confusion and misunderstandings of the purpose and intent of the City's housing and community development providers. The City continues to actively work to address this gap.

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

Table 52 - 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)

Several non-profit organizations provide services designed to meet the needs of homeless individuals and families, most of which receive Malden CDBG funds. Programs include rental assistance, case management, utility assistance, and other services. Some programs operate out of Malden High School and are targeted toward unaccompanied homeless youth. Other programs address the needs of homeless families and individuals. The lack of affordable housing remains a major obstacle to serving this community, as service providers have difficulty placing households in supportive, transitional or long-term housing.

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

The City of Malden dedicates general government and CDBG funds to support services for special needs populations including elders, physically and developmentally disabled persons, low-income youth, consumer fraud victims, and families in crisis. This extensive service delivery system is designed to protect vulnerable populations and to the greatest extent possible support residential stability, preventing homelessness.

While the service delivery system consists of a number of private organizations, programs that are primarily dedicated to homeless and HIV persons are provided on a regional basis. The regionalization of service can present challenges for persons seeking access. To the greatest extent possible, the City and provider network seek to minimize those challenges. In addition, Housing Families and ABCD work to provide local services within Malden to homeless and housing insecure households.

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

While the existing network of government entities and non-profit providers has a proven track record, the greatest challenge to the existing system is the lack of available resources to meet the region's needs. In particular, providers have cited the lack of affordable housing as a major obstacle to serving homeless and at-risk households. Financial resources for service providers are also of primary concern. The shortage of CDBG and other funds impacts the City's ability to address the infrastructure and facility needs, and human service providers' ability to respond to the basic needs of low- and moderate-income persons. All entities will continue to seek additional resources and opportunities for cost-effective collaboration.

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	Create New Affordable Housing	2020	2024	Affordable Housing		Affordable Housing	HOME: \$8,329,260	Rental units constructed: 83 Household Housing Unit Rental units rehabilitated: 6 Household Housing Unit Homeowner Housing Rehabilitated: 6 Household Housing Unit
2	Improve Affordable Housing Ownership Opportunities	2020	2024	Affordable Housing		Affordable Housing	HOME: \$425,000	Direct Financial Assistance to Homebuyers: 10 Households Assisted
3	Expand Affordability in Existing Housing	2020	2024	Affordable Housing		Affordable Housing	CDBG: \$2,000,000 HOME: \$1,000,000	Rental units rehabilitated: 16 Household Housing Unit Homeowner Housing Rehabilitated: 43 Household Housing Unit
4	Improve Parks Public Facilities and Infrastructure	2020	2024	Non-Housing Community Development		Parks, Public Facilities, and Infrastructure	CDBG: \$1,500,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Improve Public Services	2020	2024	Non-Homeless Special Needs		Public Services	CDBG: \$1,000,000	Public service activities other than Low/Moderate Income Housing Benefit: 8000 Persons Assisted
6	Provide Economic Opportunities	2020	2024	Non-Housing Community Development		Economic Development	CDBG: \$55,000	Businesses assisted: 6 Businesses Assisted

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Create New Affordable Housing
	Goal Description	Create affordable housing through new construction of rental or owner-occupied housing developments and provide support to the Consortiums three designated CHDO's. The goal represents the total for HOME units in each development. In all the rental developments there will be many more affordable units, supported by LIHTC and state subsidies, in addition to the HOME units.
2	Goal Name	Improve Affordable Housing Ownership Opportunities
	Goal Description	Increase affordable housing ownership opportunities through homebuyer down-payment and closing costs assistance. While our goals are modest we have programmed sufficient funds to support increased demand resulting from local marketing.

3	Goal Name	Expand Affordability in Existing Housing
	Goal Description	Expand affordability of existing rental and owner-occupied housing through rehabilitation, thereby improving livability and ensuring homes become or remain affordable to low- to moderate-income households. Rehabilitation includes bringing units to code standard, providing safety improvements, energy efficiency and utility improvements, and access modifications, and treatment of lead or other home hazards. As with homeownership we have kept our goal number modest, and have budgeted sufficiently to take advantage of opportunities that might present.
4	Goal Name	Improve Parks Public Facilities and Infrastructure
	Goal Description	Improve parks, public facilities, and infrastructure to address accessibility, climate resiliency, and other needs disproportionately affecting low- and moderate-income residents. Improvements include parks, streets, sidewalks, streetscapes, accessibility to meet American with Disabilities Act (ADA) and other public infrastructure and facilities. The City of Malden anticipates undertaking 10 or more projects in this Consolidated Plan.
5	Goal Name	Improve Public Services
	Goal Description	Improve public services by prioritizing housing stability while ensuring access to health, education, food, transportation, career advancement, youth enrichment, and other programs. Remove barriers to access for low- and moderate-income residents.
6	Goal Name	Provide Economic Opportunities
	Goal Description	Provide economic opportunities to low- and moderate-income residents through job readiness, skill training, small business support, and other strategies in pursuit of economic justice for oppressed communities.

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)

The NSC estimates over 100 extremely low income to moderate income families/households will benefit from HOME funded housing programs over the course of the next five years. HOME-funded activities will include new construction of rental housing, leased to persons at/below 60% AMI and/or dedicated to formerly homeless households; down payment assistance/buy down subsidy programs targeted to moderate income households (at or below 80% AMI); and the rehabilitation of rental and homeowner housing. In homeownership projects (downpayment assistance or homeowner rehab) we expect 23 units to be targeted for moderate income families (at or below 80% AMI). In rental projects we

expect 6 units to be targeted for moderate income families (at or below 80% AMI), 63 units to be targeted for low-income families (at or below 60% AMI),and 14 units to be targeted for extremely low-income families (at or below 30% AMI).

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)

While each of the NSC communities continually invest in increasing the number of adapted and accessible units, none of the PHA's within the NSC are required by a Section 504 Voluntary Compliance Agreement.

Activities to Increase Resident Involvements

Each of the PHA's within the NSC promotes resident involvement through Resident representation of the PHA's Board and property-specific Resident Councils. PHA have forged community partnerships to provide PHA residents with access to educational, training and supportive service opportunities directed to increase economic self-sufficiency. Within Elderly and/or Disabled projects, PHA-supported programs provide health, recreational, and socialization activities.

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

No

Plan to remove the 'troubled' designation

NA

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

Barriers to Affordable Housing

Affordability is determined by the relationship between supply and demand. As detailed within this Consolidated Plan, the NSC housing supply is inadequate to meet demand. The need for affordable housing far exceeds the available affordable supply. This disconnect between affordable supply and demand is a function of numerous factors including both private sector and public sector impediments. Private sector impediments include lending practices, real estate industry practices, and household income and credit. While the NSC communities have limited ability to impact the private sector impediments, each community has a commitment to address the most compelling public policy issues. These policies include but are not limited to: the increased complexity of environmental regulations, Massachusetts Building Code, local government development regulations concerning lot size, unit type, and building materials, and inefficient permitting and approval systems.

Production is enhanced in Massachusetts through the following:

- Inclusionary Zoning (a percentage of housing developed in the marketplace being set aside for affordable use and usually placed within mixed-income developments);
- Accessory apartments (particularly effective in enabling low-income elderly owners to continue living in the community);
- Overlay districts permit increased density, state funding support and enable affordable units within mixed-income developments;
- Chapter 40R, a state law which encourages and provides incentives for the development of transit-related housing;
- Chapter 40B, a state law that permits it to override local zoning if the local government does not have the zoning tools to permit affordable housing production. There is a voluntary process known as LIP [Local Initiative Plan] which a local government can use and thus not invoke state override of zoning;
- Density bonuses (increasing the number of units or square footage in a development, if the rent or sales price of a certain number of units will be reserved for low income or elderly households.)

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

When a development receives an allocation of HOME funds the municipality and the MRA will support the development through coordination of resources and problem solving to aid the development in its permitting and construction process. The NSC will combine its resources with MA DHCD resources whenever possible to create efficiencies in processing and review, and to leverage HOME funding. Several NSC communities have adopted or are considering adopting Inclusionary Zoning ordinances.

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

The homeless strategic response is coordinated by the Balance of State Continuum of Care (BoS CoC). The BoS CoC implements the coordinated assessment system which has established administrative protocols, streamlined referrals and provides access to existing community-based services. This system allows homeless service providers to promptly assess eligibility and make referrals to existing mainstream services. In addition to services located in the NSC communities, homeless service providers can access safe funding programs and specialized programs in the Greater Boston Area. This coalition of federal, state, housing authorities, health care, business and religious representatives collaborate to quantify homeless populations, identify needs and resources, access gaps and develop programs and strategies to address homelessness. The strategies and priorities identified by the BoS CoC, include the need for permanent supportive housing, treatment, and services for homeless individuals with multiple disorders, and prevention of homelessness for individuals at high risk of chronic homelessness.

The City of Malden and the Malden Redevelopment Authority, as part of the Balance of State, take a leading role in the no wrong door approach. Two front-facing staff are trained in registering homeless individuals in the Coordinated Entry system and providing guidance on the process. Through one-on-one conversations with homeless individuals and families that approach the MRA, we are able to explain how the system works, get accurate assessments of vulnerability, and get the most vulnerable sheltered quickly. The MRA will be setting up training opportunities for other staff and front-facing city departments so that no door is a wrong door.

Addressing the emergency and transitional housing needs of homeless persons

The strategies and priorities identified within Malden include the need for permanent supportive housing and services and prevention of homelessness for individuals at high risk of chronic homelessness. Decent, safe, and affordable housing is critical in ending homelessness, and families and individuals often need supportive services to make the transition to independent living. Access to case management, child care, transportation, life skills and job training are also important. The Malden Redevelopment Authority coordinates with organizations, such as Housing Families and the BoS CoC, to address these needs. In addition, the MRA helps homeless persons become registered in the Coordinated Entry system so that the most vulnerable can be placed in the appropriate housing solution for their situation.

While there are no emergency shelters in Malden, access to emergency shelters is provided via a state-wide system which is coordinated through joint efforts by the Department of Transitional Assistance

(DTA) and Department of Housing and Community Development (DHCD). The City makes referrals to service providers, connecting at-risk and homeless persons to these resources. In keeping with state and national homeless priorities, Malden will continue to look at prevention through stabilization programs and to diversion of families from the emergency shelter system.

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.

Malden has prioritized the creation of permanent supportive housing and has utilized public service funds to provide stabilization services to at-risk households. Housing Families provides scattered-site permanent supportive housing for homeless families, homeless families with a disabled head of household, and chronically homeless individuals.

Through the HOME program, the NSC encourages developers to dedicate units within developments for homeless persons and families, in addition to seeking partnerships with service providers to provide necessary supportive services. HOME funds will be utilized throughout the consortium to support specific vulnerable populations, including homeless students, youth aging out of foster care, and victims of domestic violence.

In addition, through the Balance of State, the MRA works to get homeless persons registered in the Coordinated Entry system to rapidly house and reduce the period of time that individuals and families experience homelessness as well as find permanent housing solutions.

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

The BoS CoC provides homeless prevention activities through a network of non-profit organizations located throughout the NSC. The MRA registered homeless persons in the Coordinated Entry system so that the BoS CoC can provide them with access to a variety of homeless prevention activities including social services, addiction recovery treatment services, and more. The NSC communities participate in efforts coordinated by the Massachusetts Network to End Homelessness to improve policies and procedures related to discharge from publicly-funded institutions and systems of care.

Malden will utilize CDBG funds to support non-profit organizations that provide essential services through programs designed to help low-income persons and families to avoid homelessness. These include:

- Just-A-Start Corporation: provides court mediation services; stabilizes families through housing assistance via HomeBASE rental assistance and security deposits to at-risk households.
- Bread of Life: provides free meals and food pantry to low-income families and food deliveries to at-risk elders and homeless families displaced into are motels.
- HarborCov: provides holistic services to victims of domestic violence.
- Heading Home: offers case management, supportive services, advocacy, access to job training and employment services, life-skills and housing search services

Housing Families: provides pro-bono legal services

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 Malden operates a lead abatement program through the Malden Redevelopment Authority.

Hazards created by lead-based paint are also addressed through enforcement of the Lead Paint Notification Laws, the promotion of the MassHousing “Get The Lead Out” Program, which provides Lead Remediation financing to eligible property owners, and the integration of lead remediation in the housing rehabilitation programs and affordable housing development programs.

Public awareness and education is the keystone of an effective public health policy. The Commonwealth’s Childhood Lead Paint Prevention Program (CLPP) provides a wealth of information on the hazards, safe treatment, and legal responsibilities related to Lead-based Paint Hazards. The CLPP additionally tracks childhood blood testing rates and incidence of poisoning . The commitment to raise public awareness led to the passage of Massachusetts’ Lead Law that requires property owners to remove or cover all lead paint hazards in homes built before 1978 if a child under 6 resides in the home.

In addition, a Rental Property Owner must provide these notifications and forms prior to execution of the rental agreement:

- Provide a copy of lead inspections reports
- Provide a copy of the letter of compliance
- Any information about lead in the home

A Seller of the home built prior to 1978 must provide the Buyer the following:

- Property Transfer Notification
- A signed Property Transfer Lead Certification
- Any information about lead in the home
- A copy of any lead inspection report, Letter of Compliance, or Letter of Interim Control

For rehabilitation of housing activities, the Commonwealth operates the “Get the Lead Out” program through certified Local Rehabilitation Agencies and private lenders. The program provides secondary financing at desirable rates to remediate/remove lead hazards from residential units. The funds are available throughout the Commonwealth. In accordance with 24 CFR Part 35, the City of Medford will apply the following hazard reduction requirements when applicable:

- Abatement of lead-based paint hazards for properties receiving more than \$25,000 per unit in rehabilitation assistance
- Interim controls for properties receiving more than \$5,000 and up to \$25,000 per unit in rehabilitation assistance

- Safe work practices during rehabilitation for properties receiving up to and including \$5,000 in rehabilitation assistance

The City of Malden has administers a Lead-based paint abatement program, funded through a HUD Lead Hazard Control Grant. Key components of the program also included lead poisoning prevention education, community outreach, and technical training to increase the availability of licensed professionals to perform lead-related activities. The City will continue to fund the reduction of lead-hazard within the Home Rehabilitation program and Lead Abatement program from the HUD Office of Healthy Homes.

The Malden Redevelopment Authority on behalf of the City, provides rehabilitation financing to eligible households, which requires safe treatment of all lead-based paint hazards. Additionally, as HOME funds Administrator, the MRA will ensure compliance with Massachusetts lead laws on all homebuyer assistance and developer-driven projects, both homeowner and rental.

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

Per Malden’s 2017 Childhood Lead Screening Progress Report, issued by the Commonwealth of Massachusetts Department of Public Health, the City has a 75% screening rate for children under the age of 4 and a .03% per 1000 incidents of children with elevated blood levels. Due to 78% of the Malden housing stock built before 1978, the Department of Public Health has the City listed as a high-risk community for childhood lead poisoning. Funding to address the potential hazards within this aged housing stock is necessary to increase the access of families with young children to lead safe housing.

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

Malden and the North Suburban Consortium have fully integrated Lead Hazard education and remediation into housing policies and programs. The City and the NSC require compliance with Mass Lead Notification Laws to be documented within all project files. Affordable rental projects are required to have tenant-signed Lead Notifications. Homeownership projects are required to have prospective purchasers sign the Commonwealth’s Transfer of Property Notification.

Malden promotes the availability of favorable financing to remove lead hazard risks. Referrals to the “Get the Lead Out” program and Malden’s home rehabilitation program are regularly made by City staff. Additionally, CDBG and HOME Programs’ Policies and Procedures require the following:

1. The Property Owner is required to provide required notice to all occupants
2. The home to be inspected by a trained professional
3. Assessment if the project is low, moderate, or high-risk of requiring de-leading
4. Work is to be performed by appropriate party
5. The monitoring of de-leading to ensure compliance with federal and state laws
6. The obtaining of project clearance

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

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

Malden continues its active engagement in a network of regional and local organizations, operating programs and initiatives intended to help reduce the number of persons living in poverty. According to 2013-2017 ACS, 15.9% of Malden residents live in poverty. To reduce this number, the City will continue its focus on the following Anti-poverty initiatives:

- Removal of Barriers to Education and Employment
- Provision of services that support self-sufficiency

In addition, the Malden Redevelopment Authority works closely with the following regional and local organizations working to reduce the number of persons living in poverty:

- Housing Families Inc. - A Malden non-profit organization dedicated to providing emergency shelter and affordable housing opportunities for those who are homeless or at risk of becoming homeless as well as homelessness prevention programs. Housing Families helps Malden families stay housed, which is necessary not just for their health and safety, but also for upward mobility and maintaining employment.
- ABCD - A non-profit organization across the Boston region that provides more than 100,000 people each year with tools and resources needed to transition from poverty to stability. ABCD serves Malden residents through its Housing Stabilization program, which helps low-income residents stay housed.
- Asian Community Development Corporation - a nonprofit community development corporation that promotes upward mobility through its first-time homebuyer program.
- Immigrant Learning Center helps immigrants in the region learn English, opening up economic opportunities for people who are not proficient in English.

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

The CDBG priorities for the City of Malden align with the Consortium's HOME priorities by investing CDBG resources in housing stability. For example, CDBG public services have included a steadily growing proportion of funds spent on housing stability. In Year One of the Consolidated Plan, this will include funds for the Asian Community Development Corporation's first-time homebuyer program, Housing Families' and ABCD's homelessness prevention programs, and Just-A-Start's housing mediation program. These programs align with the affordable housing plan by helping LMI households stay housed in their communities. Additionally, Housing Families helps operate some HOME units, including support to LMI households.

Also in Year One of the Consolidated Plan, CDBG funds will assist the Bread of Life food pantry in design and construction of a new building, on top of which will be affordable housing units funded in part using NSC HOME Funds.

These initiatives will help reduce poverty by providing support to low-income households to help them transition from poverty to stability.

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 Malden Redevelopment Authority (MRA) is responsible for subrecipient monitoring to ensure that funds are used in accordance with all CDBG program requirements. Informal monitoring takes place on an ongoing basis throughout the fiscal year and includes a variety of interactions with subrecipients. This ongoing communication through email, telephone and regular mail provides information that give staff information that is used to perform a “risk assessment.” Typically near the end of the fiscal year, agencies are formally monitored. High risk subrecipients are monitored first. Monitoring includes an evaluation of program progress, program management, benefit to low and moderate income Malden residents and record-keeping with regard to finances and benefits.

Performance is evaluated with regard to: meeting production goals, compliance with CDBG program rules and administrative requirements, timely use of funds, the need to ensure technical assistance and evidence of innovative and outstanding performance. Malden is working to improve the timeliness of subrecipient reporting. To achieve this goal, Malden met with all public service agencies to provide technical assistance regarding reporting. Malden has noted a marked improvement in the timeliness of invoice submissions as well as the timeliness of reporting.

Where applicable, all contracts for construction are monitored for Section 3 compliance, MBE and WBE goals and compliance with the Davis-Bacon Act and the Massachusetts and Federal Prevailing Wage Laws. All contractors participating in CDBG funded projects will continue to be required to fulfill all required regulations.

With regard to the HOME program, the Malden Redevelopment Authority monitors continued occupancy of affordable home ownership during the period of compliance and loan repayments. The MRA and consortium member communities conduct rental inspections, and the MRA monitors rents and income in rental developments.

Expected Resources

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

Introduction

To the greatest extent possible, the City of Malden will seek to leverage additional public and private funds to support the goals of this plan and maximize the impact of Community Development Block Grant (CDBG) program funds. The Malden Redevelopment Authority, in partnership with the City of Malden, evaluates projects and programs to ensure that additional resources are leveraged at every opportunity. Malden CDBG funds are used within the city.

HOME Investment Partnership Program (HOME) resources are utilized throughout the entire North Suburban Consortium area.

Anticipated resources for the next five years include:

- Community Development Block Grant (CDBG) - \$7,028,415
- HOME Investment Partnership Program (HOME) - \$10,254,735
- Total - \$17,283,150

It is the practice of the City of Malden to reprogram program income as it becomes available. Virtually all program income from a given year is spent within that year, offsetting other funds that are carried forward to the following year through a Prior Uncommitted Balance line. The CDBG PI shown below is the PI that was received in PY19, all of which was spent within that year.

Anticipated Resources

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

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,405,458	156,767	339,067	1,901,292	5,622,732	Block grant from U.S. Department of Housing and Urban Development to address housing, community development and economic development needs.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	2,050,504	200,000	0	2,250,504	8,203,788	Grant from U.S. Department of Housing and Urban Development to address affordable housing needs.

Table 54 - 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

The jurisdiction leverages Federal resources against other sources of federal, state, local and private funding to maximize the impact of CDBG and HOME funds. Leveraging varies from activity to activity depending on the project scope. For instance, the Federal Low Income Housing Tax Credit (LIHTC), Historic Tax Credits, and various affordable housing loan and grant products from the Federal Home Loan Bank, Mass Housing, and Mass Development, and bond funded assistance from MA DHCD can be leveraged with HOME funding to develop affordable housing.

Although the CDBG program does not require a match, the HOME program (administered by Malden) requires a 25% non-federal cash or non-cash match of the annual grant amount, entitlement, less 10% for administration and 5% for CHDO operating support. The NSC currently has accumulated match of **\$58,978,391**.

The City of Malden anticipates CDBG funds will leverage additional resources. Non-entitlement funds that will be used to further goals of the Strategic Plan may include: private foundations, organizations, and individuals. The following leveraged resources are anticipated during the Consolidated Plan period:

City General Funds: The annual City budget commits resources for the priority activities including Public Parks, Facilities, and Infrastructure, and the Health Department.

Affordable Housing Resources: Affordable Housing Developments are likely to utilize a variety of State Housing Resources including Housing Bond funds, the Mass Rental Voucher program, Low Income Housing Tax Credits (LIHTC) and private mortgage financing. Many communities in the NSC, including Malden, have Community Preservation Act funds available for affordable housing development as well as for community parks.

Philanthropy: Private funding from national, state, and local funders including the United Way, private foundations, and private donors.

New Market Tax Credits: NMTC program provides tax credit incentives for non-housing equity investment.

Section 8 Funds: Section 8 is administered by the Malden Housing Authority and DHCD and provides rental subsidies.

Continuum of Care Fund: Project funds awarded to non-profit human services providers to assist in housing services to homeless persons through a selection system established by the HUD NOFA and administered by the Balance of State Continuum of Care.

The HOME program matching requirements are met through State Housing Bond funds and the Mass Rental Voucher program. Matching funds

requirements are monitored by the Malden Redevelopment Authority as the NSC Lead Entity.

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

There is no publicly owned land or property located within the City of Malden that may be used to address these needs.

Discussion

The priorities identified within the Strategic Plan are the outcome of an extensive, comprehensive effort to identify community needs. The Strategic Plan assesses the available resources to meet those needs. The City of Malden’s investments will leverage public and private funds to address the needs regarding economic development, affordable housing, community development, and special needs populations.

Low and moderate income residents’ needs continue to change, and the Consortium and the City of Malden’s programs will need to change with them. Responding to the housing crisis, combating climate change, and addressing growing wealth disparities are urgent challenges that will require local, state, and federal programs and policymakers to be united behind a strategy of affordable housing development, housing production, climate resiliency, environmental justice, and economic justice.

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	Create New Affordable Housing	2020	2024	Affordable Housing		Affordable Housing	HOME: \$1,730,475	Rental units constructed: 11 Household Housing Unit
2	Improve Affordable Housing Ownership Opportunities	2020	2024	Affordable Housing		Affordable Housing	HOME: \$82,453	Direct Financial Assistance to Homebuyers: 2 Households Assisted
3	Expand Affordability in Existing Housing	2020	2024	Affordable Housing		Affordable Housing	CDBG: \$40,293 HOME: \$100,000	Homeowner Housing Rehabilitated: 3 Household Housing Unit
4	Improve Parks Public Facilities and Infrastructure	2020	2024	Non-Housing Community Development		Parks, Public Facilities, and Infrastructure	CDBG: \$600,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5000 Persons Assisted
5	Improve Public Services	2020	2024	Non-Homeless Special Needs		Public Services	CDBG: \$523,000	Public service activities other than Low/Moderate Income Housing Benefit: 5000 Persons Assisted Homelessness Prevention: 20 Persons Assisted
6	Provide Economic Opportunities	2020	2024	Non-Housing Community Development		Economic Development	CDBG: \$0 HOME: \$0	

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	Create New Affordable Housing
	Goal Description	<p>Funding to support the development of affordable housing units by non-profit/ for profit developers including organizations designated as CHDO's. The Consortium has three entities designated as CHDO's that will work on development of rental units. Note that the Action Plan numerical goal is for completed units, per HUD instructions. During the program year there will be approximately 131 rental development units under construction or in the pipeline prepping for loan closing.</p> <p>Anticipated completions: 571 Revere, Revere 11 HOME units of 51 total. Anticipated starts: St, Therese Senior Apartments, Everett 11 HOME units of 77 total; Fellsway West II, Medford 3 HOME units out of 3 total. In the pipeline awaiting State funding are 1005 Broadway, Chelsea 11 HOME units out of 34 total; 54 Eastern Ave, Malden 12 HOME units out of 14 total.</p> <p>The HOME funding allocated to this goal has been updated to reflect the HUD reduction in allocation amounts.</p>
2	Goal Name	Improve Affordable Housing Ownership Opportunities
	Goal Description	<p>Funding for Direct Assistance to income-eligible First-time Homebuyers. Funds will be used to pay eligible closing costs and downpayment towards the purchase of a single family home (including condos, townhouses). NSC currently does not offer assistance towards purchase of mobile homes. We expect few, if any, first-time homebuyers to capitalize on this resource due to COVID-19 which has limited the number of active contractors and the ability of income-eligible buyers to purchase housing in a tight market. Although we have kept our goal number modest, we have budgeted sufficiently to take advantage of opportunities that might present.</p> <p>The HOME resources allocated for this goal have been reduced to \$100,000 to adjust for the HOME COVID-19 Admin waiver which increased admin to 15% of the allocation.</p>

3	Goal Name	Expand Affordability in Existing Housing
	Goal Description	<p>Expand affordability of existing rental and owner-occupied housing through rehabilitation, thereby improving livability and ensuring homes become or remain affordable to low- to moderate-income households. Rehabilitation includes bringing units to code standard, providing safety improvements, energy efficiency and utility improvements, access modifications, and treatment of lead or other home hazards. As with homeownership we have kept our goal number modest, and have budgeted sufficiently to take advantage of opportunities that might present. We expect few, if any, rehabilitation activities due to COVID-19 which has limited the ability of homeowners to afford rehabilitation services and the number of active contractors.</p> <p>The HOME resources allocated for this goal have been reduced to \$100,000 to adjust for the HOME COVID-19 Admin waiver which increased admin to 15% of the allocation.</p> <p>Amendment #1: Midway through the year, we reallocated \$313,000 from CDBG rehab to public services to meet community needs that have emerged due to COVID-19. We are taking advantage of the lifting of the public services cap during PY20 to meet these COVID-19-related community needs. Specifically, \$70,000 will be spent on ABCD's direct relief program, \$103,403 will be spent on Bread of Life's food pantry program, \$60,000 will be spent on the Malden YMCA's food pantry program, and \$79,597 will be spent on Housing Families' food pantry program and shelter.</p>
4	Goal Name	Improve Parks Public Facilities and Infrastructure
	Goal Description	<p>PY20 CDBG physical improvements, including improvements to parks, public facilities, and infrastructure, amounts to \$600,000, including improvements to ADA sidewalks, the Bread of Life building project, and \$100,000 in Salemwood School Tot Lot improvements.</p>

5	Goal Name	Improve Public Services
	Goal Description	<p>PY20 public services include \$15,000 for ABCD's housing assistance program, \$11,000 for ACDC's Building Blocks homebuyer program, \$3,500 for Communitas' Adaptive Swim Program, \$5,000 for the Teen Center's Service Learning Program, \$15,000 for GBLS' civil legal aid for Malden elders program, \$20,000 for HFI's homelessness prevention program, \$10,000 for the Immigrant Learning Center's ESOL program, \$20,000 for Just-A-Start's housing stabilization program, \$20,000 for Justice Resource Institute's YouthHarbors program, \$35,000 for Malden Elderly Transportation, \$8,500 for Malden Neighborhood Basketball League, \$3,000 for Malden Reads, \$10,000 for Mystic Valley Elder Services, \$5,000 for the Salvation Army for direct utility assistance, \$7,000 in translation services for the Sharewood Health Clinic, and \$11,000 each to the YMCA and YWCA for youth services programs. The total public services amount is \$210,000.</p> <p>Amendment #1: Midway through the year, we reallocated \$313,000 from CDBG rehab to public services to meet community needs that have emerged due to COVID-19. We are taking advantage of the lifting of the public services cap during PY20 to meet these COVID-19-related community needs. Specifically, \$70,000 will be spent on ABCD's direct relief program, \$103,403 will be spent on Bread of Life's food pantry program, \$60,000 will be spent on the Malden YMCA's food pantry program, and \$79,597 will be spent on Housing Families' food pantry program and shelter. The new total public services amount is \$523,000.</p>
6	Goal Name	Provide Economic Opportunities
	Goal Description	No economic development opportunities are pursued in the PY20 CDBG budget, however the City and MRA anticipate potential economic development activities later in the 5-year Consolidated Plan.

AP-35 Projects - 91.420, 91.220(d)

Introduction

This Year One Annual Action Plan is planned to meet priority needs identified in the 2020-2024 Consolidated Plan. HOME funds are used for rehab, CHDOs, rental and ownership development, downpayment assistance, and administration. CDBG funds are used for rehab, public service programs, parks, public facilities, public infrastructure, Section 108 repayments, and administration and planning.

In Year 1 NSC intends to use the HOME program for four projects: homeowner rehab, homebuyer assistance, CHDO affordable development and rehab, and new housing development (rental or ownership), consistent with the 5-year plan. These projects will directly enhance the suitable living environment of residents through new or improved accessibility, affordability, or sustainability.

The NSC through the HOME program plans to continue to give priority to creating additional affordable units while also providing resources to create homeownership opportunities and to address critical rehabilitation needs. Rehab will improve the quality of life for residents in their home, first time homebuyer programs will directly benefit households with the opportunity to own a home and contribute to neighborhood stabilization. Creating additional affordable units addresses the critical deficiency in the supply of available housing. The NSC will also consider opportunities to preserve and rehabilitate naturally occurring affordable housing (noah) as well as rehabilitation of problem properties as defined by consortium communities' relevant building and inspectional services departments.

#	Project Name
1	CDBG Administration PY 20
2	HOME Administration PY 20
3	CDBG Public Services PY 20
4	CDBG Rehab PY 20
5	HOME - Homeowner Rehab PY 20
6	CHDO Affordable Development PY 20
7	Rental and Ownership Development PY 20
8	Downpayment Assistance/Closing Costs/Buydown Subsidy PY 20
9	Park Improvement PY 20
10	Public Facility Improvements PY 20
11	Public Infrastructure Improvements PY 20
12	Section 108 Loan Payments

Table 56 – Project Information

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

Allocation priorities were based on the needs analysis done for the 5 year plan, in collaboration with the

proposals that were received for this program year. Proposals that were deemed most advantageous with respect to meeting the needs as illustrated in the needs assessment were given higher priority. Program income will be used to supplement expected resources available in the next program year's annual action plan process.

NSC estimates six units of affordable housing for extremely low-income to moderate income families to be completed Program Year 2020-2021. High land costs and high housing values are an increasing obstacle to addressing underserved needs. As increasing housing values make it more difficult to buy an affordable house the NSC is allocating more funding to rental development which has the potential through leveraging to create more affordable units. We also continue to face federal regulatory obstacles of interfacing HUD HOME and Homeless funding, each with a different set of rules that don't easily mesh, and continue to seek innovative solutions to serve homeless populations with HOME funded developments.

CDBG needs were determined through the Consolidated Plan. The most significant obstacle to addressing underserved needs is lack of funding. Nevertheless, the CDBG program spends available funds to programs targeting the greatest needs identified in the LMI community in Malden.

AP-38 Project Summary
Project Summary Information

1	Project Name	CDBG Administration PY 20
	Target Area	
	Goals Supported	Expand Affordability in Existing Housing Improve Parks Public Facilities and Infrastructure Improve Public Services Provide Economic Opportunities
	Needs Addressed	Affordable Housing Public Services Parks, Public Facilities, and Infrastructure Economic Development
	Funding	CDBG: \$280,912
	Description	Administration for CDBG program, including administration, management, and planning. Note: Adjusted pursuant to HUD funding allocation change net -\$225.00
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
2	Project Name	HOME Administration PY 20
	Target Area	
	Goals Supported	Create New Affordable Housing Improve Affordable Housing Ownership Opportunities Expand Affordability in Existing Housing
	Needs Addressed	Affordable Housing
	Funding	HOME: \$337,576

	Description	Administration eligible under the HOME regulations including preparation of Consolidated Plan and Annual Action Plan. HUD has been notified we will avail ourselves of the COVID-19 blanket waiver relative to Administrative Costs and have budgeted 15% of the annual grant (\$307,575.60) for administration plus 15% of PI (\$30,000) for a total budgeted amount of \$337,525.60 These figures have been updated to reflect changes resulting from the HUD Entitlement reduction.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	Administration of all pre-HOME Agreement work for new activities and monitoring of completed activities take place throughout the communities of the North Suburban Consortium: Arlington, Chelsea, Everett, Malden, Medford, Melrose, Revere, Winthrop.
	Planned Activities	Administration of all pre-HOME Agreement work (ie environmental review, underwriting) for new activities. Administration of all monitoring of completed activities. Development of the annual Action Plan. Completion of annual performance report (CAPER), Participation in training. Investigation of other opportunities to use HOME funds such as TBRA and rehabilitation of problem properties as defined by consortium communities' relevant building and inspectional services departments.
3	Project Name	CDBG Public Services PY 20
	Target Area	
	Goals Supported	Improve Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$523,000

Description	<p>PY20 public services include \$15,000 for ABCD's housing assistance program, \$11,000 for ACDC's Building Blocks homebuyer program, \$3,500 for Communitas' Adaptive Swim Program, \$5,000 for the Teen Center's Service Learning Program, \$15,000 for GBLS' civil legal aid for Malden elders program, \$20,000 for HFI's homelessness prevention program, \$10,000 for the Immigrant Learning Center's ESOL program, \$20,000 for Just-A-Start's housing stabilization program, \$20,000 for Justice Resource Institute's YouthHarbors program, \$35,000 for Malden Elderly Transportation, \$8,500 for Malden Neighborhood Basketball League, \$3,000 for Malden Reads, \$10,000 for Mystic Valley Elder Services, \$5,000 for the Salvation Army for direct utility assistance, \$7,000 in translation services for the Sharewood Health Clinic, and \$11,000 each to the YMCA and YWCA for youth services programs. The total public services amount is \$210,000. Midway through the year, we reallocated \$313,000 from CDBG rehab to public services to meet community needs that have emerged due to COVID-19. We are taking advantage of the lifting of the public services cap during PY20 to meet these COVID-19-related community needs. Specifically, \$70,000 will be spent on ABCD's direct relief program, \$103,403 will be spent on Bread of Life's food pantry program, \$60,000 will be spent on the Malden YMCA's food pantry program, and \$79,597 will be spent on Housing Families' food pantry program and shelter.</p>
Target Date	<p>6/30/2021</p>
Estimate the number and type of families that will benefit from the proposed activities	<p>We anticipate approximately 5,000 households being served through these public service programs.</p>
Location Description	<p>Programs will take place throughout the City of Malden through the organizations identified above.</p>

	Planned Activities	<p>PY20 public services include \$15,000 for ABCD's housing assistance program, \$11,000 for ACDC's Building Blocks homebuyer program, \$3,500 for Communitas' Adaptive Swim Program, \$5,000 for the Teen Center's Service Learning Program, \$15,000 for GBL's civil legal aid for Malden elders program, \$20,000 for HFI's homelessness prevention program, \$10,000 for the Immigrant Learning Center's ESOL program, \$20,000 for Just-A-Start's housing stabilization program, \$20,000 for Justice Resource Institute's YouthHarbors program, \$35,000 for Malden Elderly Transportation, \$8,500 for Malden Neighborhood Basketball League, \$3,000 for Malden Reads, \$10,000 for Mystic Valley Elder Services, \$5,000 for the Salvation Army for direct utility assistance, \$7,000 in translation services for the Sharewood Health Clinic, and \$11,000 each to the YMCA and YWCA for youth services programs. The total public services amount is \$210,000.</p> <p>Additionally, we are amending our budget to reallocate \$313,000 from CDBG rehab to public services to meet community needs that have emerged due to COVID-19. We are taking advantage of the lifting of the public services cap during PY20 to meet these COVID-19-related community needs. Specifically, \$70,000 will be spent on ABCD's direct relief program, \$103,403 will be spent on Bread of Life's food pantry program, \$60,000 will be spent on the Malden YMCA's food pantry program, and \$79,597 will be spent on Housing Families' food pantry program and shelter.</p>
4	Project Name	CDBG Rehab PY 20
	Target Area	
	Goals Supported	Expand Affordability in Existing Housing
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$40,293
	Description	CDBG rehab activities for owner-occupied and rental properties.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	We anticipate serving 1-2 households, down from 10-12 due to COVID-19. We have reprogrammed these funds to meet other community needs.
	Location Description	Throughout the city of Malden.

	Planned Activities	Rehab of rental and owner-occupied units.
5	Project Name	HOME - Homeowner Rehab PY 20
	Target Area	
	Goals Supported	Expand Affordability in Existing Housing
	Needs Addressed	Affordable Housing
	Funding	HOME: \$100,000
	Description	Funding of all homeowner rehabilitation activities eligible under the HOME program.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	The amount budgeted for homeowner rehabilitation has the capability of funding several rehabilitation projects for families in need of a safe and healthy home. However, we expect few, if any, homeowners to capitalize on this resource due to the COVID-19 pandemic which will have limited the capacity of homeowners to consider homeowner rehabilitation and limited the number of active contractors.
	Location Description	Homeowner rehabilitation activities can take place in any of the eight communities of the North Suburban Consortium: Arlington, Chelsea, Evertt, Malden, Medford, Melrose, Revere, Winthrop.
Planned Activities	At the time of the writing of the Con Plan, there are no planned homeowner rehabilitation activities in the pipeline. This may be attributed to the COVID-19 pandemic which has limited the capacity of municipalities, contractors, and property owners to engage in any rehab activity. Other opportunities for homeowner rehabilitation activities are being investigated such as rehabilitation of problem properties (often a homeowner in distress and unable to maintain the home) as defined by consortium communities' relevant building and inspectional services departments.	
6	Project Name	CHDO Affordable Development PY 20
	Target Area	
	Goals Supported	Create New Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	HOME: \$307,642

	Description	Development and rehabilitation of affordable rental and/or home ownership units via one of three certified CHDOs: Housing Corporation of Arlington, Medford Community Housing, The Neighborhood Developers. Funding for this project is 15% of the grant amount.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	CHDO affordable development opportunities will benefit 51 families, 11 of whom will be low-to-moderate income, in Revere during the 2020 program year. Of the 11 units 3 will be for very low income households.
	Location Description	There are 3 CHDOs operating in the NSC, and the locations of their developments are based on the approved areas they serve. Housing Corporation of Arlington(HCA)-Town of Arlington; Medford Community Housing(MCH)-City of Medford; and The Neighborhood Developers(TND)-Cities of Chelsea, Revere, and Everett. Each CHDO has a development in the construction and/or planning stage. The expected completion in Program Year 2020 is located at 571 Revere, Revere, MA.
	Planned Activities	HCA: Downing Square under construction, 11 HOME units of 34 total units. MCH: Fellsway West II in planning, 3 HOME units of 3 total units. TND: 571 Revere, Revere nearing completion, 11 HOME units of 51 total units; St. Therese Senior Apartments, Everett in planning, 11 HOME units of 77 total units; 1005 Broadway, Chelsea in planning 11 HOME units of 34 total units. Two projects 181 Chestnut, Chelsea and 25 6th Street, Chelsea also have NSC HOME conditional commitments and are awaiting State funding.
7	Project Name	Rental and Ownership Development PY 20
	Target Area	
	Goals Supported	Create New Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	HOME: \$1,422,833

	Description	Funds for rental and owner development of new units either new construction, adaptive reuse, acquisition, or substantial rehabilitation. This project does not include the 15% CHDO set aside which is shown as Project 6. The CHDO developments will also access funding under this project. This project includes \$120,000 for CHDO operating funds. These figures have been updated to reflect the HOME COVID-19 waiver for CHDO Operating Assistance and the HUD Entitlement reduction.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	These activities are estimated to benefit 51 families, 11 of whom will be low to moderate income families within the North Suburban Consortium during the 2020 Program Year.
	Location Description	These activities will be undertaken throughout the North Suburban Consortium with one project expected to be completed at 571 Revere St, Revere, 11 HOME units of 51 total units
	Planned Activities	During the program year there will be approximately 131 rental development units under construction or in the pipeline prepping for loan closing. Anticipated completions: 571 Revere, Revere 11 HOME units of 51 total. Anticipated starts: St, Therese Senior Apartments, Everett 11 HOME units of 77 total; Fellsway West II, Medford 3 HOME units out of 3 total. In the pipeline awaiting State funding are 1005 Broadway, Chelsea 11 HOME units out of 34 total; 54 Eastern Ave, Malden 11 HOME units out of 14 total.
8	Project Name	Downpayment Assistance/Closing Costs/Buydown Subsidy PY 20
	Target Area	
	Goals Supported	Improve Affordable Housing Ownership Opportunities
	Needs Addressed	Affordable Housing
	Funding	HOME: \$82,453
	Description	Assistance to potential low-to-moderate income homeowners through downpayment assistance, closing costs, and buydown subsidies.
	Target Date	6/30/2021

	Estimate the number and type of families that will benefit from the proposed activities	Funding budgeted for this section has the capability of assisting approximately 10 potential low-to-moderate income homeowners. However, we expect few, if any, potential homeowners to capitalize on this resource due to limited availability from low turn-over and shelter in place order and limited capacity of low-to-moderate income homeowners to afford homes during and after the COVID-19 pandemic. In addition, the high costs of homes throughout the North Suburban Consortium makes it difficult for low-to-moderate income potential homeowners to afford homes when assisted by HOME subsidy dollars alone.
	Location Description	Downpayment assistance, closing cost assistance, and buydown subsidy activities can take place throughout the eight communities of the North Suburban Consortium: Arlington, Chelsea, Everett, Malden, Medford, Melrose, Revere, Winthrop.
	Planned Activities	The MRA continues to stay in contact with the real estate industry particularly through administration of affordable resale covenants. We advertise CHAPA counseling agencies on the MRA web site, and support Mass Housing's home purchase loan product. Other opportunities such as combining HOME funding with subsidies from the Affordable Housing Trust Fund and MassHousing Workforce Housing will be investigated to determine if leveraging HOME with other subsidy dollars will make homes throughout the North Suburban Consortium more affordable for low-to-moderate income homebuyers. Habitat for Humanity advertises our assistance in its presentation to prospective buyers of Habitat for Humanity houses being constructed in Malden.
9	Project Name	Park Improvement PY 20
	Target Area	
	Goals Supported	Improve Parks Public Facilities and Infrastructure
	Needs Addressed	Parks, Public Facilities, and Infrastructure
	Funding	CDBG: \$100,000
	Description	Salemwood School Tot Lot improvements
	Target Date	6/30/2021

	Estimate the number and type of families that will benefit from the proposed activities	We anticipate serving approximately 500 households.
	Location Description	Salemwood School on Salem St, Malden
	Planned Activities	Improvements to existing playground.
10	Project Name	Public Facility Improvements PY 20
	Target Area	
	Goals Supported	Improve Parks Public Facilities and Infrastructure
	Needs Addressed	Parks, Public Facilities, and Infrastructure
	Funding	CDBG: \$400,000
	Description	Assistance with Bread of Life food pantry building project
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	We anticipate 2,500 Malden families benefiting from this activity.
	Location Description	54 Eastern Ave, Malden, MA 02148
	Planned Activities	Assisting in building a new food pantry at 54 Eastern Ave
11	Project Name	Public Infrastructure Improvements PY 20
	Target Area	
	Goals Supported	Improve Parks Public Facilities and Infrastructure
	Needs Addressed	Parks, Public Facilities, and Infrastructure
	Funding	CDBG: \$100,000
	Description	The ADA Sidewalks project helps make Malden's intersections ADA accessible by installing ADA pads (also known as ADA warning pads or truncated domes ADA pads) and ADA pedestrian signalization.
	Target Date	6/30/2021

	Estimate the number and type of families that will benefit from the proposed activities	ADA sidewalk improvements will benefit 500 households.
	Location Description	Citywide
	Planned Activities	
12	Project Name	Section 108 Loan Payments
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	CDBG: \$457,087
	Description	Payments on existing Section 108 loans.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Thousands of families have benefited from past projects paid for by Section 108-funded projects.
	Location Description	N/A
	Planned Activities	

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

HOME funds are targeted Consortium-wide. The NSC Board bases funding decisions on need and opportunity without regard to a specific geographic allocation by community, and has found this to be a successful approach. Over the next year, we expect activities at some point of development or planning within six of the eight NSC communities.

Geographic Distribution

Target Area	Percentage of Funds

Table 57 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

HOME funds are available to each of the 8 communities in the consortium based on the priority needs identified in the 2020-2024 Consolidated Plan. The Board of the NSC annually allocates funds by program area: First-time homebuyer Assistance, Rehabilitation, Rental/Ownership Development, and then funds proposals that are responsive to need, constitute a good public investment, and are ready to proceed. Often the development projects will be receiving LIHTC and subsidies allocated by the Commonwealth of Mass via DHCD, and this funding creates the opportunity to leverage the NSC HOME resources.

Discussion

For the HOME program there are currently housing activities at some point of development or planning in the communities of Chelsea, Revere, Everett, Arlington, Malden, and Medford. The performance data demonstrates most of the 8 communities are beneficiaries of the HOME funding in any given year. The NSC portfolio of assisted projects in the life of the HOME program demonstrate all 8 communities have benefited from the HOME funding.

Affordable Housing

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

Introduction

The NSC utilizes HOME funds to support affordable housing programs throughout the entire 8-community jurisdiction. Programs include:

- First Time Homebuyer Program, which provides direct financial assistance to a buyer to be utilized for down payment and closing cost
- Buy Down Subsidies, which reduce the first mortgage amount for the assisted household
- Rehabilitation Loans, which fund housing improvements
- Developer Rental Projects- Multifamily projects undertaken by Developers.
- Developer Homeownership Projects- Acquisition, Rehabilitation, Resale or Acquisition, New Construction, Resale projects where a developer produces an affordable house that is sold to and occupied by an eligible household

At the public hearing prior to publication of the Plan for comment there was strong interest expressed in a Tenant Based Rental Assistance (TBRA) under the HOME program. As a result the NC agreed to review the feasibility of TBRA during the first year of the 5-year plan.

Many of the NSC Entitlement Communities additionally allocate a portion of their CDBG or CPA funds towards affordable housing including home rehabilitation as well.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	13
Special-Needs	1
Total	14

Table 58 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	11
Rehab of Existing Units	11
Acquisition of Existing Units	2
Total	24

Table 59 - One Year Goals for Affordable Housing by Support Type

Discussion

Existing data and community consultations identify affordable housing as a high priority need. In response to that priority, the NSC will continue its efforts to increase the supply of safe, quality, affordable housing. NSC will continue to work with the existing three CHDOs (The Neighborhood Developers, Medford Community Housing, and Housing Corporation of Arlington) to further affordable housing development. Given the housing stock and market realities of rapidly increasing prices impacting home purchase, NSC will continue to focus its limited resources on production of affordable rental housing. Also, the NSC will continue to look for opportunities to preserve naturally occurring affordable housing, provide housing for homeless families and individuals including housing for homeless students, housing for youth aging out of foster care, community college students living independently, and housing for victims of domestic violence.

The goals above are for completion of units during the program year. A fifty-one rental development containing 11 affordable HOME units was started in an earlier program year. In addition to these goals the NSC expects to allocate funds for 14 HOME units/80 total units in this PY, and has additional developments in the pipeline awaiting additional funding commitments. The NSC reviews applications on a rolling basis for large scale development projects, and the application is available on MRA website.

CDBG funds will be used to administer a housing rehabilitation program in Malden.

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

Introduction

Malden along with each of the NSC Member Communities has an independent Public Housing Authority. Each Authority manages the public housing stock within its jurisdiction and administers federal and state housing vouchers. The majority of the PHAs have both federal and state-financed public housing.

While the each community is served by a different PHA, the PHAs share common goals. These shared goals included maintaining and improving the condition of the public housing stock, encouraging resident involvement, efficiently managing voucher programs, and providing opportunities and support for resident self-sufficiency.

Additionally, a few of the PHAs are seeking creative opportunities to preserve and produce affordable housing. The Malden Housing Authority has taken a leadership role in discussions on housing and economic empowerment in recent years. MHA has been instrumental in preserving expiring use projects and is now explore private development opportunities.

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

The City of Malden has limited resources to assist the Malden Housing Authority (MHA) with its Capital Needs, yet continues to be supportive in providing necessary community services. This is true of all the NSC Member Communities. The relationships between the Housing Authorities in the Consortium and local governments is very strong and there is close communication and coordination over police and fire safety, public health, and public improvements. The City through the MRA has supported the Malden Housing Authority with timely environmental reviews of its HUD capital improvement funding and plans to continue this support. Also the MRA has participated with the Malden Housing Authority on NAHRO technical assistance panels, and expects to continue this collaboration as well.

Additionally, the City of Malden and the other NSC Communities support PHA efforts to seek/receive designation as a "Moving to Work" agency, increase economic diversity within resident population, and support Family Self-Sufficiency programs. The Housing Authorities also are important strategic partners in their communities and serve on boards and task forces devoted to housing issues.

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

During the Consultation process, the Malden Housing Authority and the MRA hosted a discussion among all the Consortium Housing Authorities. It was clear from this meeting that resident engagement is a

high priority and strong attribute of each housing authority. The residents, through their resident councils, have opportunities to engage with management on operational issues and discussions of capital needs, management policies, and security issues. The biggest challenge for most public housing authorities is to meet the requests for facilities modernization with the limited capital funding - there is not enough to meet all the requests that come out of the Resident Council discussions. In addition to the formal residents councils there are an array of informal groups who regularly engage in recreation, education, and community service. The City of Malden will continue to support resident engagement through support for public service programs which operate at PHA sites as well as through the recognition of Resident Organizations in the development of future plans. Many public housing authorities in the Consortium regularly make their meeting spaces available to other public service agencies, and as such are an important resource for service facility space.

The Malden Housing Authority operates a homeownership program through the use of Section 32 and Housing Choice Vouchers; however the increased cost of housing affects the feasibility of this program.

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

The Malden Housing Authority is not designated as troubled nor is any PHA within the NSC Communities.

Discussion

See discussion in above screens.

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

Introduction

Homeless and special needs activities are addressed by the City CDBG allocation and by the Consortium HOME allocation. CDBG provides resources to organizations providing assistance to the homeless population or those with special needs under the public service category, and the HOME program provides support in sustaining and creating housing through the allocation of development funds for new projects and the monitoring and technical assistance for existing projects.

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

The City of Malden supports outreach to homeless persons through its CDBG programs, including the Youth Harbors program, Housing Families, and ABCD, and through ongoing dialogue with community partners and government agencies about the needs of Malden's homeless population. This includes coordination with the Balance of State.

Addressing the emergency shelter and transitional housing needs of homeless persons

The MRA supports two housing organizations in the provision of transitional housing for homeless individuals and families: Housing Families, and Metro North Housing. Housing Families has HOME assisted units in management and will be given relief on rent restrictions as a result of monitoring and working with HUD. Housing Families also receives funding from the BofS Continuum and from other state sources. The MRA, along with several state agencies, has worked with Metro North Housing in its effort to take two transitional housing resources out of bankruptcy and bring them back on line.

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

Youth Harbors, a program for unaccompanied homeless youth at Malden High School, receives CDBG funds to help homeless young people become stably housed and on track to graduate. The MRA continues to support this program through CDBG funds.

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.

The NSC has reserved HOME funds for a 14 unit permanent housing development at 54 Eastern Avenue, Malden, to be developed by a partnership of Metro North Housing and Bread of Life Food Pantry. At the time of Action Plan submission to HUD the project was under review by DHCD for additional funding. The NSC will continue to support this development as it pursues additional funding opportunities.

Also, in Arlington, the Housing Corporation of Arlington sets aside units for the homeless as it works in collaboration with the Somerville Homeless Coalitions. The 20 Westminster project which came on line at the end of the 2019 program year has 3 units set aside for homeless households, and Downing Square, to be completed in Program Year 2021 has 3 units set aside.

Discussion

The City of Malden is part of the Balance of State. Individuals and households needing assistance can access coordinated entry into the Balance of State through the City, MRA, or CDBG-assisted nonprofits like Housing Families and ABCD.

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

Introduction

The North Suburban Consortium (NSC) communities of Malden, Medford, Arlington, Chelsea, Everett, Revere, Melrose and Winthrop have reviewed data and community input and developed a strategy to address shortage of affordable housing. While member communities may have individualized strategies, the NSC continues to promote policies and practices that would support quality affordable housing within each community. The NSC utilizes federal HOME funds to create additional affordable housing units in these communities and rehabilitate older units for low income renters and owners. The biggest barriers are high land costs affecting development projects, and high property values affecting home purchase programs and homeowner rehab programs.

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

During the analysis of Barriers to Affordable Housing, the NSC Communities including the City of Malden identified land availability, development cost, administrative constraints, and infrastructure limitations as barriers. The NSC identified the following actions to remove the negative effects of these barriers:

- Assist private developers to identify development opportunities including surplus City-owned real estate, particularly for affordable housing
- Adopt inclusionary zoning policies that require affordable housing units be created within housing developments
- Permit accessory apartments within zoning regulations
- Create and utilize Community Preservation funds to support affordable housing development
- Provide for expedited review and offer funding for environmental, traffic, and other studies
- Create Transit-oriented (40R) districts and utilize state funding for infrastructure improvements
- Participate in State-sponsored initiatives.
- Leverage HOME funds with local and state resources

Discussion

As detailed within the Consolidated Plan, and more recently by MHP and MAPC data, the NSC housing supply is inadequate to meet demand. The need for affordable housing far exceeds the available affordable supply. The NSC intends to address this with good communication about the resources we have available and efficient processing of applications for HOME assistance. Additionally the NSC will

support projects where NSC HOME funds can leverage other public and private financing. The public policies that the NSC communities can work on to remove barriers are timely HOME application processing and document reviews, timely and thorough environmental reviews, and site identification.

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

Introduction

Each of the NSC Entitlement Communities has addressed the “Other Action” narratives within their individual Annual Action Plans. The responses provided below are specific to the City of Malden.

Actions planned to address obstacles to meeting underserved needs

The primary obstacle to meeting the underserved affordable housing needs of low and moderate income persons continues to be lack of available resources compared to demand. Considering the level of public subsidy required to develop affordable housing, the City and the North Suburban Consortium are only able to fund a few projects annually. HOME funds are fully committed for rental developments. While this limitation is beyond the City's ability to address, the City and the Malden Redevelopment Authority are committed to working with the Malden Housing Authority and housing developers- both for-profit and non-profit to identify development opportunities and secure the necessary resources. The rising values have created an obstacle for new homebuyers as the number of properties out of reach to prospective buyers is increasing.

A second obstacle to addressing underserved needs is the challenges of a changing job market. The demands for a higher educated workforce have shut many low and moderate income persons out of living wage jobs. The City will continue to seek to create local employment opportunities, fund agencies that support self-sufficiency programs such as Just a Start and Immigrant Learning Center, and be actively involved with the Regional Employment Board's key initiatives.

Actions planned to foster and maintain affordable housing

The NSC will foster affordable housing through monitoring expiring use properties and to the greatest possible extent preserve affordability, improve the condition of traditional affordable housing stock, and expand the number of safe, affordable housing units. The first priority is to minimize the loss of existing affordable units. Each community monitors the State-generated Subsidized Housing Inventory. By providing detailed information on subsidy sources and termination dates, communities are able to engage developers early in the process.

Secondly, the NSC seeks to improve the housing conditions and insure stability of housing that has traditionally been affordable housing, housing known as "naturally occurring affordable housing" (NOAH). Investments in housing rehabilitation ensures the continued viability of this housing for low and moderate income households. Third, the City and MRA are exploring ways to finance the rehabilitation put back into productive use problem properties, ones that have been distressed and neglected for a variety of reasons.

Finally, the NSC provides HOME financing to First-time buyers and to Affordable Housing Developers to produce additional deed-restricted units. Providing this gap financing, often in collaboration with state agencies (DHCD, CEDAC, MassHousing), is the primary vehicle to foster additional affordable housing.

Actions planned to reduce lead-based paint hazards

The City will fund the reduction of lead-hazard within its home rehabilitation program and lead abatement program from the HUD Office of Healthy Homes. While administering the existing grant the MRA will begin planning for a new lead abatement grant application for continued funding.

In addition, the Malden Redevelopment Authority, as HOME funds Administrator, will ensure compliance with MA lead laws on all homebuyer assistance and developer-driven projects, both homeowner and rental.

The City of Malden has historically administered a lead-based paint abatement program, funded through a HUD Lead Hazard Control Grant. Key components of the program also included lead poisoning prevention education, community outreach, and technical training to increase the availability of licensed professionals to perform lead related activities. Additionally, a large outreach effort will take place to help low and moderate income homeowners replace their lead water service lines.

Actions planned to reduce the number of poverty-level families

The Action Plan includes funding of public service programs that support self-sufficiency programs for low and moderate income households. Additionally, the City has merged its homeless Continuum of Care efforts with the "Balance of State" CoC. One of the primary goals of the "Balance of State" CoC is to increase workforce participation by homeless and at-risk persons. Homelessness advocacy organizations in Malden are active participants and funding recipients in the Balance of State CoC.

The City is an active member of the Metro-North Regional Employment Board and will continue to support job training and employment readiness programs.

Actions planned to develop institutional structure

The Malden Redevelopment Authority is the lead agency for the development and implementation of the ConPlan and Annual Action Plan. During the development, the MRA consulted with key stakeholders, City Departments, and neighboring communities. Throughout the implementation of the Action Plan, the MRA will continue to coordinate with these partners. For example, three CDBG funded projects, all Public Improvements, will be implemented through City Departments; thirty-five non-profits will operate programs to further the goal of improving the quality of life. The MRA and MHA are in regular discussions.

With HOME funds, the 8 communities making up the HOME Consortium meet monthly to review projects, portfolio management, and status of community need. The structure created for HOME administration is serving an additional purpose of sharing information on resources and project implementation beyond only HOME-funded projects. The 8 communities also worked in collaboration in the development of the 5-year Consolidated Plan

The City Malden has been part of the Balance of State Continuum of Care for approximately 4 years, and the consultation process for the 2020 Consolidated Plan included discussions with BoS administrators and has prompted regular communication between MRA and BoS.

Lastly, we anticipate new and revised structures to meet the needs of vulnerable populations most affected by COVID-19, and fulfill the administrative requirements of additional Federal funding, particularly under CDBG and related new grant programs administered by HUD.

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

Actions include:

Implementation of new Malden Affordable Housing Trust Fund, exploring collaboration with MassHousing on their down payment assistance program and home purchase loan product in combination with HOME funds, assisting Malden Building Commissioner in rehabilitation of distressed properties and putting back in use with affordability requirements.

Discussion

Over the next program year, the first year in the 2020 Con Plan, the City's focus will be on improving the condition of the City's housing stock, addressing the needs of the most vulnerable, increasing the availability of affordable housing and essential services, and improving the quality of the environment for low and moderate income residents. Proposed activities fulfill HUD's priorities of providing decent housing, suitable living environment and expanded economic opportunity, principally for low-and-moderate income persons.

Program Specific Requirements

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

Introduction

The Malden Redevelopment Authority maintains administrative capacity through the following: (1) continued contact with HUD staff, (2) participation in any HUD-sponsored training (either in person or via HUD Exchange), and (3) active membership in the National Community Development Association (NCDCA). These contacts enhance and reinforce the capacity of capable staff in meeting regulatory requirements unique to the CDBG and HOME programs, including but not limited to the specific requirement described in AP-90.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	5,000
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:	5,000

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.	95.00%

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

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

The NSC does not anticipate any forms of investment beyond those identified in Section 92.205.

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

The purpose of the resale and recapture provisions is to ensure that the housing purchased with HOME assistance remains affordable to low income buyers in accordance with 24 CFR 92.254 and to provide the initial home buyer with a fair return on investment. The NSC will use recapture of HOME funds in its Homebuyer Program.

For the NSC First Time Homebuyer Program which uses HOME funds to provide down payment and closing cost assistance for homebuyers wishing to purchase market rate units in the jurisdiction, the NSC has adopted the following provisions concerning recapture of subsidy:

- a) HOME funding will be used for down payment and closing cost assistance (up to \$7,500 for a single family, subject to periodic revision based on market conditions).
- b) These funds will be recaptured outo net sale proceeds upon sale or transfer of the property, with the recapture amount declining by 20% of the amount of the down payment and closing cost assistance every year, through five years, that the homeowner has occupied the residence.
- c) Recapture may occur not only when the premises are sold or transferred/refinanced, but also if the premises cease to be the borrower's primary residence, the death of the borrower occurs or there is a change in the title (other than removal of husband or wife or addition of husband or wife).
- d) All recaptured funds will be used to assist other first time home buyers in accordance with 24 CFR 92.254 (a)(4)(ii)(C), subject to sufficient demand for the funds, after which they will be used for other eligible HOME activities.

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

The NSC also uses HOME funds to assist homebuyers through buy-down subsidies and through development and rehab of ownership units. In these cases, the units are deed restricted with covenants which ensure affordability at least for the minimum affordability period under Section 92.254a.(4). In most cases, the NSC member community elects to place a covenant which restricts the unit for longer than the minimum affordability period. NSC has adopted the following provisions concerning resale restrictions for these properties:

- a) These affordable units must be owner-occupied for the entire term of the affordability period.
- b) Resale of an affordable unit must be to a household at or below 80% of Area Median Income for the jurisdiction.
- c) Maximum resale price of the unit is the price paid by the seller increased in proportion to the increase (but not decrease) in the Boston Area Median Income plus the value of any approved capital improvements made to the property by the seller. In this way, the NSC is able to maintain the affordability of the property to future, income eligible buyers, but it does not compromise the owner's incentive to maintain the property, and provides a reasonable return on all improvements and investments in the property. At no time, will the seller be required to sell the property for less than what they paid, protecting the seller from market downturns to the greatest extent feasible. The affordable restriction on the property will allow the home owner a fair return on their investment.

The Affordable Price at any particular time shall be determined as follows:

Affordable Price = Original Affordable Price x (80% of Current Boston Area Median Income /80% of Original Boston Area Median Income) plus a reasonable return on the Owner's investment in any capital improvement.

For example: When a home owner purchased a unit in 2004 the 80% Area Median Income (AMI) was \$82,600.00. The current 80% of AMI is \$85,680.00. In 2004 home owner paid \$140,000.00 for the affordable unit. Using this resale calculation (outlined below) the maximum resale price is \$181,525.00 (this is the maximum amount seller can receive).

\$140,000 x

80% of 2017 AMI (\$107,100.00) = \$85,680.00

Divided by 80% of 2004 AMI (\$82,600.00) = \$66,080.00

85,680.00/66,080.00 = 1.29661

1.29661 x \$140,000.00 = \$181,525.42

Current Boston Area Median Income” means the HUD published Boston Area Median Income most recently established prior to a resale of the Residence.

d) Should the value of capital improvements result in a maximum resale price that is unaffordable to a reasonable range of low to moderate income buyers, the NSC will ensure continued compliance with the affordable housing restriction by investing additional HOME funds at the closing to buy down the price to an affordable level.

e) For the NSC First Time Homebuyers who utilize HOME funds to assist with down payment and closing costs to purchase units already subject to a resale restriction will be bound by the resale restriction. In addition, a separate financing instrument in the form of a deferred payment, forgivable mortgage for the amount of the down payment assistance may be required, as well.

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

In accordance with 91.220(g)(2)(iii), the NSC has adopted the following policy with regard to refinancing existing debt on multi-family housing projects:

a) The North Suburban Consortium recognizes that housing rehabilitation and the creation of new housing is the primary eligible activity.

b) The North Suburban Consortium believes that the primary eligible activity can be accomplished without the use of HOME funds to refinance existing debt.

c) However, due to current economic circumstances, the North Suburban Consortium would consider the use of HOME funds in limited circumstances to refinance a portion of existing debt in owner-occupied, multi-family projects eligible under 24 CFR 92.206 (b). This activity must primarily be rehabilitation and the refinancing must be necessary to reduce the overall monthly housing cost of the owner.

d) The required period of affordability is 15 years, should the NSC use HOME funds to refinance existing debt in conjunction with rehabilitation work at a property.

 </p><p style="margin: 0in 0in 0pt 0.5in;">e) The HOME funds may be invested jurisdiction-wide.</p><p style="margin: 0in 0in 0pt 0.5in;"> </p><p style="margin: 0in 0in 0pt 0.5in;">f) NSC HOME funds will not be used to refinance existing debt that is made or insured by any federal program, including the CDBG program.</p>

Regarding CDBG program income, little program income is listed above because the question prompts for program income that has not already been reprogrammed. It is the practice of the City of Malden to reprogram program income as it becomes available. Virtually all program income from a given year is spent within that year, offsetting other funds that are carried forward to the following year through a Prior Uncommitted Balance line. The AP-15 shows total program income received in a given year.

Attachments

Citizen Participation Comments

~ *Legal Notice* ~

ANNOUNCEMENT OF PUBLIC HEARINGS and PUBLIC COMMENT PERIODS
City of Malden
North Suburban Consortium
CONSOLIDATED PLAN 2020-2024 and Annual Action Plan

The Malden Redevelopment Authority (MRA) on behalf of the City of Malden (Malden) and the North Suburban Consortium (NSC) will conduct public hearings regarding the development of the Five Year Consolidated Plan (2020-2024) and the 2020 Annual Action Plan. The MRA is the administrator of the Federal Community Development Block Grant (CDBG) Program for Malden and the Federal HOME Investment Partnerships (HOME) Program for the NSC comprised of the communities of Arlington, Chelsea, Everett, Malden, Medford, Melrose, Revere, and Winthrop.

Malden will receive approximately \$1.3 million in CDBG funds and the NSC will receive approximately \$1.9 million in HOME funds in the 2020 Program Year (City Fiscal Year 2021) that begins Jul. 1, 2020. More information on the CDBG and HOME Programs, including the Citizen Participation Plan and prior Annual Action Plans, is available online at maldenredevelopment.com.

Malden and the NSC are in the process of developing a new Five Year Consolidated Plan, which is a document required by the U. S. Department of Housing and Urban Development (HUD). The Five Year Plan includes broad goals and objectives to address priority needs with the use of resources available from HUD. The CDBG and HOME Programs are designed to address the causes and consequences of poverty, principally through activities that benefit low and moderate income persons.

Public Hearing #1: Mon., Jan. 27, 2020 at 5:30 pm, Malden Senior Center auditorium, 7 Washington St., Malden. The hearing includes public input on community needs, current programs and strategies, priorities for housing, addressing homelessness, neighborhood preservation and revitalization, and economic opportunity that might be addressed with CDBG or HOME funding. The hearing will include a discussion of the CDBG and HOME Programs, funding processes, and public comment periods. The facility is handicap accessible; residents with language interpretation or other special needs should call 781-324-5720 x 5728 by Jan. 22.

CDBG Applications Available: Tues., Jan. 28, 2020 at 8 am CDBG Applications for Malden will be available at the MRA, 17 Pleasant St., Third Floor, Malden and online at maldenredevelopment.com. CDBG applications are due no later than Fri., Feb. 28 at 12 pm. **CDBG applications must be submitted to Alexander Pratt, Community Development Director, by hand delivery or mail to the above address.** Applications received after 12 pm Fri., Feb. 28, including by mail, will not be considered.

Five Year Consolidated Plan Comment Period: The draft Five Year Consolidated Plan will be published for public comment on the MRA website Jan. 31, 2020, and will also be available for review at the MRA, 17 Pleasant St., Third Floor, Malden for a 30-day comment period. All comments received by Mar. 2, 2020 will be included in the Final Plan sent to HUD along with the MRA's responses. Comments may be emailed to apratt@maldenredevelopment.com or sent in writing on or before Mar. 2, 2020 to the MRA, 17 Pleasant St., Third Floor, Malden, MA 02148, Attn: Alexander Pratt.

Public Hearing #2: Tues., Feb. 11, 2020 at 5:30 pm, Malden Senior Center cafeteria, 7 Washington St., Malden. The hearing includes discussion of the CDBG and HOME Programs, including technical assistance on CDBG applications, and feedback regarding the draft Five Year Plan. The facility is handicap accessible; residents with language interpretation or other special needs should call 781-324-5720 x 5728 by Feb. 6.

Annual Action Plan Comment Period: The draft Annual Action Plan includes the proposed annual CDBG spending plan for Malden, and the annual HOME spending plan for the NSC. The draft Annual Action Plan will be available for review and public comment Mar. 23, 2020 through Apr. 23, 2020 at the MRA, 17 Pleasant St., Third Floor, Malden and the MRA website maldenredevelopment.com. Comments on the One Year Action Plan may be emailed to apratt@maldenredevelopment.com or sent in writing on or before Apr. 23, 2020 to the MRA, 17 Pleasant St., Third Floor, Malden, MA 02148, Attn: Alexander Pratt.



January 17, 2020

Notes from Con Plan Public Meeting – January 27, 2020

Comments from City Councillor Winslow:

Affordable units being bought up by investors, raising rents. Need to protect Malden tenants. Preserve naturally occurring affordable housing.

Hospital site should be included in planning, potential site for affordable housing

Use CDBG to assist in our lead pipe replacement efforts

Improve access and connectivity to greenways.

Need a transit action plan and focus on improved bus stops. Also support bike use.

Question from Karen Lynch, Mass Senior Housing: What are we talking about when we talk about Affordable Housing. Answer: Alex explained income levels using his slide. I added a few comments relative to the HOME program.

Comment from Rhoda Gibson, Mass ADAPT: We need more apartments that are accessible to disabled persons. Most new apartments being built do not have accessible units.

Comment from Alice Krapf: Need food assistance because families are spending such a high percentage of their income on housing. As a result they have unhealthy diets.

Comment from Susan Collins, Medford Community Housing: Need more resources for first time home buyer counseling. Families need more one-on-one assistance. Disabled persons in particular need a lot of assistance in the process. Question: Can HOME be used for counseling or support services? Answer: no.

City Councillor Ryan O'Malley: Wants to ensure that CDBG and HOME funds are not used by landlords to improve their properties only to then displace low-income residents and charge higher rents.

Comment from Marcia Manong: should look for ways to link low income people to fresh produce, ie. via farmers markets.

Comment from Alicia Hunt, Interim CD Director, Medford: Recommends, in context of climate resiliency, looking at what is flooding now with minor local events as these will be part of larger scenarios when there is a disaster scale event.

Comment from Roberta, Housing Medford: Expressed interest in pursuing a tenant-based rental assistance program. Challenging administrative requirements for such a program, suggested that the NSC works to find a partner to help administer such a program.
HOME Director James Barnes suggested we can look at models being undertaken elsewhere and see how it's done.



Deborah A. Burke
Executive Director

Malden Redevelopment Authority

Main Office

Address: 17 Pleasant Street, 3rd Floor, Malden, MA 02148
Mailing Address: P.O. Box 278, Malden, MA 02148
Phone: 781-324-5720 • Fax: 781-322-3734

Healthy Homes/Rehab Office

178 Pearl Street
Malden, MA 02148
Phone: 781-397-1940 • Fax: 781-397-0075

Public Hearing

CDBG and HOME Programs

Monday, January 27, 2020 at 5:30pm

Malden Senior Center Auditorium
7 Washington St, Malden, MA 02148

Agenda

1. Presentation on CDBG and HOME programs
2. Presentation on Five Year Consolidated Plan and the North Suburban Consortium
3. Malden Annual Funding Process and Annual Action Plan
4. Public comment

Background

The MRA is the administrator of the federal Community Development Block Grant program for Malden and the federal HOME Investment Partnerships (HOME) program for the North Suburban Consortium (NSC) comprised of the communities of Arlington, Chelsea, Everett, Malden, Medford, Melrose, Revere, and Winthrop. The CDBG and HOME programs are designed to address the causes and consequences of poverty, principally through activities that benefit low and moderate income persons. More information is available online at maldenredevelopment.com. Questions should be directed to Alex Pratt, Community Development Director, at 781-324-5720 x5728 or apratt@maldenredevelopment.com.

Important Dates

January 27th – First public hearing on CDBG and HOME
January 28th – CDBG applications made available at MRA
January 31st – Draft Five Year Consolidated Plan published; public comment period begins
February 11th – Second public hearing on CDBG and HOME, including technical assistance
February 28th – CDBG applications due by 12pm
March 2nd – Draft Five Year Consolidated Plan public comment period ends
March 23rd – Draft Annual Action Plan published; public comment period begins
April 23rd – Draft Annual Action Plan public comment period ends
May 15th – 2020-2024 Consolidated Plan and FY21 Annual Action Plan due to HUD

Board of Directors

Michael Williams, *Chairman* | Robert K. Foley | Amanda M. Linchan | Robert D. Rotondi | Albert N. Spacafura

Public Hearing #2
CDBG and HOME Programs
Tuesday, February 11, 2020 at 5:30pm
Malden Senior Center Cafeteria
7 Washington St, Malden, MA 02148

Agenda

1. Discussion of Community Development Block Grant (CDBG) and HOME programs
2. Discussion of Annual Action Plan and Five Year Consolidated Plan
3. Public comment
4. Technical assistance on CDBG applications

No public comment was received at this hearing. Technical assistance was provided to several applicants for CDBG funds.

The Malden Redevelopment Authority is the administrator of the federal Community Development Block Grant program for Malden and the federal HOME Investment Partnerships (HOME) program for the North Suburban Consortium (NSC) comprised of the communities of Arlington, Chelsea, Everett, Malden, Medford, Melrose, Revere, and Winthrop. The CDBG and HOME programs are designed to address the causes and consequences of poverty, principally through activities that benefit low and moderate income persons.

~ Legal Notice ~

NOTICE OF FUNDING AVAILABILITY FOR COMMUNITY DEVELOPMENT BLOCK GRANT FUNDS FOR CORONAVIRUS ACTIVITIES AND NOTICE OF PUBLIC COMMENT PERIOD

The Malden Redevelopment Authority (MRA), on behalf of the City of Malden, is making funding available for public service organizations seeking funds to prevent, prepare for, or respond to COVID-19. Applications will be available at maldenredevelopment.com on Tuesday, March 16, 2021 and will be due Wednesday, March 24, 2021 at 5:00pm. The MRA will make approximately \$313,000 available in funding for Community Development Block Grant (CDBG) activities that address community needs related to COVID-19 by June 2021. Accordingly, the MRA is proposing a substantial amendment to the Program Year 2020 Annual Action Plan.

Due to the ongoing state and national emergencies, the MRA is using its authority under the Citizen Participation Plan to conduct a shortened public comment period, beginning Monday, March 15, 2021 and ending Wednesday, March 24, 2021. Citizens wishing to submit written comments during the public comment period should email comments to Alex Pratt, Community Development Director, at apratt@maldenredevelopment.com. All comments received will be included in the Final Amendment sent to HUD along with the MRA's responses.

A public hearing will be held on Tuesday, March 23, 2021 at 6:00pm remotely via Zoom. Log-in information will be posted on maldenredevelopment.com and below:

<https://us02web.zoom.us/j/89850283738?pwd=WYZkYXRGNDbNZGJOMHEFYV1dXRvZ3dz09>
Meeting ID: 898 5028 3738; Passcode: 191683
Dial by your location: +1 646 558 8656 US (New York) or +1 301 715 8592 US (Washington DC)

Amendment Summary:

This is an amendment to the Program Year 2020 (July 1, 2020 – June 30, 2021) Annual Action Plan. The amendment makes approximately \$313,000 available in CDBG funding for public services or physical improvements that address the COVID-19 pandemic and are eligible for CDBG funds. The funding will be used to meet community needs related to COVID-19, which could include, but are not limited to, food security, housing security, and health-related activities.



March 12, 2021



Deborah A. Burke
Executive Director

Malden Redevelopment Authority

Main Office and Healthy Homes/Rehab Office

Address: 215 Pleasant Street, 3rd Floor, Malden, MA 02148

Phone: 781-324-5720 • Fax: 781-322-3734

Public Hearing on Community Development Block Grant Substantial Amendment For COVID-19-Related Activities March 23, 2021 at 6:00pm via Zoom

Due to the ongoing health emergency, the hearing will be held remotely on Zoom to ensure public health and safety. Residents who require an accommodation in order to ensure access to the public hearing should contact the City's ADA Compliance Officer Maria Luise at mluise@cityofmalden.org at least five business days prior to the meeting. The Zoom log-in information is below:

Topic: PY20 Amendment for COVID-19 public hearing
Time: Mar 23, 2021 06:00 PM Eastern Time (US and Canada)

Join Zoom Meeting

<https://us02web.zoom.us/j/89850283738?pwd=WVZkYXRGNdhnZGJOMHFYV1dXRvZ3dz09>

Meeting ID: 898 5028 3738

Passcode: 191683

One tap mobile

+16465588656,,89850283738#,,,,*191683# US (New York)

+13017158592,,89850283738#,,,,*191683# US (Washington DC)

Dial by your location

US: +1 301 715 8592 or +1 312 626 6799 or +1 929 205 6099 or +1 253 215 8782 or +1 346 248 7799

or +1 669 900 6833

Meeting ID: 898 5028 3738

Passcode: 191683

Agenda

1. Summary of the Substantial Amendment
2. Public Comment

The hearing will end at 6:30pm or when every member of the public in attendance has had the chance to speak, whichever is later.

Minutes

Alex Pratt gave a brief summary of the Substantial Amendment. No comments from the public were received. Hearing adjourned at 6:30pm.

Board of Directors

Robert D. Rotondi, Chairman | Albert N. Spadafora | Michael Williams | Sharon B. Santillo | Robert K. Foley

Appendix - Alternate/Local Data Sources

1	<p>Data Source Name</p> <p>Updated PHA - PIC (PIH Information Center) data</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>Malden originated the new Updated PHA - PIC (PIH Information Center) data.</p>
	<p>Provide a brief summary of the data set.</p> <p>This data set contains the updated PIC (PIH Information Center) data for the entire HOME consortium, including: Malden Housing Authority; Medford Housing Authority; Revere Housing Authority; Arlington Housing Authority; Melrose Housing Authority; Chealse Housing Authority; and Everett Housing Authority. F</p>
	<p>What was the purpose for developing this data set?</p> <p>Following the creating of the Con Plan in IDIS, it was discovered that only the PHAs for the four entitlement communities (Malden, Medford, Arlington, and Revere) were selected. Therefore the NA-35 and MA-25 tables did not include PIC (PIH Information Center) data for the entire HOME consortium. Instead of creating a new Con Plan version, Malden staff created a draft plan in the UAT Training Environment that included: Malden Housing Authority; Medford Housing Authority; Revere Housing Authority; Arlington Housing Authority; Melrose Housing Authority; Chealse Housing Authority; and Everett Housing Authority. The new data produced in the draft plan replaces the original data of the NA-35 and MA-25 in this plan.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p>



Town of Arlington Community Development Block Grant
Substantial Amendment of the
2020-2024 Consolidated Plan
and
Annual Action Plan for Program Year 46
July 1, 2020 – June 30, 2021

Town of Arlington Department of Planning and Community Development
August 17, 2020

The Town of Arlington is amending its 2020-2021 Annual Action Plan, covering the period July 1, 2020 to June 30, 2021, (Program Year 46) to reprogram economic development funds to be responsive to the COVID-19 pandemic and to reprogram 2015 and 2016 funds to support Arlington EATS and the Department of Public Works (DPW) Annual Curb Ramp Project. This Executive Summary provides an explanation of the Substantial Amendment. The Town of Arlington is also undertaking this Substantial Amendment of the 2020-2021 Annual Action Plan to reprogram \$50,000 that were allocated to Economic Development in order to utilize it for the Arlington Small Business COVID-19 Relief Program and to reprogram \$457,437 of 2015 and 2016 funds in order to support Arlington EATS's Fit Out of their space at 117 Broadway and the DPW Annual Curb Ramp Project.

Executive Summary

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

1. Introduction

Every five years, the U.S. Department of Housing and Urban Development (HUD) requires entitlement communities to develop a Consolidated Plan to assist in determining community needs and establishing affordable housing and community development priorities. This *2020-2024 Consolidated Plan* serves as the strategic plan for allocating federal funds to maximize positive impact for low and moderate-income persons.

The Town of Arlington, as an entitlement community for Community Development Block Grant (CDBG) funds, has undertaken a community-wide dialogue in the development of this Consolidated Plan. The Town, as a member of the North Suburban HOME Consortium, further assisted in the development of the Consortium's Consolidated Plan, which identifies the regional Affordable Housing needs and priorities.

The Consolidated Plan consists of the following Sections:

- The **Process** describes the consultation and citizen participation process undertaken to collect information from residents and stakeholders on community conditions and needs.
- The **Needs Assessment** analyzes needs related to affordable housing, special needs housing, community development and homelessness.
- The **Market Analysis** examines demographics, the supply of affordable units, the regional housing market and other conditions that impact community needs and the programs that address these needs.
- The **Strategic Plan** identifies specific goals for each jurisdiction based on the highest priority needs informed by the Needs Assessment, Market Analysis, and extensive consultation with community groups and citizens.

For the first year of the Consolidated Plan, the Town of Arlington has been awarded \$1,121,767 in Community Development Block Grant funds from the U.S. Department of Housing and Urban Development for Program Year 46, operating between July 1, 2020 and June 30, 2021. The Program Year 46 Annual Action Plan is included within this document and builds off of the Strategic Plan for the first year of the Consolidated Plan.

The Annual Action Plan includes the following contingency language outlining the Town's funding plan, should it receive far more or less than estimated. This annual funding recommendation is based on an estimation of funding available to the Town and subject to an increase or decrease, depending on

federal allocations. Were the Town to receive less than the estimated allocation, the CDBG Subcommittee will review applications to calculate a possible reduction in their funding allocation. Were the Town to receive more than the estimated amount, the CDBG Subcommittee would suggest that the additional money will be allocated potentially reassessing the funding available for public service activities within the statutory limit. Should CDBG funding be eliminated, the Town will consider a plan to address service and programming impacts.

It is anticipated that CDBG funds from prior program years will be reprogrammed to be utilized during Program Year 46. As of May 15, the Town has not determined the amount of funds to be reprogrammed, but will undertake a substantial amendment at the appropriate time of the Annual Action Plan.

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

The primary objective of HUD's Entitlement Programs is to develop viable communities through the provision of decent housing, a suitable living environment, and expanded economic opportunities. Four priority needs were identified with goals corresponding to those needs. The priority needs were determined by review of data, community meetings, public and stakeholder engagement, and NSC member consultations.

NSC Consortium Priority Needs:

Affordable Housing – There is a continuing need for the development of affordable owner-occupied and rental housing, rehabilitation of existing housing to ensure affordability and livability, and support to homebuyers. The escalating housing costs in the Greater Boston area have exacerbated an affordable housing crisis among low- and moderate-income households. The NSC communities have prioritized the creation and preservation of affordable housing, including development of affordable rental and owner-occupied housing, as a strategy to address escalating housing costs for low- and moderate-income households.

Town of Arlington Priority Needs:

Economic Development – There is a need to provide economic opportunities to low- and moderate-income residents through redevelopment or investment in commercial districts, supporting entrepreneurship, promoting a dynamic business climate, and preserving a strong employment base.

Public Facilities, Infrastructure and Parks – The Town of Arlington has identified a need to improve Town parks, public facilities, and infrastructure to address accessibility, climate resiliency, and other needs disproportionately affecting low- and moderate-income residents. Investing in the improvement

and/or reconstruction of Town infrastructure, public facilities, neighborhood facilities, parks and open spaces is essential to improving the quality of life for low- and moderate-income residents. In addition, the Town is committed to ensuring environmental resiliency, specifically through flood drainage improvements in low- and moderate-income neighborhoods.

Public Services – The Town of Arlington is focused on addressing the needs of low- and moderate-income residents, particularly children, seniors, domestic violence survivors, people with disabilities, and other low- and moderate-income populations. The Town will prioritize needs for investment in public and human services, which includes a suite of public and private agencies dedicated to issues such as food insecurity, transportation for seniors and people with disabilities, accessing affordable recreational opportunities, and health care.

3. Evaluation of past performance

The Town of Arlington is responsible for ensuring the compliance with all regulations associated with the Community Development Block Grant program; the Malden Redevelopment Authority is responsible for ensuring compliance with all regulations associated with the HOME Investment Partnership program. The Town's Annual Action Plans and associated Consolidated Annual Performance and Evaluation Reports (CAPERs) provide the specifics of projects and programs undertaken by the Town. During the prior Consolidated Plan period (2015-2019), the Town was successful at investing resources to address priority needs, ensuring compliant implementation of projects and programs, and achieving anticipated outcomes.

The Town will continue to evaluate the performance of its partners, programs, and projects. Through regular ongoing monitoring, the Town will ensure activities are implemented effectively and that the funded activities are addressing community needs. The Town through the Department of Planning and Community Development will continue to evaluate opportunities to ease administrative burdens.

4. Summary of citizen participation process and consultation process

Public Input on Housing and Community Development Needs

The Town of Arlington and the North Suburban Consortium implemented broad-based approach to maximizing Stakeholder and citizen participation for the preparation of the 2020-2024 Consolidated Plan, which also informed the preparation of the Annual Action Plan. These efforts included a stakeholder survey, consultation interviews and focus groups with key stakeholders and community organizations, and a public meeting on February 4, 2020. Further details regarding these consultation efforts are included in the Process section of this plan.

Public Hearing and Comment Period on Draft Plan

The public hearing for both the five-year Consolidated Plan and Program Year 46 Annual Action Plan was held on March 9, 2020, coincident with the 30-day public comment period on the final draft plan. The 30-day comment period on both plans began on February 27, 2020 and ended on March 30, 2020.

Other Hearings Related to Annual Action Plan

An earlier public hearing for the Annual Action Plan was held on January 27, 2020. This public hearing provided an opportunity for the subrecipients to provide a preview of the applications submitted for the first year of the Consolidated Plan. The public hearing also provide an opportunity for the community to provide input on funding for the program year.

Substantial Amendment

The August 2020 Substantial Amendment was released on August 6, 2020, with public comments due by 4 PM on August 12, 2020. The Town of Arlington notified the U.S. Department of Housing and Urban Development that it would be utilizing a waiver for the Community Planning and Development Grant Program and Consolidated Plan requirements to allow an expedited comment period of 5 days to support quick and efficient programming of funds.

Per the Citizen Participation Plan, last amended on May 4, 2020, a number of steps must be completed. A legal ad was published in the Arlington Advocate on August 6, 2020, summarizing the Substantial Amendment, the location where the Substantial Amendment may be obtained and the deadline and how to submit comments. The Town sent a notice via the town email notification system announcing the release of the Substantial Amendment and posted it on the CDBG website.

5. Summary of public comments

At the January 27, 2020 public hearing, CDBG subrecipients shared information about their projects that are currently underway and future needs, indicating a particularly acute need for funding toward public service activities. Public comments were focused on safety improvements, ADA improvements within public open spaces and recreational facilities, increased housing development and support, continuing to support the needs of subrecipients, the significant support of volunteers, ADA and safety improvements, and workforce development. Comments included an expression of strong interest in using CDBG funding toward visible and tangible improvements that benefit low- to moderate-income households in the community.

At the March 9, 2020 public hearing, we received the following comments on the plan:

7. Whether the Jefferson Cutter House is an eligible activity to utilize CDBG funds (a letter was also received regarding this project during the public comment period);
8. Scholarship programs should be expanded beyond sports to include music or art scholarships;

9. Public infrastructure projects, specifically any roadway projects, should include traffic calming elements; and
10. CDBG funds should be used to improve the energy efficiency of low- to moderate-income households.

Public comments received on the Consolidated Plan were supportive of creating new housing opportunities.

Substantial Amendment

Thirty-five public comments were received on the Substantial Amendment, all expressing general support of the Substantial Amendment, with the majority of those letters offering support tot the Arlington EATS proposal.

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

7. Summary

The Town of Arlington is poised to develop viable communities through the provision of decent housing, a suitable living environment, and expanded economic opportunities through the priority needs identified over the next five years.

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	ARLINGTON	
CDBG Administrator	ARLINGTON	Department of Planning and Community Development
HOME Administrator		

Table 60– Responsible Agencies

Narrative

The Department of Planning and Community Development is the agency charged with the administration of the federal CDBG funds for the Town of Arlington. The Department prepares all plans and reports, provides financial oversight, and monitors program compliance.

The Department also represents the Town within the North Suburban Consortium, the administrating entity for federal HOME Investment Partnership program funds.

Consolidated Plan Public Contact Information

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

1. Introduction

The Town of Arlington, through its Department of Planning and Community Development, engaged in extensive consultations with relevant agencies, organizations, and community-based groups to obtain input on priority needs, recommended strategies, and investment opportunities. The consultations were conducted through a variety of methods including one-on-one interviews, stakeholder sessions, a web-based stakeholder survey, and meetings with a variety of community organizations.

Stakeholder Interviews: In June through October 2019, a series of stakeholder meetings and interviews was conducted to discuss issues and opportunities related to housing and community development needs, as well as fair housing issues, throughout the Town of Arlington and the North Suburban Consortium. Individuals representing government and policy makers, nonprofit organizations, affordable housing providers, and other interested parties were invited to participate to ensure that as many points of view as possible were heard.

Stakeholder Web-based Survey: This survey sought input from housing and community development stakeholders for the purposes of identifying priority needs and providing feedback on the housing and community development conditions in Arlington and the other NSC communities. A total of 34 survey responses were received, consisting of a range of organizations including: city agencies, regional housing agencies, housing providers, lenders, for-profit developers, social service providers and advocate groups, and citizen representatives. The participating agencies included social service providers that support low-income and near-homeless populations to maintain housing and secure available public and private resources. Agencies providing temporary and transitional housing to at-risk population like single mothers, victims of domestic abuse, elderly, people with disabilities and/or mental illnesses etc. were identified and reached out to for information through the survey as well as in-depth interviews.

Public Input Sessions: Three public hearings took place in January 2020, February 2020, and March 2020. The January public hearing focused on gathering input on the Annual Action Plan. The February public hearing focused on gathering input on priority housing and community development needs for the draft Consolidated Plan. The March public hearing focused on collecting public input regarding the draft Consolidated Plan and the Annual Action Plan which were published as draft documents. Public notice of the joint hearing and 30-day comment period was published on February 27, 2020, through the Arlington Advocate, posted on the Town's website, emailed to the list of interested residents, and directly sent to the Arlington Human Rights Commission, the Disability Commission, the Diversity Task Group of Envision Arlington, human service organizations, and the Arlington Housing Authority.

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 Department of Planning and Community Development, which is responsible for the development of the Consolidated Plan, coordinates many of the planning, community development and housing initiatives within the Town. The Department communicates and collaborates with the relevant Town Departments and independent entities: the Arlington Housing Authority, the Housing Corporation of Arlington, and Human Service providers. The ongoing collaboration enables the coordination of efforts and investments.

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

participates in monthly meetings with service providers including coordinated entry and application process for the Emergency Shelter Grant (ESG). Through attendance at the monthly CoC meetings and participation on CoC subcommittees, the Town is able to direct its efforts as well as programs and services to ensure coordination with the CoC. The Department of Planning and Community Development, in coordination with the CoC, representatives from the Arlington Police Department and Department of Health and Human Services, facilitate the annual Point in Time (PIT) count of unsheltered and sheltered homeless persons. In addition, the Police Department and Department of Health and Human Services conduct weekly outreach to Arlington’s homeless population.

The Housing Corporation of Arlington (HCA) is also a participant in the Somerville-Arlington CoC and now the Balance of State CoC and helps coordinate resources for the homeless and at-risk population, and to understand and address the needs. The HCA has two units dedicated to formerly homeless households in the Capitol Square project, and one in the Kimball Farmer House. Four more units are under development at HCA’s 20 Westminster Avenue project. HCA’s formerly homeless tenants receive social services and assistance from the Somerville Homeless Coalition, a member of the Somerville-Arlington CoC and now the Balance of State CoC. In addition, HCA runs the Homelessness Prevention Fund (HPF) through which it raises 100% private funds from Arlington residents in an Annual Appeal for making small grants to income-eligible households to prevent homelessness. These grants assist with back rent, first month’s rent, moving costs, and/or security deposits. The maximum grant is \$1,500. The recipients must show they will be stable for at least six months to receive a grant. HCA raises approximately \$30,000 annually for the program. Since its inception, HCA has provided over 600 grants totaling over one million dollars.

Arlington also has a Director of Veterans' Services or a Veterans' Services Officer (VSO). This department assists Arlington veterans with homelessness prevention or eradication. Through the Massachusetts General Law Chapter 115 program, Arlington helps veterans with a variety of needs, including providing them with three days of immediate housing in a local hotel. Assistance beyond temporary shelter is coordinated through the New England Center and Home for Veterans where they can access additional benefits, including signing up for HUD's Veterans Affairs Supportive Housing (VASH) vouchers.

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

The Town, through its active participation in the Somerville-Arlington Continuum of Care (CoC) and in the Balance of State CoC, assists in the development of performance standards and helps make decisions for ESG funds. Arlington refers clients to social service providers in the CoC and works with the providers on developing performance standards, policies, and procedures. The CoC maintains fully developed policies and procedures for HMIS administration.

The Arlington-Somerville CoC has merged into the Massachusetts Balance of State CoC in 2020. From Arlington's perspective, this will be a positive change as this would increase the area to which the Town would be able to refer people who are in need of housing and support.

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 61– Agencies, groups, organizations who participated

1	Agency/Group/Organization	Arlington Recreation Department
	Agency/Group/Organization Type	Services-Children Services-Persons with Disabilities Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Non-Housing Needs Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Recreation Department representatives were consulted in a community stakeholders session. This Department runs recreational programs for residents of all ages within the community. The issues identified include regulatory challenges, minimum wage, ADA compliance, inclusiveness of facilities (i.e., bathrooms), and providing efficient staffing to run activities year-long.
2	Agency/Group/Organization	Arlington Youth Counseling Center
	Agency/Group/Organization Type	Services-Children Services-Persons with Disabilities Services-Health Health Agency Child Welfare Agency Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Non-Housing Needs Assessment

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted during a community stakeholder session. The issues identified were limited personnel, long waitlists, and increased demand of services. The anticipated outcome is increasing school-based consulting, bringing more clinicians into schools to continue the focus on mental health. Identified needs and priorities are for the continued individual and family counseling for Arlington residents whose problems involve children or adolescents ages 3-21. Areas for improved coordination include structural renovations and expand clientele to support those under the age of 60.
3	Agency/Group/Organization	FIDELITY HOUSE
	Agency/Group/Organization Type	Services-Children Services-Education Services - Narrowing the Digital Divide Child Welfare Agency Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Non-Housing Needs Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted during a community stakeholder session. The following issues were identified: accessibility within the Fidelity House building, the community is unaware of services provided by this agency, agencies do not collaborate with one another creating licensing barriers for staff and transportation. Anticipated outcome is to create better accessibility on the building, and adequate access to transportation.

4	Agency/Group/Organization	ARLINGTON BOYS AND GIRLS CLUB
	Agency/Group/Organization Type	Services-Children Services-Health Services-Education Services - Narrowing the Digital Divide Regional organization Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Non-Housing Needs Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Agency was consulted within a community stakeholder session. Issues identified included: expanded programming for youth, upkeep of structures, and the demand for recreational opportunities. The Town will seek to improve program outreach.
5	Agency/Group/Organization	Housing Corporation of Arlington
	Agency/Group/Organization Type	Housing Services - Housing Service-Fair Housing CHDO
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted during a community stakeholder session. Areas for improved coordination include zoning modifications to allow larger structures (higher, building up). Additional areas for improved coordination include timing of HOME funds, other public resources, and the Environmental Review timeframe. The anticipated outcome is a continued focus on affordable housing development.

6	Agency/Group/Organization	Town of Arlington Department of Health and Human Services
	Agency/Group/Organization Type	Services - Housing Services-Elderly Persons Services-homeless Services-Health Health Agency Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Market Analysis

<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>This town department was consulted during a community stakeholder session. An area for improved coordination is to create an outreach plan and designating a specific person to coordinate that. An anticipated outcome of the consultation is to receive funding to formalize the position. The consultation process will result in the establishment of housing priorities and CDBG funding allocations consistent with Member Community Needs. Specifically for the Council on Aging, the Town of Arlington consulted with the Arlington Council on Aging (COA) for the Housing Production Plan and continues to do so with the Housing Plan Implementation Committee. The COA was consulted for input on needs of elderly homeowners, renters, and those at risk for homelessness. This consultation created a new opportunity to expand the departments involved in HUD's Point in Time unsheltered homeless count which made the resources available stronger and also expanded the awareness of homelessness in town. Consultations included exploration of innovative elderly housing. Additional issues identified include the need for support to elders to maintain housing stability, the growing issue of hoarding, and the number of elders at risk of homelessness as their long-term rental housing costs rise significantly due to an escalating market. The anticipated outcome is an assessment of opportunities to increase linkages between providers and housing developers. The Health Department enforces 105 CMR 410.000: Minimum Standards of Fitness for Human Habitation (State Sanitary Code, II) and the Lead Code. Once contacted by a resident, the Board of Health conducts a lead determination if there is a child under the age of six residing at a property. An inspector tests painted areas in the home to determine if lead is present. If a positive result is found, then the Lead Inspector orders the owner of the property to bring the home into compliance. In the past year the Health Department has conducted four home inspections and issued orders to owners for compliance. The Health Department is also a partner in addressing homelessness in Arlington and is spearheading a committee to address homelessness in Arlington.</p>
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7	Agency/Group/Organization	Arlington Police Department
	Agency/Group/Organization Type	Services-homeless Other government - Local Civic Leaders
	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?	The Department was consulted during a community stakeholder session. Specifically, the consultation was with the Police Chief and the Mental Health Clinician. Areas for improved coordination are working with the homeless population to get individuals housing and services.
8	Agency/Group/Organization	Somerville-Arlington Continuum of Care
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with Disabilities Services-homeless Regional organization Continuum of Care
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homelessness Needs - Veterans

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Department was consulted during a community stakeholder session. Anticipated outcomes are CoC moving to broader coverage and regionalizing housing support efforts. Arlington is a member of the Somerville-Arlington Continuum of Care. The town participates in monthly meetings with service providers. The Somerville Homeless Coalition provides homeless and near homeless individuals, including the elderly, with support services and housing solutions. This continued relationship ensures Arlington has a potential resource for financing for affordable units for homeless individuals, should the town have an opportunity to create such a space.
9	Agency/Group/Organization	Town of Arlington Energy Efficiency
	Agency/Group/Organization Type	Other government - Local Business and Civic Leaders Resiliency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis Non-Housing Needs Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Department was consulted during a community stakeholder session. Areas for improved coordination are working with residents and landlords to connect to energy efficient programs. Anticipated outcomes are continuing to work with the community to create best practices for energy equity.
10	Agency/Group/Organization	Town of Arlington Environmental Planner
	Agency/Group/Organization Type	Other government - Local Business and Civic Leaders Resiliency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis Non-Housing Needs Assessment

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Department was consulted during a community stakeholder session. The Environmental Planner focuses on climate adaptation and opportunities to utilize public space for building resiliency. Anticipated outcomes include supporting an appropriate resiliency projects and leveraging state and private resiliency and climate adaption funding and CDBG funding.
11	Agency/Group/Organization	Town of Arlington Public Health Director
	Agency/Group/Organization Type	Services-Health Health Agency Other government - Local Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Department was consulted during a community stakeholder session. The Public Health Director focuses on the public health of the community through regulatory enforcement, environmental health, communicable disease prevention, and emergency preparedness. Issues identified were gaps in services for clients across all age groups and inadequate staffing to complete the necessary work.
12	Agency/Group/Organization	Mystic River Watershed Association
	Agency/Group/Organization Type	Regional organization Planning organization Business and Civic Leaders Resiliency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Housing Needs Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted as part of a community stakeholder session. The agency focuses on the whole Mystic River watershed and specifically on greenways and building resiliency. Anticipated outcomes include supporting an appropriate resiliency projects within the watershed.

13	Agency/Group/Organization	Metro North Worforce Board
	Agency/Group/Organization Type	Services-Employment Regional organization Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development Non-Housing Needs Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted one on one. The agency provides career and employment services to people who are unemployed or looking for better jobs, as well as employers who are looking for employees. Anticipated outcomes include aligning the needs of businesses with the needs of job seekers.
14	Agency/Group/Organization	Minuteman Senior Services
	Agency/Group/Organization Type	Services-Elderly Persons Services-Health Health Agency
	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?	This organization was consulted through an in-person session held on June 19, 2019.
15	Agency/Group/Organization	North Suburban Consortium
	Agency/Group/Organization Type	Housing Other government - Local
	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?	The Town of Arlington consulted with adjacent communities in the North Suburban Consortium including, Chelsea, Everett, Malden, Medford, Melrose, Revere, and Winthrop, Massachusetts. Consultation occurred during monthly meetings held during the planning process. The consultation process helped shape housing priorities and HOME funding allocations, especially in work on affordable housing in town.
16	Agency/Group/Organization	Arlington Public Schools
	Agency/Group/Organization Type	Services-Education Services - Narrowing the Digital Divide
	What section of the Plan was addressed by Consultation?	Market Analysis Broadband Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Arlington Public School system reported that as a result of the COVID-19 pandemic, there was less of a need for internet connectivity in homes with school-aged children, and more of a need for devices that connect that are appropriate to complete school work on.

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

The North Suburban Consortium reached out to RCN for consultation; however, no response was received. The NSC Consultation Questions document used by each jurisdiction as a general guide during consultation included what challenges organizations faced regarding broadband availability and narrowing the digital divide; however, these questions did not generate much input among the organizations consulted.

Additionally, the Arlington Housing Authority was also reached out to for consultation; however, no response was received. The North Suburban Consortium held a consultation session with many housing authorities within the consortium where key issues for housing authorities were identified and discussed. The Housing Corporation of Arlington, a local non-profit affordable housing developer, was consulted as part of the process.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	City of Somerville	The Town, through its active participation in the Somerville-Arlington Continuum of Care (CoC) and in the Balance of State CoC, assists in the development of performance standards and helps make decisions for ESG funds. Arlington refers clients to social service providers in the CoC and works with the providers on developing performance standards, policies, and procedures. The CoC maintains fully developed policies and procedures for HMIS administration. The Arlington-Somerville CoC merged into the Balance of State CoC in late 2019. From Arlingtons perspective, this is a positive change as this would increase the area to which the Town would be able to refer people who are in need of housing and support.
Arlington Housing Production Plan	Town of Arlington	The Housing Production Plan identifies the goals to create additional housing opportunities and strategies to achieve this goal including amending zoning, leveraging opportunities and funding, and supporting local developers. This plan will expire in 2021.
Arlington Master Plan	Town of Arlington	The Arlington Master Plan, adopted in 2015, is the guiding document for the community. The Master Plan identifies goals and actions relative to land use, housing, economic development, traffic and circulation, historical and cultural resource areas, natural resources and open space, and public facilities and services. It is likely that the town begin updating the Master Plan during the 5-year lifetime of this Consolidated Plan.
Municipal Vulnerability Planning Report	Town of Arlington	The Municipal Vulnerability Planning effort identified the top priority is addressing flooding in the Mill Brook Corridor, but also focuses on resiliency projects throughout Arlington.

Table 62– Other local / regional / federal planning efforts

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

During the Consolidated Planning process, the Town of Arlington sought input and guidance from all of the major housing, health, mental health and service agencies. Arlington's key constituencies and entities also contributed to this process. As members of the Somerville-Arlington Continuum of Care, which merged into the Balance of State Continuum of Care, and the regional North Suburban HOME Consortium, the Town of Arlington plans and implements key housing and homeless initiatives on a regional basis.

The Town of Arlington coordinated the development of the Consolidated Plan through its participation in two regional efforts: public hearings and web-based survey. The implementation of the Consolidated Plan's strategies will be coordinated with regional efforts while responding to the identified needs of Arlington's low- and moderate-income persons.

Narrative

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

The Town, through the Department of Planning and Community Development, implemented a broad-based approach to maximizing citizen participation and input into the identification of priority needs and investment strategies to address those needs. Citizen participation efforts three public meetings and a 30-day period for public comment. Input from this extensive participation process was utilized to establish the funding priorities for CDBG funds.

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)
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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	Internet Outreach	Non-targeted/broad community	The Draft Consolidated Plan and Annual Action Plan for Program Year 46 was available to read on the Town Website	One letter was received questioning the validity of one of the activities.	This comment was not accepted. The project represents Phase 2 of the revitalization of Whittemore Park in Arlington, which will improve the accessibility of the Jefferson Cutter House itself, a public museum. The comment letter refers to an amphitheater which is not part of Phase 2 of the Whittemore Park Revitalization Project, and is not being funded by CDBG. At its completion, Whittemore Park will be entirely accessible, a dramatic improvement over the current conditions.	https://www.arlingtonma.gov/Home/Components/News/News/10005/3988?backlist=%2fdepartments%2fplanning-community-development%2fcommunity-development-bloc

Consolidated Plan Website

ARLINGTON

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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	Internet Outreach	Non-targeted/broad community	The Substantial Amendment of the Consolidated Plan and Annual Action Plan for Program Year 46 was available	Thirty-five comments were received. All of the comments expressed general support for the	A recommendation was made to utilize CDBG funds to support unemployed residents in service industries that have been impacted by the pandemic and resulting economic crisis. The Town of Arlington believes that the reprogramming of \$50,000 from the first year of this 5-year Consolidated Plan to supplement the Arlington Small Business COVID-19 Relief Program will support businesses to retain employees as the business adjusts to operating in a new economic environment. The remaining four years of the Consolidated Plan includes \$200,000 toward economic development activities. The Town of Arlington may want to consider the best use of those funds to support Arlington businesses and unemployed residents with an anticipation that the economic crisis may persist longer than the pandemic.	See appendix on citizen participation

Consolidated Plan

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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	Direct Outreach	Non-targeted/broad community	The Substantial Amendment of the Consolidated Plan and Annual Action Plan for Program Year 46 made available through the	See no. 8 above and the appendix on citizen participation.	See no. 8 above and the appendix on citizen participation.	239

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)
10	Newspaper Ad	Non-targeted/broad community	The Substantial Amendment for the Consolidated Plan and Annual Action Plan for Program Year 46 was available	See no. 8 above and the appendix on citizen participation.	See no. 8 above and the appendix on citizen participation.	240

Table 63– Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Needs Assessment examines needs related to affordable housing, special needs housing, community development, and homelessness. Furthermore, it identifies those needs with the highest priorities which form the basis for the Strategic Plan section and the programs and projects to be administered. Specific detail and data regarding the Town of Arlington's housing needs is available in the North Suburban Consortium's 2020-2024 Consolidated Plan.

The Town of Arlington is categorized by the Metropolitan Area Planning Council as a Streetcar suburb, comprised of village- and transit-oriented residential neighborhoods with a mix of single-family homes, 2-4 family houses, and mid-sized multifamily housing. Arlington has little raw land so new growth occurs through limited redevelopment, infill, and expansion of existing structures. The Town's convenient access to employment centers in Boston and Cambridge attracts highly educated and skilled homebuyers and renters. This desirability has resulted in a significant increase in housing values and median rents. Continued housing market pressure could greatly impact the fabric of Arlington's neighborhoods as more traditionally affordable units and non-residential properties are converted to market rate housing.

The main goals that emerged from the 2016 Arlington Housing Production Plan is that (1) Arlington is an economically diverse place, (2) housing prices are increasing faster than incomes, (3) housing stock is older and in need of updating, and (4) there is unmet demand for housing both in terms of number of units, type, and affordability.

The CDBG program operates under federally-established income limits. Arlington is the direct recipient of CDBG funds. These limits are based on median family income for the Boston-Cambridge-Quincy Metropolitan Statistical Area (MSA), currently defined as Essex, Middlesex, Norfolk, Plymouth, Suffolk, and Rockingham counties, and are adjusted annually.

Generally, very low-income refers to incomes at or below 30% of AMI; low-income refers to incomes between 31 and 50% of AMI; moderate-income refers to incomes between 51 and 80% of AMI; all adjusted for family size. The CDBG program targets low- and moderate-income beneficiaries.

The Town of Arlington and the NSC communities are all part of the Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area. Based on HUD's FY 2019 Income Limit Summary for this area, the Median Family

Income (MFI) is \$113,300. The following table provides the current income limits subject to annual adjustments by HUD.

Household Size	30% of Median Extremely Low Income	50% of Median Very Low Income	80% of Median Low Income
1	\$24,900	\$41,500	\$62,450
2	\$28,450	\$47,400	\$71,400
3	\$32,000	\$53,350	\$80,300
4	\$35,550	\$59,250	\$89,200
5	\$38,400	\$64,000	\$96,350
6	\$41,250	\$68,750	\$103,500
7	\$44,100	\$73,500	\$110,650
8	\$46,950	\$78,250	\$117,750

Source: U.S. Department of Housing and Urban Development (HUD), effective June 28, 2019
<https://www.huduser.gov/portal/datasets/il/il2019/2019summary.odn>

FY 2019 HUD Income Limits for the Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area

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

Describe the jurisdiction's need for Public Facilities:

Arlington has a strong commitment to funding public facilities and improvements, especially ADA improvements. For many years, the Arlington Department of Public Works curb cut ramp and sidewalk improvement project has been funded and will continue to be funded to bring curb cut ramps into compliance with ADA requirements. In 2019, the Town completed an ADA Self-Evaluation and Transition Plan to identify future ADA improvement projects that will need to be funded. CDBG funds can be used to leverage funds available through other grant opportunities and Town funding sources.

Arlington plans to commit CDBG funds to the reconstruction of the Edith M. Fox Branch of the Arlington Public Library. The Library needs significant upgrades to ensure accessibility. The Library Trustees are considering a new building which may include other uses, including community meeting space and affordable housing. The CDBG funds can be used to leverage other available funding sources, such as the Massachusetts Board of Library Commissioners. Similarly, Arlington plans to commit funds to improve other public facilities, such as toward the capital improvements needed at Fidelity House, one of Arlington's public service providers.

Arlington also commits to funding parks and recreational facilities that benefit low-to-moderate income households. Improvements to parks and recreational facilities include accessible paths and equipment. CDBG funds can be used to leverage funds available through other grant opportunities and Town funding sources.

Arlington is committed to appropriating funds that ensure environmental resiliency, specifically through flood drainage improvements. CDBG and other funding sources will be used to improve flood drainage in areas that will benefit low- to moderate-income households.

How were these needs determined?

These needs were determined through stakeholder focus groups and through existing policy and plans. For example, the Municipal Vulnerability Assessment informed the desire to commit funds toward resiliency projects.

Describe the jurisdiction's need for Public Improvements:

Arlington has a strong commitment to funding public facilities and improvements, especially ADA improvements. For many years, the Arlington Department of Public Works curb cut ramp and sidewalk improvement project has been funded and will continue to be funded to bring curb cut ramps into compliance with ADA requirements. In 2019, the Town completed an ADA Self-Evaluation and Transition

Plan to identify future ADA improvement projects that will need to be funded. CDBG funds can be used to leverage funds available through other grant opportunities and Town funding sources.

Arlington plans to commit CDBG funds to the reconstruction of the Edith M. Fox Branch of the Arlington Public Library. The Library needs significant upgrades to ensure accessibility. The Library Trustees are considering a new building which may include other uses, including community meeting space and affordable housing. The CDBG funds can be used to leverage other available funding sources, such as the Massachusetts Board of Library Commissioners. Similarly, Arlington plans to commit funds to improve other public facilities, such as toward the capital improvements needed at Fidelity House, one of Arlington's public service providers.

Arlington also commits to funding parks and recreational facilities that benefit low-to-moderate income households. Improvements to parks and recreational facilities include accessible paths and equipment. CDBG funds can be used to leverage funds available through other grant opportunities and Town funding sources.

Arlington is committed to appropriating funds that ensure environmental resiliency, specifically through flood drainage improvements. CDBG and other funding sources will be used to improve flood drainage in areas that will benefit low- to moderate-income households.

How were these needs determined?

These needs were determined through stakeholder focus groups and through existing policy and plans. For example, the Municipal Vulnerability Assessment informed the desire to commit funds toward resiliency projects.

Describe the jurisdiction's need for Public Services:

The Town dedicates 15 percent of each CDBG grant to public and human services, which includes a suite of public and private agencies dedicated to issues such as food insecurity, transportation for seniors and people with disabilities, accessing affordable recreational opportunities, and health care. In the future, the Town will continue to fund these types of programs for low-to-moderate income clients and households through the variety of public service providers in the community.

In the future, expanding transportation options and making transportation options more accessible is important for the Town. Once completed in 2020, the Town's Sustainable Transportation Plan will help guide future improvements, implementing more equitable transit options, and improved coordinate human service transportation planning.

The Town would also like to expand housing assistance services for low-to-moderate income clients and households. This might include pairing CDBG funds with HOME funds, as well as other applicable funding sources, to increase the available funds for down payment assistance or a buy down program.

In a new area, the Town of Arlington would like to allocate CDBG funds for economic development in the future in order to offer programs aimed at revitalizing commercial districts, supporting entrepreneurship, promoting a dynamic business climate, and preserving a strong employment base. In particular, consideration of a workforce development grant program would be appropriate. With this program, employers will apply to the Town for grants that they could use to educate and train new or prospective employees who are Arlington residents making a low-to-moderate income. In addition, the Town would like to further the goals of supporting local entrepreneurs who operate microenterprises with technical assistance programs to support with start-up, operational, and training needs.

How were these needs determined?

<p align="left" class="BulletArrows">These needs were determined through stakeholder focus groups and through existing policy and plans. Specifically related to future economic development initiatives, local financial institutions were consulted with to understand the needs of their low-to-moderate income clientele.</p>

Based on the needs analysis above, describe the State's needs in Colonias

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Consistent with HUD's objectives, the Town of Arlington has prioritized the expansion of economic opportunity, the availability of safe, decent, affordable housing, and creation of suitable living environments. An analysis of the existing market and community data supports the Town's investment in preserving and producing affordable housing, improving the condition of existing housing stock, retaining and expanding its employment base, and investing in public facilities, parks, and infrastructure.

The housing market data clearly demonstrates the lack of sufficient safe, affordable housing stock. An analysis of median contract rents show a substantial increase in rents from 2009-2017. The median rent increased 22%, reaching a high median rent of \$1,453. The lack of affordable housing is even more acute on the housing value/homeownership front. The median home value increased by over 15% in the 2009-2017 period. The median value of \$577,600 (ACS 2013-2017) has made homeownership unachievable for low- and moderate-income households. The data supports a recurring theme, which is that many people who grew up in Arlington can no longer afford to live in Arlington.

More data and information regarding Arlington's Housing Market Analysis is available in the North Suburban HOME Consortium's Consolidated Plan.

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

Introduction

Like much of the Metro-North region, the Town of Arlington's labor force has benefited from the national economic recovery and Boston's economic growth. With a civilian labor force of 25,630, Arlington has a relatively low unemployment rate of 3.76% for adults over the age of 25 (ACS 2011-2015). Indeed, Arlington's unemployment rate is lower than most of the NSC Member Communities.

Average commute time is perhaps the best indicator of Boston's impact on Arlington's employment statistics. 54% of Arlington's employed residents travel more than 30 minutes to work, suggesting residents are commuting into Metro-Boston. While Metro-Boston provides employment opportunities, Arlington recognizes the importance of local economic growth on tax revenue and the Town's financial stability.

Local economic growth has been identified as a priority need throughout the Consolidated Plan process. The Town, through its Planning Department, seeks an environment that is "conducive to growing and attracting businesses in order to strengthen and revitalize the Town's neighborhoods and communities and to stabilize and transform our physical, social, and economic environment". CDBG funds are a critical resource that can support business growth through direct financial assistance, commercial property improvements, and infrastructure upgrades.

The Town along with all NSC member communities is served by the Metro-North Regional Employment Board (REB). The REB is a "public-private partnership whose mission is to enable area residents to gain the skills to maximize their economic sufficiency and provide employers with the workforce they need to effectively compete in the changing world economy". The REB charters two career centers, both operated by Middlesex Community College. Initiatives of the REB are supported by local programs that aim to bolster English language skills, family stability, education, and employment readiness.

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	17	0	0	0	0
Arts, Entertainment, Accommodations	1,935	0	10	0	-10
Construction	601	0	3	0	-3

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Education and Health Care Services	5,773	0	28	0	-28
Finance, Insurance, and Real Estate	1,901	0	9	0	-9
Information	1,120	0	6	0	-6
Manufacturing	1,075	0	5	0	-5
Other Services	748	0	4	0	-4
Professional, Scientific, Management Services	4,513	0	22	0	-22
Public Administration	0	0	0	0	0
Retail Trade	1,726	0	8	0	-8
Transportation and Warehousing	300	0	1	0	-1
Wholesale Trade	653	0	3	0	-3
Total	20,362	0	--	--	--

Table 64 - Business Activity

Data Source: 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	25,630
Civilian Employed Population 16 years and over	24,435
Unemployment Rate	4.58
Unemployment Rate for Ages 16-24	7.25
Unemployment Rate for Ages 25-65	3.76

Table 65 - Labor Force

Data Source: 2011-2015 ACS

Labor Force Narrative

The tables below reflect labor force data, including the number employed and unemployment rate in the civilian labor force, and the number of people employed in various occupations by sector from the American Communities Survey. The tables also illustrate that most workers—54%—commute more than 30 minutes to work daily.

Occupations by Sector	Number of People
Management, business and financial	10,730
Farming, fisheries and forestry occupations	690
Service	1,275
Sales and office	4,155
Construction, extraction, maintenance and repair	625
Production, transportation and material moving	495

Table 66 – Occupations by Sector

Data Source: 2011-2015 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	10,510	46%
30-59 Minutes	10,125	45%
60 or More Minutes	2,095	9%
Total	22,730	100%

Table 67 - Travel Time

Data Source: 2011-2015 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	165	40	215
High school graduate (includes equivalency)	1,765	105	445
Some college or Associate's degree	2,885	165	545
Bachelor's degree or higher	16,730	665	2,025

Table 68 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	4	15	10	145	595
9th to 12th grade, no diploma	165	45	55	155	345
High school graduate, GED, or alternative	390	445	325	1,540	2,175
Some college, no degree	455	505	505	1,340	845
Associate's degree	45	175	275	785	365
Bachelor's degree	680	2,530	2,140	4,055	1,320
Graduate or professional degree	35	2,220	3,515	5,000	1,415

Table 69 - Educational Attainment by Age

Data Source: 2011-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	20,135

Educational Attainment	Median Earnings in the Past 12 Months
High school graduate (includes equivalency)	38,103
Some college or Associate's degree	41,138
Bachelor's degree	63,391
Graduate or professional degree	80,650

Table 70 – Median Earnings in the Past 12 Months

Data Source: 2011-2015 ACS

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

According to the ACS data, the two highest percentages of jobs exist within the following sectors: Education and Health Care Services (27%) and Professional, Scientific, Management Services (21%). The major occupation by sector is overwhelmingly Management (business and financial) followed by Sales and Office.

The Massachusetts Office of Labor and Workforce Development tabulates employment and wage statistics for Workforce Investment Areas. The Metro-North WIA includes the NSC as well as other regions of Metro-North Boston. The largest occupation is Professional and Technical Services, followed by Management, Sales, and Healthcare.

In terms of projected growth for the Metro-North WIA by 2024, the Office of Labor and Workforce Development projects that the health care and social assistance industry will add nearly 10,283 jobs and the industry category of professional, scientific and technical services will add 4,284 jobs. The accommodation and food services industry is projected to add 1,927 jobs, while educational services are projected to add 1,375 jobs by 2024.

https://masshiremetronorth.org/regionaldata/#_localplan/

Describe the workforce and infrastructure needs of the business community:

The manufacturing industry has identified a critical need for new workers to replace older, highly-skilled workers who are about to retire. The Advanced Manufacturing sector presents numerous career pathway opportunities for the region's residents to enter into a growing sector. The industry offers a variety of positions that either requires a high school diploma or equivalent, associate's degree, or bachelor's degree.

The healthcare industry has the second highest employment in the Metro-North, under the Professional, Technical, and Scientific industry, with 57,739 workers employed in the region. When compared to the state as a whole, the location quotient for healthcare (the Healthcare and Social Assistance Industry Sector) in the Metro-North region is .77 (13.8% of Metro-North's employment). Private hospitals, physician offices, nursing care facilities, and home healthcare services have the highest number of jobs in the Metro-North region within the healthcare industry. Home Health Care Services added the highest number of jobs from 2013 to 2015. The sheer volume of employment in the healthcare sector virtually demands an REB focus on the healthcare industry. Further, the growing number of retirees in the healthcare workforce in combination with the growth in the aging population in need of healthcare services also presents future workforce areas to address.

Overall, the Industrial Technology (IT) sector has seen major growth nationally and regionally and will continue to do so. Employers within the region have expressed the challenges they have faces in recruiting IT professionals for positions domestically and therefore have had to apply for H1B visas in order to fill local positions. In Metro-North, employment for IT occupations is projected to increase 21% from 2012 to 20122. The majority of growth was in the sectors of software and IT services. Domestic training in the IT sector would be beneficial in reducing the number of H1B visas needed while simultaneously filling in the growing number of IT positions within the region.

Metro-North Regional Employment Board FY2017-2020 Strategic Plan: <https://masshiremetronorth.org/regionaldata/#strategic>

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

The growth of the Boston metropolitan area will continue to put pressure on the housing market, placing additional upward pressure on prices, and making it harder and harder for low wage workers.

In June 2019, the Encore Boston Harbor resort and casino opened in Everett, MA, at a total cost of \$2.6 billion. The resort is in a commercial industrial area on the Mystic River, about five miles from downtown Boston. Its development rehabilitated a 33-acre parcel of land previously used for industrial purposes. After a remediation process to clean the site, Wynn Resorts constructed an integrated resort with a hotel, a harbor

walk, restaurants, a casino, spa, retail outlets, and meeting and convention space. Public amenities of the year-round harbor walk include a picnic park, paths for bikers and pedestrians, viewing decks, waterfront dining and retail, a performance lawn, floral displays, and boat docks. The operations of the casino require significant employment training and support. With proper job readiness and job training, currently unemployed workers may be able to take advantage of casino and resort related jobs. This is just the second casino-resort located in Massachusetts and offers a large range of new employment opportunities that were not previously offered in the region.

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

The ability of the NSC workforce to access and take advantage of job opportunities in today's economy varies significantly.

Technological changes are at the forefront. In the midst of the demise of retail and manufacturing, companies are looking for a different "type" of a worker. Companies may increase their use of robotics, but now they need manufacturing workers who are skilled in computers and electronics. A generation ago, manual machines were the predominant driver most business; however, today, even in retail, a straight cashier is no longer sufficient. There is a need for a generalized customer service worker who can talk to customers and solve problems. According to the Metro-North Workforce Development Board, the 2% of people who are unemployed and have the biggest barriers are those that were affected by automation and technology because the skill set required in those industries is different now than what it was a generation ago.

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

The Metro-North region has the second-largest labor force in Massachusetts. The labor force has a full spectrum of workers, from professionals to persons on public assistance. The diversity of the workforce requires a broad menu of available services including workshops, individualized assistance, job search, training, and placements. For dislocated workers, low-income adults, and underemployed persons, career training is provided after an assessment of skills and interest. In many cases, occupational skills training, short-term skills development, and intensive job placement assistance is required. The Metro-North Regional Employment Board (REB) charters two career centers, both operated by Middlesex Community College, to serve the 20-community Metro-North region. The REB focuses on a continual alignment of curricula with employer needs. The alignment has led to the focus on the four emerging areas listed below (HealthCare, Advanced Manufacturing, Life Sciences, and Information Technology). Initiatives include:

The SCILS Initiative is a 4 year \$5 million project led by the Boston Office of Jobs and Community Services(JCS) on behalf of the Metro Boston region. Funded in April 2012 by an H1B Technical Skills Training grant that will improve career opportunities for residents and provide a more highly trained life science workforce for our healthcare and biotechnology sectors. The Initiative will target occupations such as Biological Technicians and Medical Lab Technicians and support occupational training, contextualized learning, customized training, program development and the recruitment, case management and placement of eligible participants.

CONNECT Program - a consortium of service providers in the Chelsea area, USDOL awarded a three-year \$3M Workforce Innovation Fund grant to the REB. The CONNECT Partnership represents an innovative strategy focused on co-location and bundling of complementary services for local residents (especially Chelsea, Revere, and Everett) in order to increase the impact of services in addressing multiple obstacles to family self-sufficiency. CONNECT is a partnership of six organizations that includes: Bunker Hill Community College; Career Source (a Metro-North career center); The Neighborhood Developers (a community development corporation that provides affordable housing and, financial stability, and other services); Metro Credit Union; Centro Latino (an adult basic education/ESOL provider); and Metropolitan Boston Housing Partnership (a homeless prevention and housing services organization).

Healthcare Partnership: The Healthcare Career Ladders tool was designed to raise awareness of healthcare career options among youth in in-school and out-of-school programs, as well as job seekers and training seekers served through the Metro-North Career Centers and area training providers. The tool displays the different occupations in the healthcare field, their corresponding wages, and the steps along a career ladder for each occupation.

Additionally, the Metro-North REB is a collaborative partner within the Mass Casino Career Training Institute (MCCTI). Founded within Massachusetts Casino legislation, the MCCTI will provide training and placement services within the newly developed Everett Casino. Anticipated skills include casino operations, customer service, culinary arts, and hotel operations.

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

No

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

Not applicable.

Discussion

No further discussion needed.

MA-50 Needs and Market Analysis Discussion

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

Housing problems for Extremely Low, Low Income, and Moderate Income households exist throughout the Town of Arlington.

As over 60% of the Town's low- and moderate-income households experience housing problems, for the purposes of this evaluation, concentrations are defined as more than 60%.

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

The concentration is defined as poverty rates or minority concentrations in excess of 20%.

There are no areas in the Town that exceed a poverty rate or minority concentration of more than 20%. However, there is a significant percentage of Asian households within areas that experience any of the four housing problems.

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

Mapping of minority concentrations and low income families illustrates two adjacent areas that experience concentrations. The neighborhoods that experience a minority and/or poverty concentration are

- Northeast corner of Arlington, adjacent to Somerville
- Central Arlington, south of Mass. Ave.

The Menotomy Manor housing development in East Arlington consists of 179 units of public family housing and is 100% low income. It also includes many multi-family properties on small lots. As a result, the corresponding census tracts have the highest percentage of low/mod income families.

The market is strong in all areas of Arlington and there is a waiting list for housing at Menotomy Manor.

Are there any community assets in these areas/neighborhoods?

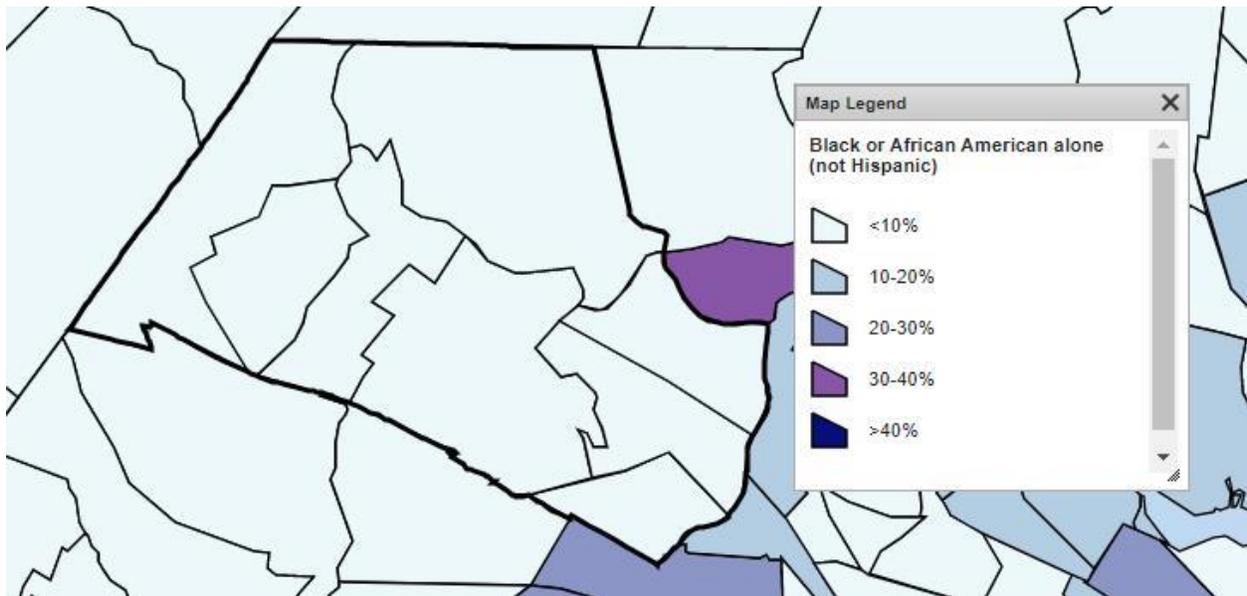
East Arlington is home to an elementary School, Thompson School, as well as two public parks and a strong business district along Mass Ave. The areas have good access to Route 16, Alewife Station, and the future green line expansion.

Are there other strategic opportunities in any of these areas?

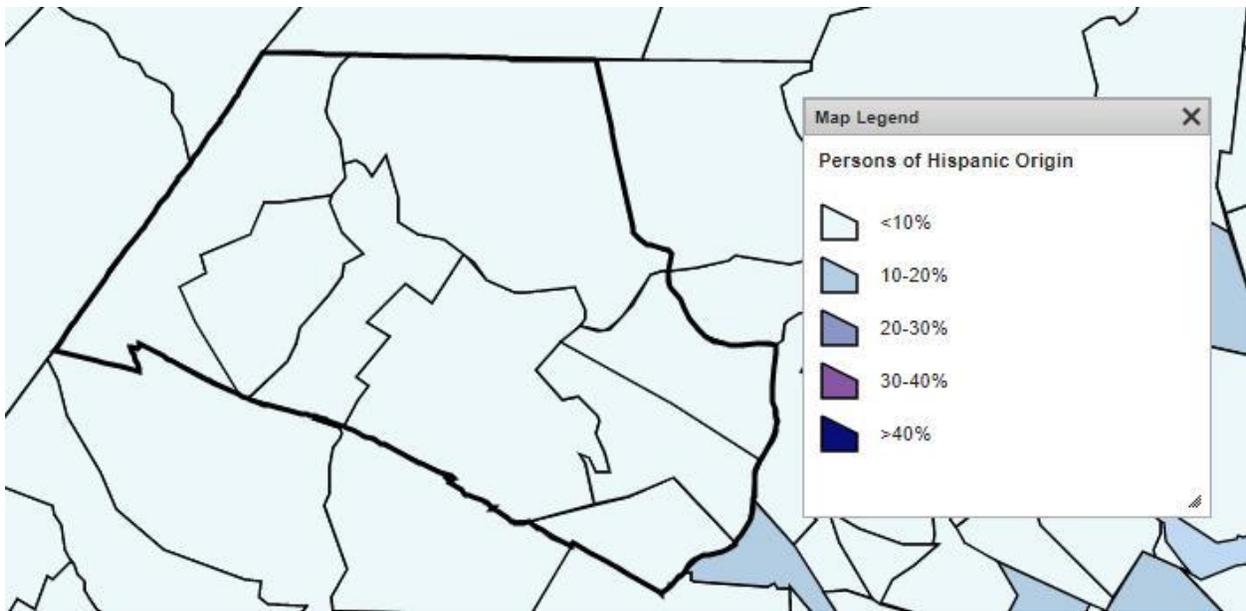
There are a number of strategic opportunities in these areas. A wealth of community facilities exist in East Arlington and Arlington Center, including the Edith M. Fox Branch of the Arlington Public Library, Fidelity House, and the Arlington Boys and Girls Club. Fidelity House also partners with Menotomy Manner to address the developmental needs of low-income youth. The program includes free transportation, free memberships, free participation in all youth programs, on-site programming, and summer camp memberships for 5-18 year olds. The program’s goal is to continue to provide quality programs and increase the number of youth that participate in the programs. In particular, the Fox Branch and Fidelity House need accessibility improvements.

Both East Arlington and Arlington Center are strong business districts where some of Arlington’s largest employers are located to partner with on employment and micro-enterprise efforts.

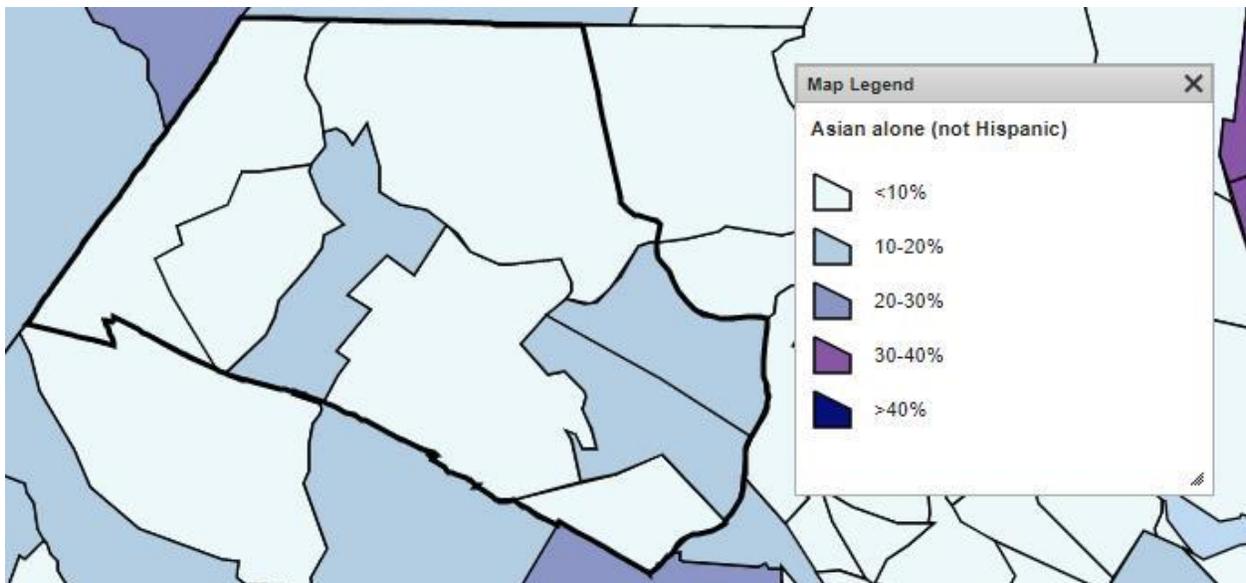
There are also many recreational facilities and opportunities for environmental resiliency, especially along Alewife Brook.



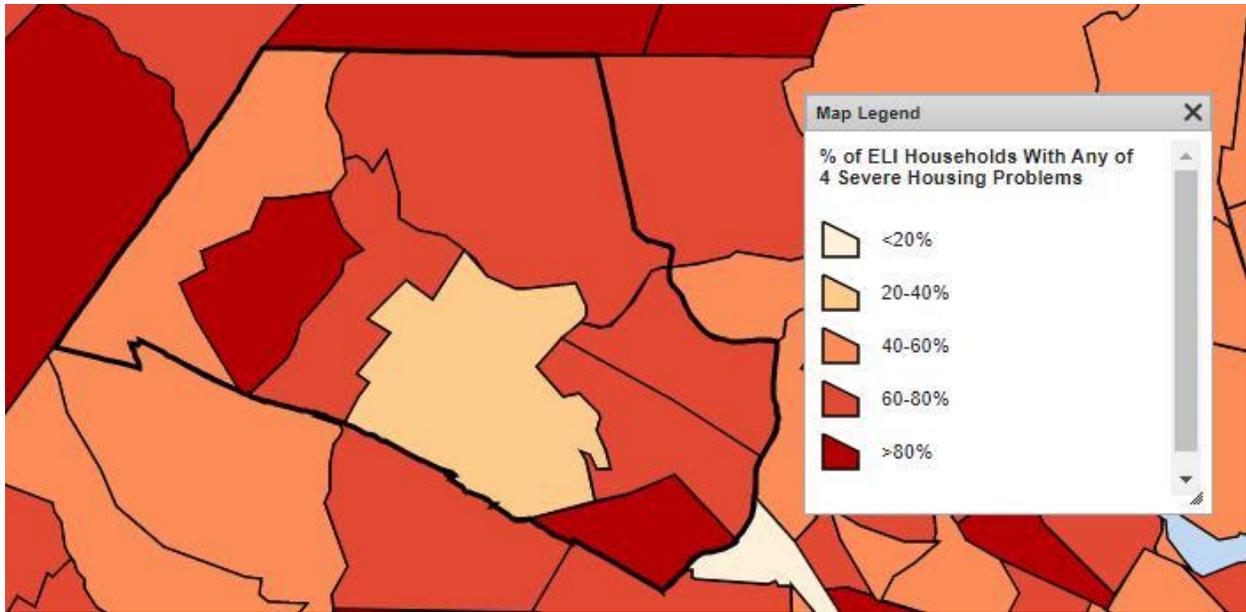
Minority Concentration Black or AA Alone



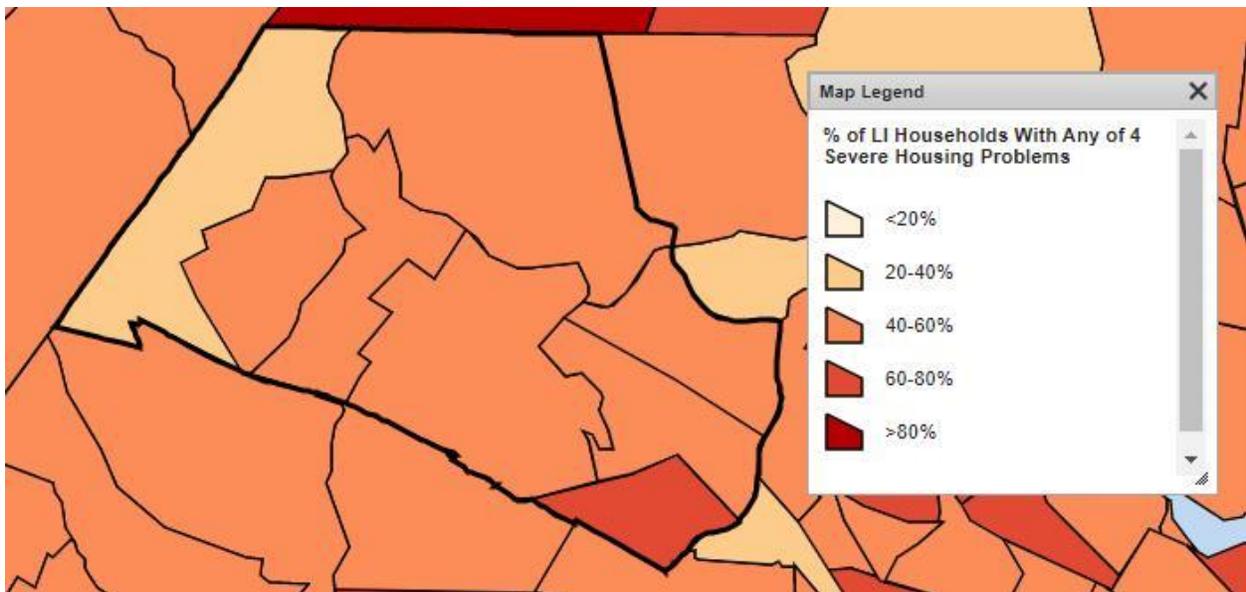
Minority Concentration Hispanic



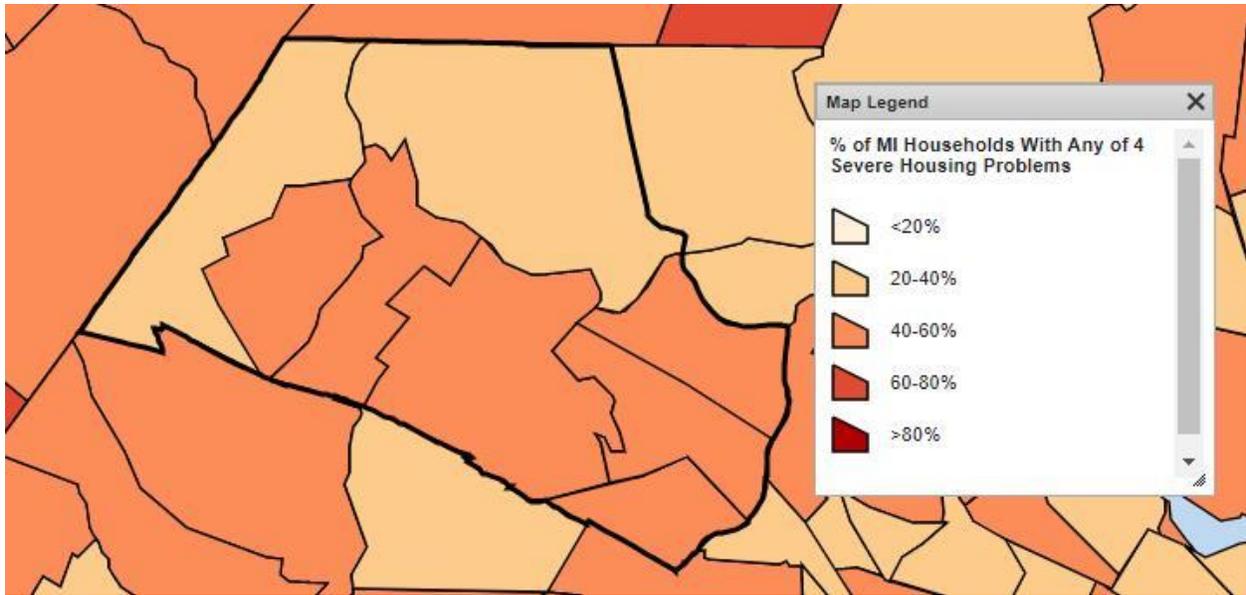
Minority Concentration Asian Alone



ELI Households with Any 4 Severe Housing Problems



LI Households with Any 4 Severe Housing Problems



MI Households with Any 4 Severe Housing Problems

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

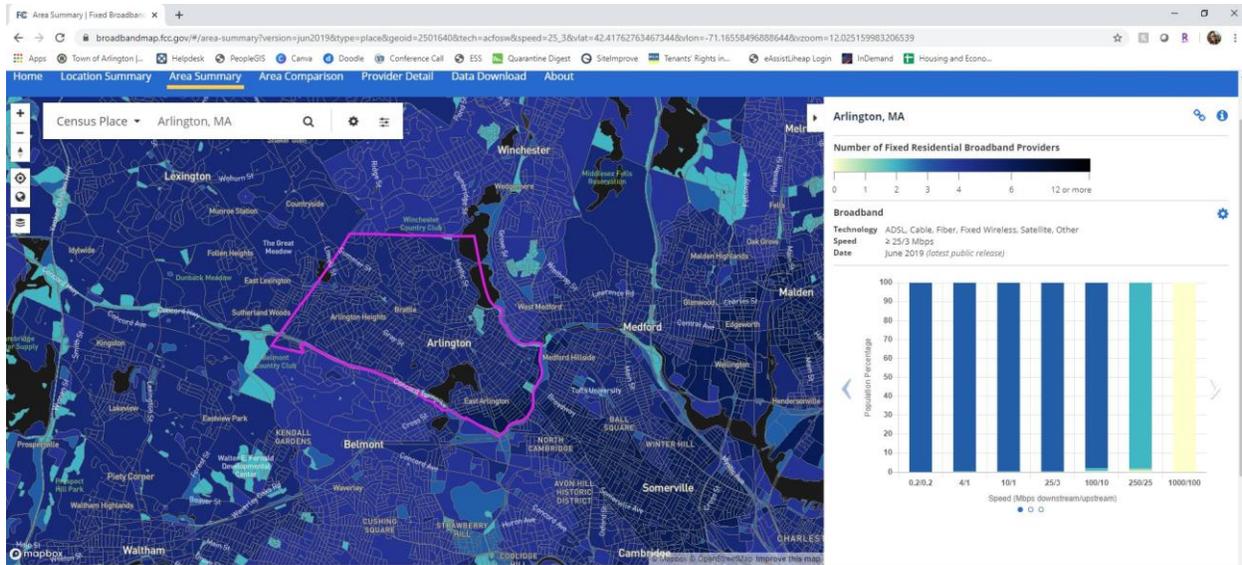
Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Lack of broadband provider competition leaves room for market rigidity – allowing providers to not offer affordable options for low- or moderate-income families. Ultimately, the lack of market options when considering broadband access disproportionately impacts low- and moderate-income households because they often have few financial resources to spend on broadband services. However, Arlington has relatively high broadband coverage with multiple providers including RCN, Comcast Xfinity and Verizon FIOS. New housing developments have not struggled with a lack of broadband infrastructure as the Town is well-connected.

Additionally, all three of Arlington’s major internet providers offer internet packages for income-eligible households. For those households that do struggle with broadband access, all libraries within Arlington offer free internet access. However, during the COVID-19 pandemic, the Arlington Public School Administration reported that access to appropriate devices that can connect to the internet was lacking more than broadband services. Consultations completed for this plan did not identify broadband wiring and connections for households, including low- and moderate-income households and neighborhoods, as a major concern in Arlington.

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

Arlington offers strong competition of broadband providers. Please see the attached image from the FCC. Comparing the coverage identified by the FCC with Census blocks that have a larger share of low- to moderate-income households, there is no difference in the availability of coverage with a higher income.



Broadband Access in Arlington

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

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

It is the goal of the Town of Arlington to increase energy efficiency and build resiliency for all low- and moderate-income households. To identify natural hazard risks and other challenges impacting low- and moderate-income residents, the Town of Arlington consulted with key stakeholders in resiliency, energy efficiency, environmental planning, and public health. The Town recently adopted and the State approved a Hazard Mitigation Plan which provides an assessment of vulnerabilities and actions for the Town to take to address and mitigate those issues relative to multiple potential natural and public health hazards.

The Town recently adopted and the State approved a Hazard Mitigation Plan which provides an assessment of vulnerabilities and actions for the Town to take to address and mitigate those issues relative to multiple potential natural and public health hazards.

The most common natural hazard among residents in the region is inland and coastal flooding.

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

Areas most at-risk are Environmental Justice (EJ) or vulnerable communities that had not been previously invested in; consist of predominantly renter-occupied households; and are surrounded by poor infrastructure. To reduce risk of flooding, local community organizations, such as Greenways and the Mystic River Watershed Association, place a focus on climate adaptation and look for opportunities to utilize public space for building resiliency; protect, restore, and enhance rivers and tributaries throughout the region; create better places for people to recreate and make connections to active transportation; and improve or replace aging infrastructure with more green infrastructure methods to mitigate against flooding. Challenges that these organizations often face is financing for open space and working with private land ownership. There is no consistent revenue stream for open space projects and the locations of these spaces oftentimes fall outside of the CDBG-eligible census blocks. In addition, connecting greenways can be difficult, especially with privately-owned lands become barriers to creating an off-road network.

Another challenge is building up the stock of energy-efficient low- and moderate-income households. The frigid winters in the region cause utility bills to spike each year, as well as poses severe threats to air quality and other environmental concerns. Programs like the HeatSmart campaign, of which Arlington is a participant, or the popular MassSave program which are designed to promote home energy audits and weatherization, could help improve lower-income households' energy bills, while also improving air quality, etc. The two biggest barriers for utility energy efficiency programs in low-income neighborhoods

are the upfront investments required, as well soliciting interest and participation from rental properties and their landlords.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The strategic plan outlines each jurisdiction's plan for allocating HUD entitlement grants and identifies local priorities within the regional context. Informed by qualitative and quantitative data gathered through citizen participation and consultation with stakeholders throughout the region, market analysis, and an assessment of U.S. Census and other local data that reflect community needs, the strategic plan identifies the highest priority needs toward which to direct grant dollars. The following goals were identified to meet these high-priority needs (in no particular order or ranking):

Goal 1: Improve the Condition of Existing Housing - Improvements to existing housing conditions including the rehabilitation and preservation of owner- and renter-occupied housing to bring units to code standard or provide safety improvements, energy efficiency improvements, access modifications, or treatment of lead or other home hazards.

Goal 2: Increase Economic Development Opportunities - Enhance economic stability and prosperity by increasing economic opportunities for residents through job readiness and skill training, promotion of entrepreneurship (including among culturally diverse populations), and other strategies.

Goal 3: Enhance Parks, Public Facilities, and Infrastructure - Enhance publicly-owned facilities and infrastructure that improves the community and neighborhoods throughout the Town of Arlington. Improvements may include parks, streets, sidewalks, streetscapes, water/sewer/flood drainage, accessibility to meet American with Disabilities Act (ADA), reconstruction of community/recreational facilities, and other infrastructure and facilities.

Goal 4: Increase Access to Jobs, Education, Transportation and Other Services - Increase access to jobs, education, health and wellness, recreation, and health and social services activities.

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

Geographic Area

Table 71 - Geographic Priority Areas

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

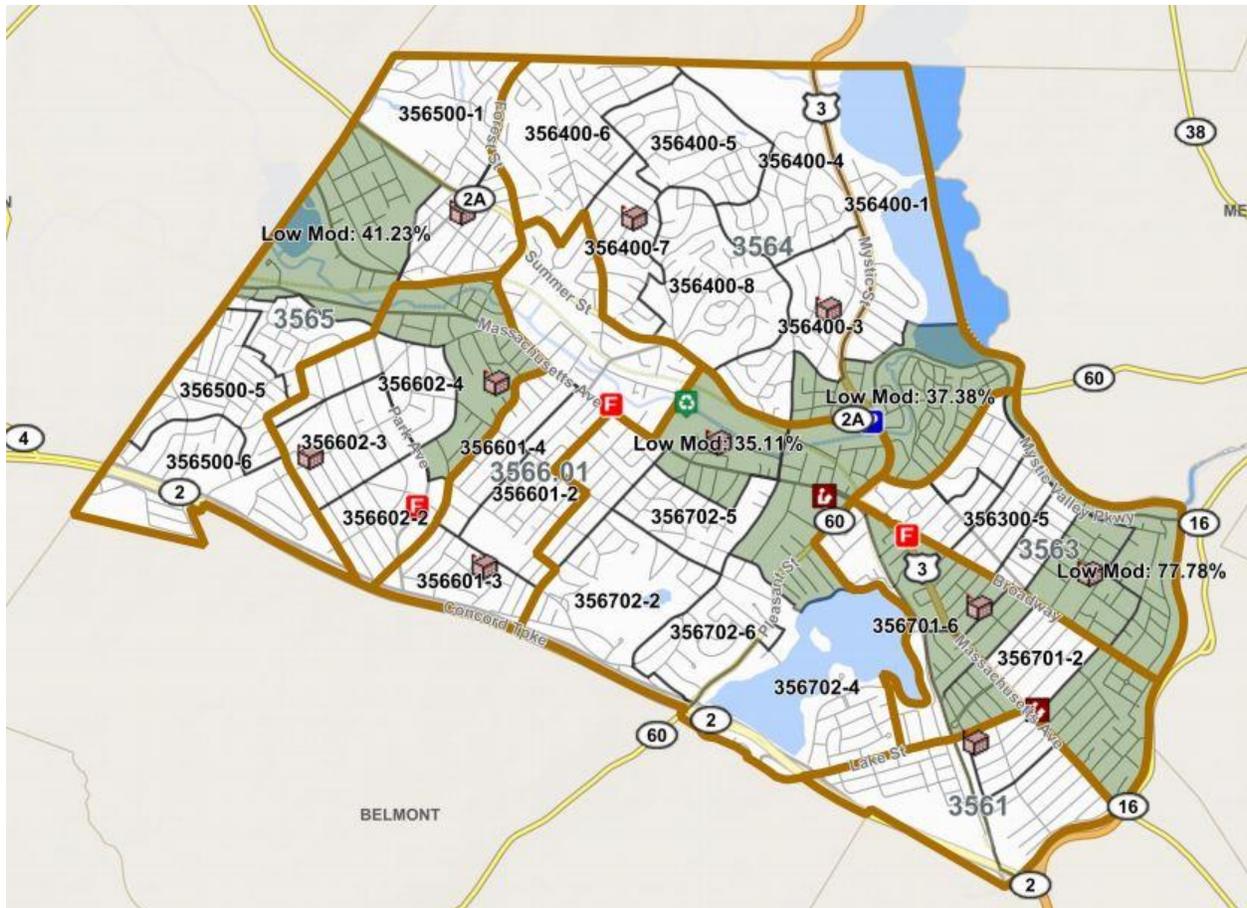
The Community Development Block Grant (CDBG) program is intended to predominantly serve the needs of areas and individuals that are low- to moderate-income as defined by HUD. Eligibility map and corresponding chart of eligible Census tracts/block groups identify those Arlington areas eligible for CDBG investments.

While Arlington is able to invest CDBG funds on priority projects within those areas, HUD encourages Entitlement Communities like Arlington to evaluate the benefits of geographic targeting to maximize community outcomes. Geographic targeting is viewed as an effective strategy for neighborhood stabilization. Coordinated investments in public infrastructure, public parks, economic development, and housing within a concentrated geographic area are most likely to yield meaningful improvements in those target areas.

During the course of this Consolidated Plan period, the Town of Arlington will continue to evaluate the opportunities and benefits of geographic targeting. Consistent with recognized Best Practices, Arlington will consider the following, prior to implementation of geographic targeting:

11. Utilization of relevant data that supports concentrated investment;
12. Identification of 'Shovel Ready' Investment Opportunities;
13. Evaluation of opportunities to leverage funds or enhance outcomes of Neighborhood Improvement efforts; and
14. Solicitation of public input in accordance with our updated Participation Plan;

The HOME Investment Partnership Program (HOME) is required to serve only low and moderate income households but is not required to be geographically targeted. As a member of the North Suburban HOME Consortium, the Town of Arlington has access to HOME funds to support Affordable Housing Development projects as well as direct assistance to homebuyers. HOME funds will be expended Town-wide.



Eligible Census Tracts and Block Groups in Arlington

Census Track	Block Group	Percentage Low- to Moderate-Incom
356300	1	77.78%
356300	2	33.67%
356400	2	37.38%
356500	3	41.23%
356602	1	38.33%
356701	1	49.48%
356701	3	37.45%
356701	4	46.67%
356701	5	40.13%
356702	3	42.86%
356702	7	35.11%
Source: HUD, https://www.hudexchange.info/programs/acs-low-mod-summary-data/		

Table 72 - Eligible Census Tracts and Block Groups in Arlington

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

Priority Needs

Table 73 – Priority Needs Summary

1	Priority Need Name	Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence
	Geographic Areas Affected	
	Associated Goals	Improve the Condition of Existing Housing Planning and Administration
	Description	Rehabilitation of quality affordable owner-occupied and rental housing, in addition to the development of energy efficiency improvement program for low-to-moderate-income clients and households.
	Basis for Relative Priority	The escalating housing costs in the Greater Boston Area has created an affordability crisis among low- and moderate-income households. Arlington and the NSC has prioritized the improving the existing affordable rental and homeownership stock as a strategy to address escalating housing costs. The detailed analysis of housing stock, conditions, market trends, and affordability supports this prioritization.
2	Priority Need Name	Economic Development
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Chronic Homelessness Individuals
	Geographic Areas Affected	
	Associated Goals	Increase Economic Development Opportunities Planning and Administration
	Description	Redevelopment or investment in commercial districts, supporting entrepreneurship, promoting a dynamic business climate, and preserving a strong employment base.
	Basis for Relative Priority	This priority need was determined through extensive stakeholder consultation and through existing policies and plans. Specifically related to future economic development initiatives, local financial institutions were consulted with to understand the needs of their low- to moderate-income clientele.
3	Priority Need Name	Public Facilities, Infrastructure, and Parks
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Families with Children Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with HIV/AIDS and their Families Non-housing Community Development

	Geographic Areas Affected	
	Associated Goals	Enhance Parks, Public Facilities, and Infrastructure Planning and Administration
	Description	Investing in the improvement and/or reconstruction of Town infrastructure, public facilities, neighborhood facilities, parks and open spaces is essential to improving the quality of life for low- and moderate-income residents. In addition, the Town is committed to ensuring environmental resiliency, specifically through flood drainage improvements in low- and moderate-income neighborhoods.
	Basis for Relative Priority	Through significant input with broad community and stakeholder participation in the Consolidated Planning process, the Town has identified Public Facilities, Infrastructure, and Parks as a high priority. The Town's ongoing assessment of public facilities, parks, environmental resiliency, and ADA improvements supports the continuation of investments in these areas.
4	Priority Need Name	Public Services
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill 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

Geographic Areas Affected	
Associated Goals	Increase Access to Jobs, Education, Transportation Planning and Administration
Description	Investment in public and human services, which includes a suite of public and private agencies dedicated to issues such as food insecurity, transportation for seniors, and people with disabilities, to access affordable recreational opportunities and health care.
Basis for Relative Priority	These needs were determined through extensive stakeholder focus groups and through existing policy and plans.

Narrative (Optional)

The Town of Arlington conducted an extensive needs assessment and consultation process that identifies many priority needs across the jurisdiction. Virtually all housing and community development needs were identified as important; however, pending available resources throughout the course of the next five years, the Town may not be able to fund activities to address all priority needs. In some cases, a priority need may not be funded because it is addressed through other community resources.

The Priority Needs Summary Table assigns a “high” or “low” priority to each need, as prescribed by HUD. Generally, designating a need as “high priority” means that the jurisdiction plans to allocate funding to address it during the five-year consolidated plan period. A low priority need indicates that, while the need is a recognized priority, there may be insufficient funds to address it with Federal community development resources. To the extent community partners are able to assume these activities through other funding sources, the Plan would support them. Changes in the availability of resources may allow certain low priority needs to be funded, or, conversely, for high priority needs not to be funded. As conditions and resources available vary by jurisdiction, so does the level of priority attached to each need. A high or low priority designation is assigned to each priority need for each jurisdiction.

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

Introduction

The Town of Arlington anticipates an allocation of CDBG funds in the amount of approximately \$1,100,000 annually. For Program Year 46, the Town of Arlington will receive \$1,121,767. To maximize the impact of CDBG funds, the Town expends significant general government funds and encourages all partners and projects to strategically leverage additional funds. Prior year entitlement resources in the amount of \$6,440 are a modest amount to meet the funding requirements of the first year of this action plan. The Town anticipates undertaking a Substantial Amendment at the appropriate time to reprogram unexpended prior year resources to support additional eligible activities as well as additional support for CDBG-CV funded COVID-19 response activities. Additionally for the first year action plan, it is anticipated that at least \$73,027 of program income earned in 2019-2020 will be available to calculate the 15% public service threshold.

The Substantial Amendment will reprogram unexpended 2015 and 2016 resources to support additional eligible activities as well as additional support for CDBG-CV funded COVID-19 response activities. The Town of Arlington is also undertaking this Substantial Amendment of the 2020-2021 Annual Action Plan to reprogram \$50,000 that were allocated to Economic Development in order to utilize it for the Arlington Small Business COVID-19 Relief Program and to reprogram \$457,437 of 2015 and 2016 funds in order to support Arlington EATS' Fit Out of their space at 117 Broadway and the DPW Annual Curb Ramp Project. Following the completion of this Substantial Amendment, the total amount of prior year resources is \$463,877.

As a member of the North Suburban Consortium, the Town has available HOME Investment Partnership program funds to support direct assistance to moderate income homebuyers and to subsidize the development cost of affordable housing projects. These funds are managed by the City of Malden (Consortium lead).

In November 2020, HUD notified the Town of Arlington by letter of an error in HUD's initial formula allocations for fiscal year (FY) 2020 Community Development Block Grant (CDBG). In January 2021, the Town of Arlington amended its Annual Action Plan to account for this allocation change. The original allocation of \$1,121,767 was modified to an adjusted allocation of \$1,121,603. Prior year resources will be reprogrammed to account for the difference of -\$164. Following this amendment, the total amount of prior year resources is \$464,041. A substantial amendment is not triggered by this allocation adjustment.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,121,603	66,000	464,041	1,651,644	4,600,000	Block grant from U.S. Department of Housing and Urban Development to address housing, community development and economic development needs.

Table 74 - 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

The Town anticipates CDBG funds will leverage additional resources. Non-Entitlement funds, that will be used to further the goals of the Strategic Plan may include: private foundations, organizations, and individuals. The following leveraged resources are anticipated during the upcoming program year:

Town General Funds: The projected Town budget commits resources for the priority activities including Public Park, Facilities, and Infrastructure, Health and Human Services (HHS), and Economic Development.

Affordable Housing Resources: Affordable Housing Developments are likely to utilize a variety of local, state, federal, and private housing resources including Community Preservation Act funding, Low Income Housing Tax Credits, the Mass Rental Voucher Program, funds for historic preservation, state and federal historic tax credits, HOME funding, private foundation support, and private mortgage financing.

Philanthropy: The Boys and Girls Club receives funding from the United Way. The Housing Corporation of Arlington raises private donations from Town residents and businesses from a Walk for Affordable Housing, Homeless Prevention Appeal letter, and Annual Meeting and Membership dues.

Section 8 Funds: Section 8 is administered by the Arlington Housing Authority and provides rental subsidies to approximately 400 Arlington households.

Community Preservation Act: Community Preservation Act fund resources will be used for affordable housing, public facilities, and capital improvements.

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

None anticipated.

Discussion

As noted above, the public service threshold is calculated at 15% of the entitlement plus the program income earned in the previous year. For the first year of this Consolidated Plan, the Town of Arlington will receive \$1,121,767 in entitlement funds. As of the writing of this plan, the Town has earned \$73,027 in program income in 2019-2020. The 15% cap is calculated off a total of \$1,194,794 (\$1,121,767 + \$73,027), and as such, cannot exceed \$179,219 for the first year of this plan.

The January 2021 amendment results in a modified public service threshold. For the first year of this Consolidated Plan, the Town of Arlington will receive \$1,121,603 in entitlement funds and \$73,027 in 2019-2020 program income. The 15% cap is calculated off a total of \$1,194,630 (\$1,121,603 + \$73,027), and as such, cannot exceed \$179,194 for the first year of this plan.

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
Housing Corporation of Arlington	CHDO	Homelessness Non-homeless special needs Rental public services	Jurisdiction
ARLINGTON BOYS AND GIRLS CLUB	Subrecipient	Non-homeless special needs public services	Region
FIDELITY HOUSE	Subrecipient	Non-homeless special needs public services	Region
ARLINGTON HOUSING AUTHORITY	PHA	Non-homeless special needs Public Housing Rental public services	Jurisdiction
Town of Arlington Department of Health and Human Services	Subrecipient	Homelessness Non-homeless special needs public services	Jurisdiction
Arlington Recreation Department	Subrecipient	Non-homeless special needs public services	Jurisdiction
SOMERVILLE HOMELESS COALITION	Continuum of care	Homelessness Rental	Region
Arlington Police Department	Government	Homelessness	Jurisdiction
Arlington Community Preservation Act Committee	Government	Ownership Planning Rental	Jurisdiction
Town of Arlington Department of Planning and Community Development	Government	Economic Development Non-homeless special needs Planning	Jurisdiction

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Department of Public Works	Government	Non-homeless special needs public facilities	Jurisdiction
Town of Arlington Facilities Department	Government	Non-homeless special needs public facilities	
Arlington EATS	Non-profit organizations	Non-homeless special needs public facilities public services	Region
Food Link Inc.	Non-profit organizations	Non-homeless special needs public facilities public services	Region

Table 75 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The institutional structure within the Town of Arlington has been developed over years of successful operation. Arlington is a full-service community that has a multi-purpose social service agency, the Department of Health and Human Services (HHS). The Department includes the Board of Health, the Council on Aging, Veteran Services, and the Youth Counseling Center, and has a strong partnership with the Arlington Police Department and the Somerville Homeless Coalition. Members of these agencies work cooperatively to develop and implement a strategy to assist unsheltered individuals in Arlington as well as work to move unsheltered individuals into permanent housing.

In addition to the essential services provided by the HHS programs, the Arlington Housing Authority and the Housing Corporation of Arlington play key roles in the development and provision of affordable housing. The Department of Planning and Community Development staff and the Health and Human Services, particularly the Council on Aging staff, work cooperatively to assist individuals and households looking for more affordable housing opportunities within the community, including in public housing and subsidized housing. However, the town as a whole does not have enough affordable housing, both rental and ownership, to meet local or regional demand and needs. The town relies on the funding available through the Community Preservation Act Committee and through CDBG funds to fund the development of affordable housing through agencies such as the Housing Corporation of Arlington. These funds are used to leverage additional federal, state, and private subsidies and financing.

Not only does the Department of Planning and Community Development staff work on encouraging the production of affordable housing, the Economic Development Coordinator works to increase economic

opportunities for the entire community. The Economic Development Coordinator has started to focus on job training and workforce development as well. Additionally, the Department of Planning and Community Development works closely with the Department of Public Works, the Recreation Department, and the Facilities Department to ensure that public infrastructure is supported.

On the public service side, Fidelity House and the Arlington Boys and Girls Club provide opportunities for young adults to develop life skills as well as be active and involved members of the community. Through scholarships offered by the Recreation Department and the Arlington High School Athletic Department, young adults are able to develop life-long skills through team sport involvement.

Through clearly defined roles and responsibilities within a collaborative working environment, the Town of Arlington has a delivery system capable of undertaking projects, programs, and services to meet priority needs of low and moderate income residents.

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

Table 76 - 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)

The Town is not a direct recipient of public or private resources with which to address or prevent homelessness. Arlington is an active member of the Somerville-Arlington Continuum of Care (CoC) and supports the goals of the CoC and the efforts of regional non-profits and service providers to provide coordinated access and services. Arlington is able to utilize the CoC partnership to direct homeless residents to appropriate services. At the time of this plan, the Somerville-Arlington CoC has merged with the Balance of State CoC, for which the Town will continue to be an active member.

With the Town, the partnership between Health and Human Services, the Somerville Homeless Coalition, and the Arlington Police Department has been particularly successful to identifying the needs of homeless persons that are living in Arlington and connecting those individuals to services that are available through the CoC and area human service providers.

The Town provides services to veterans through the HHS Veterans program, which is supported by general Town operating funds as well as State resources.

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

The partnership between Health and Human Services, the Somerville Homeless Coalition, and the Arlington Police Department coordinates an effective delivery system for persons experiencing homelessness in Arlington. However, a significant gap in serving special needs populations and persons experiencing homelessness can be attributed to the insufficient supply of permanent affordable housing, as well as barriers to workforce participation. The removal of these barriers would bring the jurisdiction closer to ending homelessness. The Town funds affordable housing efforts as well as a number of education and employment skills programs.

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

Arlington is not a direct recipient of public funds dedicated to homeless or any particular special needs population, but has consistently funded public service programs for vulnerable populations and special needs persons. Through its funding decisions, the Town selects programs that seek to stabilize at-risk populations by funding affordable housing, scholarships and food support, jobs and tutoring for youth.

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	Improve the Condition of Existing Housing	2020	2024	Affordable Housing		Affordable Housing	CDBG: \$1,930,000	Rental units constructed: 16 Household Housing Unit Rental units rehabilitated: 122 Household Housing Unit Homeowner Housing Rehabilitated: 12 Household Housing Unit
2	Increase Economic Development Opportunities	2020	2024	Non-Housing Community Development		Economic Development	CDBG: \$250,000	Jobs created/retained: 20 Jobs Businesses assisted: 5 Businesses Assisted
3	Enhance Parks, Public Facilities, and Infrastructu	2020	2024	Non-Housing Community Development		Public Facilities, Infrastructure, and Parks	CDBG: \$2,077,296	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 47645 Persons Assisted
4	Increase Access to Jobs, Education, Transportation	2020	2024	Non-Housing Community Development		Public Services	CDBG: \$853,462	Public service activities other than Low/Moderate Income Housing Benefit: 9000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Planning and Administration	2020	2024	Planning and Administration		Affordable Housing Economic Development Public Facilities, Infrastructure, and Parks Public Services	CDBG: \$1,140,886	Other: 1 Other

Table 77 – Goals Summary

Goal Descriptions

1	Goal Name	Improve the Condition of Existing Housing
	Goal Description	Improvements to existing housing conditions including the rehabilitation and preservation of owner- and renter-occupied housing to bring units to code standard or provide safety improvements, energy efficiency improvements, access modifications, or treatment of lead or other home hazards.
2	Goal Name	Increase Economic Development Opportunities
	Goal Description	Enhance economic stability and prosperity by increasing economic opportunities for residents through job readiness and skill training, promotion of entrepreneurship (including among culturally diverse populations), and support of microenterprises.
3	Goal Name	Enhance Parks, Public Facilities, and Infrastructure
	Goal Description	Enhance facilities and infrastructure that improves the community and neighborhoods throughout the Town of Arlington. Improvements may include parks, streets, sidewalks, streetscapes, water/sewer/flood drainage, accessibility to meet American with Disabilities Act (ADA), improvement of neighborhood/recreational facilities, and other infrastructure and facilities.

4	Goal Name	Increase Access to Jobs, Education, Transportation
	Goal Description	Increase access to jobs, education, health and wellness, recreation, and health and social services activities.
5	Goal Name	Planning and Administration
	Goal Description	Provide for the oversight of the grant and complete planning activities.

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)

Through on-going investment of HOME funds, the Town has HOME-assisted projects that will provide affordable rental housing to an estimated 50 families. It is estimated that approximately 20% or 10 units will provide housing to extremely low-income families; approximately 50% or 25 units will provide housing to low-income families; and approximately 30% or 15 units will provide housing to moderate-income families. It is estimated that 5 homeownership opportunities will be available providing housing to moderate-income families.

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

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

During the Consolidated Plan period, the Town will work to evaluate and reduce lead-based paint hazards and increase access to housing without such health hazards. The Town will measure the plan's success based on the number of reduced lead-based hazards and reduction of lead poisoning and hazards. All housing activities funded by CDBG are required to comply with State and Federal Lead Paint Notification Laws and follow the Lead Safe Housing Rule relative to HUD programs. The Town's housing policies and programs convey the importance of reduction and abatement of these and other environmental hazards.

Specifically, hazards created by lead-based paint are addressed through enforcement of the Lead Paint Notification Laws, the promotion of the MassHousing "Get The Lead Out" Program, which provides Lead Remediation financing to eligible property owners, and the integration of lead remediation in the housing rehabilitation programs and affordable housing development programs. Any property owner participating in Housing Rehabilitation/ Weatherization programs is provided notification about these laws and that the program ensures compliance with these laws. In order to comply, lead testing, containment through Interim Controls/ abatement, and monitoring occurs and is funded by the program accordingly. Property owners and their tenants are also supported with relocation assistance. The program maintains a relocation policy that includes relocation and protections/ support for tenants for these instances.

Public awareness and education is the keystone of an effective public health policy. The Commonwealth's Childhood Lead Paint Prevention Program (CLPP) provides a wealth of information on the hazards, safe treatment, and legal responsibilities related to Lead-based Paint Hazards. The CLPP additionally tracks childhood blood testing rates and incidence of poisoning. The commitment to raise public awareness led to the passage of Massachusetts' Lead Law that requires property owners to remove or cover all lead paint hazards in homes built before 1978 if a child under 6 resides in the home. The Town's Health and Human Services Department provides public notification, including to tenants and landlords, about the hazards of lead-based paint. If a child tests for elevated lead-based paint levels, then the town connects property owners to options for containing or abating the problem and improving health and housing conditions.

In addition, the Town provides information to area landlords and property owners regarding rental property requirements, specifically that they must provide these notifications and forms prior to execution of a rental agreement:

- Provide a copy of lead inspections reports
- Provide a copy of the letter of compliance
- Any information about lead in the home

The Town works with the local real estate community to ensure that sellers of homes built prior to 1978 must provide buyers with the following:

- Property Transfer Notification
- A signed Property Transfer Lead Certification
- Any information about lead in the home
- A copy of any lead inspection report, Letter of Compliance, or Letter of Interim Control
- A 10 day period to have the home inspected for lead at the Buyer's expense.

The Town has coordinated with the "Get the Lead Out" program and will continue to do so through the Consolidated Plan period. The program provides secondary financing at desirable rates to remediate/remove lead hazards from residential units. The funds, while limited, are available throughout the Commonwealth. Properties undergoing rehabilitation or weatherization may also have access to funding to address hazards.

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

Arlington has fully integrated Lead Hazard education and remediation into housing policies and programs. The Town requires compliance with Mass Lead Notification and Federal Laws, including the Lead Safe Housing Rule which is documented in all project files. Affordable rental projects are required to abate lead-based paint hazards prior to occupancy; first-time homebuyers are required to sign the Commonwealth's Transfer of Property Notification in the case of purchasing of existing properties and follow other requirements as noted above; and, any new construction or substantial rehabilitation is made fully compliant. The Town of Arlington makes available the EPA's Protect Your Family from Lead in Your Home booklet to the community for any project funded through CDBG or HOME grants and will continue to do so throughout the Consolidated Plan period. In addition to requirements noted above, the CDBG and HOME programs require the following:

1. The Property Owner is required to provide required notice to all occupants;
2. The home is to be inspected by a trained professional;
3. Assess if the project is low, moderate, or high-risk de-leading due to the scope of work;
4. Have work performed by a licensed contractor;
5. Monitor de-leading to insure compliance with federal and state laws; and
6. Obtain project clearance for occupancy.

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

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

The Town of Arlington continues its active engagement in a network of regional and local organizations, operating programs, and initiatives intended to help reduce the number of persons living in poverty. According to the 2013-2017 ACS, 5.18% of Arlington residents live in poverty. To reduce this number, the Town will continue its focus on the following Anti-poverty initiatives:

15. Economic Growth
16. Creation and Preservation of Affordable Housing
17. Support and Self-Sufficiency Programs

In the long-term, focus on economic development and support of microenterprises will mean that Arlington residents will be better able to afford housing in Arlington. In the short-term, support and self-sufficiency programs and the creation and preservation of affordable housing reduce the likelihood of housing instability, especially of elders and disabled populations.

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

The Town's Anti-poverty strategy is coordinated with this Consolidated Plan as follows:

Economic Development Growth Initiatives

- **Business Development** – The Plan prioritizes the need for economic development and support of microenterprises in Business Districts, and funds ADA improvements and compliance. **Provision of Training to Small Businesses** - The Consolidated Plan identifies support for small business development as a priority.

Creation and Preservation of Affordable Housing

- **Affordable housing** - The Consolidated Plan the creation and preservation of housing affordable to extremely low-, low-, and moderate-income households in all plan years.

Self-Sufficiency Programs

- **Public Services** - The Consolidated Plan prioritizes afterschool programs and Senior Services including transportation for seniors and people with disabilities. The City has proposed funding for both programs in all plans years.

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

All CDBG-funded projects and programs are monitored by the Department of Planning and Community Development for compliance with all applicable regulations and contract provisions. The Department approaches monitoring as an ongoing process from project award through project completion. Section 3 and Equal Opportunity Contracting is included within the department's monitoring functions as is Fair Housing monitoring. HOME program requirements are monitored by the Malden Redevelopment Authority as administrator of the HOME program.

The Town of Arlington's monitoring functions include:

- Inclusion of program requirements within funding agreements. At the onset of a grant year, the Town of Arlington meets with each subrecipient to review their obligations to receive federal funding by reviewing a draft of the subrecipient agreement.
 - For construction projects, this includes working with subrecipients to ensure that all bid documents include the required Davis-Bacon and Section 3 requirements. Upon award of a bid, the Town of Arlington meets again with the subrecipient and contractors to ensure that all parties understand and will comply with their ongoing responsibilities. These requirements are matched by enforcement of policies by program staff, including monitoring of construction activities and interviewing employees at construction sites to ensure compliance with wage rates.
 - Review of reimbursement requests through desk audits, and if appropriate, field observations. The Town of Arlington conducts ongoing desk audits of subrecipient performance. The Town also works with subrecipients quarterly to review reimbursement requests to ensure all expenses are eligible and ensure that all projects are on track to meeting project goals and outcomes as proposed in the subrecipient's initial application.
 - For public service and housing projects and activities, field monitoring with program staff happens yearly through a sampling of projects. Projects that meet this requirement for field monitoring meet specific criteria as part of a risk assessment: delayed program start; slow spending; delayed reporting and communications; lack of performance meeting activity goals or outcomes. Any at-risk project includes more intensive, ongoing monitoring. Housing projects are also monitored to ensure compliance with state and federal Fair Housing laws, including review of affirmative fair housing marketing plans and inspecting agency forms and notifications for compliance with fair housing laws.

- For construction projects, field monitoring occurs throughout the year of each construction project.
- Review of grant recipient's program reports for eligibility of beneficiaries and of activities. The Town of Arlington requires quarterly reporting of beneficiaries and activities. This request is made of all subrecipients through a standardized form to coincide with reimbursement requests.
- Provision of technical assistance upon request or as determined by desk reviews. As the CDBG program is a modest size, the Town of Arlington provides technical assistance to any subrecipient who requests it. The Town of Arlington is in constant contact with the subrecipients to ensure that there is compliance.

The monitoring process is regularly evaluated to ensure effectiveness and improve efficiencies.

Expected Resources

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

Introduction

The Town of Arlington anticipates an allocation of CDBG funds in the amount of approximately \$1,100,000 annually. For Program Year 46, the Town of Arlington will receive \$1,121,767. To maximize the impact of CDBG funds, the Town expends significant general government funds and encourages all partners and projects to strategically leverage additional funds. Prior year entitlement resources in the amount of \$6,440 are a modest amount to meet the funding requirements of the first year of this action plan. The Town anticipates undertaking a Substantial Amendment at the appropriate time to reprogram unexpended prior year resources to support additional eligible activities as well as additional support for CDBG-CV funded COVID-19 response activities. Additionally for the first year action plan, it is anticipated that at least \$73,027 of program income earned in 2019-2020 will be available to calculate the 15% public service threshold.

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substantial amendment is not triggered by this allocation adjustment.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,121,603	66,000	464,041	1,651,644	4,600,000	Block grant from U.S. Department of Housing and Urban Development to address housing, community development and economic development needs.

Table 78 - 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

The Town anticipates CDBG funds will leverage additional resources. Non-Entitlement funds, that will be used to further the goals of the Strategic Plan may include: private foundations, organizations, and individuals. The following leveraged resources are anticipated during the upcoming program year:

Town General Funds: The projected Town budget commits resources for the priority activities including Public Park, Facilities, and Infrastructure, Health and Human Services (HHS), and Economic Development.

Affordable Housing Resources: Affordable Housing Developments are likely to utilize a variety of local, state, federal, and private housing

resources including Community Preservation Act funding, Low Income Housing Tax Credits, the Mass Rental Voucher Program, funds for historic preservation, state and federal historic tax credits, HOME funding, private foundation support, and private mortgage financing.

Philanthropy: The Boys and Girls Club receives funding from the United Way. The Housing Corporation of Arlington raises private donations from Town residents and businesses from a Walk for Affordable Housing, Homeless Prevention Appeal letter, and Annual Meeting and Membership dues.

Section 8 Funds: Section 8 is administered by the Arlington Housing Authority and provides rental subsidies to approximately 400 Arlington households.

Community Preservation Act: Community Preservation Act fund resources will be used for affordable housing, public facilities, and capital improvements.

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

None anticipated.

Discussion

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The January 2021 amendment results in a modified public service threshold. For the first year of this Consolidated Plan, the Town of Arlington will receive \$1,121,603 in entitlement funds and \$73,027 in 2019-2020 program income. The 15% cap is calculated off a total of \$1,194,630 (\$1,121,603 + \$73,027), and as such, cannot exceed \$179,194 for the first year of this plan.

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	Improve the Condition of Existing Housing	2020	2024	Affordable Housing		Affordable Housing	CDBG: \$250,000	Rental units rehabilitated: 33 Household Housing Unit Homeowner Housing Rehabilitated: 15 Household Housing Unit
2	Increase Economic Development Opportunities	2020	2024	Non-Housing Community Development		Economic Development	CDBG: \$50,000	Businesses assisted: 5 Businesses Assisted
3	Enhance Parks, Public Facilities, and Infrastructure	2020	2024	Non-Housing Community Development		Public Facilities, Infrastructure, and Parks	CDBG: \$957,296	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 12145 Persons Assisted
4	Increase Access to Jobs, Education, Transportation	2020	2024	Non-Housing Community Development		Public Services	CDBG: \$173,462	Public service activities other than Low/Moderate Income Housing Benefit: 1236 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Planning and Administration	2020	2024	Planning and Administration		Affordable Housing Economic Development Public Facilities, Infrastructure, and Parks Public Services	CDBG: \$220,886	Other: 1 Other

Table 79 – Goals Summary

Goal Descriptions

1	Goal Name	Improve the Condition of Existing Housing
	Goal Description	<p>Funding will be used on capital improvements to existing affordable rental housing in the Housing Corporation of Arlington portfolio. Capital improvements are typically rehabilitation projects for roofs and siding, heating systems, and other aspects of the structure that are prone to weathering over time.</p> <p>Funding of the of the Menotomy Weatherization Energy Efficiency Program to assist 15 low to moderate income households plan and install energy efficiency improvements will also occur. The Menotomy Weatherization Energy Efficiency Program is designed to utilize CDBG funding to assist low- to moderate-income Arlington residents access home energy efficiency assessments to determine, plan, implement and fund energy efficient improvements to their home. Energy efficient improvements may include: weatherization measures (insulation, energy efficient window replacement and air sealing); solar water heating systems and upgrades to energy efficient on-demand water heaters). The program will result in improved energy efficiency and lower energy costs for residents.</p>

2	Goal Name	Increase Economic Development Opportunities
	Goal Description	The Substantial Amendment will utilize the funding to support the response to the coronavirus pandemic by reallocating the funding to the Arlington Small Business COVID-19 Relief Program that is designed to support microenterprises.
3	Goal Name	Enhance Parks, Public Facilities, and Infrastructu
	Goal Description	<p>Funding will be used for reconstruction of the Town Hall Plaza. The project will conduct restoration of the main entry plaza at Arlington’s historic Town Hall. The restoration will remove barriers and conditions that present potential accident hazards especially for individuals living with a disability and those over 65 years old.</p> <p>The Whittemore Park Revitalization project will fund accessibility improvements to the Jefferson Cutler House, which is home to the Cyrus Dallin Museum. Phase II would include creating a new accessible path to the rear door of the Jefferson Cutter House, as well as, improvements to the rear stairway.</p> <p>The Food Link Capital Funding project will fund the purchase and installation of an accessible platform lift to make their facility accessible to all members of the community. Purchase and installation of generator to provide backup power in the event of prolonged power outage(s). Purchase and installation of solar panel system to create an energy efficient building. Banding of the floor slab edges. Repair of existing cracks to building façade, stucco and paint entire building envelope.</p> <p>The Substantial Amendment will also support Arlington EATS fit out of the new market at 117 Broadway, which will increase access to food for Arlington residents that are food insecure.</p> <p>The Substantial Amendment will also support the Department of Public Work’s annual curb ramp project. Approximately 45 curb ramps will be improved and made to be accessible.</p>
4	Goal Name	Increase Access to Jobs, Education, Transportation
	Goal Description	A range of public service programs to support vulnerable populations and improve the quality of life for residents who make a low- to moderate-income.

5	Goal Name	Planning and Administration
	Goal Description	Funding will be used to pay for at least a portion of the salary staff planners and a CDBG administrator. Responsibilities will include data gathering and analysis, local and comprehensive planning, affordable and fair housing studies and implementation, along with daily financial administration of the CDBG program and coordination of grant activities with program directors. The Administrator is also responsible for maintaining all records and completing the reporting requirements of the CDBG program as required by HUD Administrative costs will also cover overall program development, management, coordination, monitoring, and evaluation. This line item also includes funding legal advertising and training and travel costs for the Administrator. Finally, funding will allow for the administration of an annual town survey.

AP-35 Projects - 91.420, 91.220(d)

Introduction

This year there are a variety of new projects that are planned. Menotomy Weatherization Energy Efficiency Program will assist low- to moderate-income residents with energy efficient installations to help them reduce energy costs. An Economic Development program to create jobs for low- to moderate-income individuals will be funded. Accessibility improvements will be made at Whittemore Park and at the Town Hall Plaza. Public Services, as has been true historically, are town and non-profit programs that provide important services to residents. Planning projects will help address affordable housing production and planners, funded with CDBG will assist with this and other planning and zoning projects helping to advance CDBG work.

#	Project Name
1	Affordable Housing
2	Economic Development
3	Public Services
4	Public Facilities, Infrastructure and Parks
5	Planning
6	Administration

Table 80 – Project Information

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

CDBG funds are intended to provide low- and moderate-income households with viable communities, including improved neighborhoods accessible to all, safe, decent, and affordable housing, and expanded economic opportunities. The Town continues to plan for the preservation and production of and invest in affordable housing. A portion of this year's CDBG funds are allocated for capital improvements to Arlington's affordable rental housing and to the creation of an energy efficiency program to assist income-eligible Arlington residents access and install energy efficiency improvements. The Town continues to support/invest in ADA improvements with projects through townwide curb-cut improvements and at Town Hall Plaza, the main public entry to Town Administrative offices, and to walkways surrounding and into the Jefferson Cutter House at Whittemore Park.

The system for establishing the priority for selection of the FY2020 projects is predicated upon the following criteria:

- **Community Need:** Does the proposed project address a pressing or significant need in the Town and is there demonstrated familiarity with said need?
- **Resources and Capacity:** Does the organization have the appropriate level of experienced staff and resources to execute the proposed project and the aptitude to meet the need?
- **Encouraging Partnerships:** Does the proposed project involve new or existing partnerships with

other service providers in the community?

- Cost Benefit: How does the cost of the proposed project compare to its proposed output and outcome accomplishments?
- Leveraged Funds: Has the organization secured additional funding sources or in-kind support to cover the proposed project?
- Self Sufficiency: Will the proposed project be self-sufficient and no longer required CDBG funding after one year? A few years?
- New Public Service Program: Is the proposed project offering a new service and is it available from any other providers in the community?

The primary obstacle to meeting underserved needs is the limited funding resources available to address identified priorities. The Town of Arlington continues to collaborate with other public agencies and non-profit organizations, when feasible, to leverage resources, and maximize outcomes in housing and community development.

A secondary obstacle was outlined in a prior section with regard to the preservation and creation of affordable housing. The Town has a 2015 Master Plan stating that this is an important townwide goal. The Town also has an adopted and approved 2016 Housing Production Plan noting several strategies that will help the town achieve housing goals. One obstacle that requires administrative and political persistence relates to amending local zoning to improve opportunities to create new affordable housing. The plan will be updated in the coming year and must work to match the community's desire for more affordable housing with practical strategies to make it happen to ensure these obstacles are overcome.

AP-38 Project Summary

Project Summary Information

1	Project Name	Affordable Housing
	Target Area	
	Goals Supported	Improve the Condition of Existing Housing
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$250,000
	Description	The HCA Capital Improvement Program supports capital improvements to existing affordable rental housing. This project is expected to benefit nine (9) households and complies with national objective LMH. This project is funded at \$200,000. The Menotomy Weatherization Program Energy Efficiency Program supports the funding of energy efficiency improvements for income qualifying Arlington residents. This project is expected to benefit fifteen (15) households and complies with national objective LMH. This project is funded at \$50,000.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	9 units in the HCA affordable housing rental portfolio will be rehabilitated benefiting 9 low-income households. 15 households will energy efficiency upgrades. All households make a low- or moderate-income.
	Location Description	Town-wide and at 2 Smith Street, 122-124 Washington Street, 258-260 Massachusetts Avenue and 113 Medford Street, as well as other locations in Arlington.

	Planned Activities	HCA will replace a furnace at 2 Smith Street, install new siding and porch repair and painting on a two family at 122-124 Washington Street, install new water service to a two family at 113 Medford Street and replace 6 kitchens at the Mass Ave Preservation project. The Energy Efficiency Program will assist low to moderate income Arlington residents access home energy efficiency assessments to determine, plan, implement and fund energy efficient improvements to their home. Energy efficient improvements may include: weatherization measures (insulation, energy efficient window replacement and air sealing); solar water heating systems and upgrades to energy efficient on-demand water heaters). The program will result in improved energy efficiency and lower energy costs for residents. The program will provide grants to fund the improvements/upgrades, in addition to technical assistance to plan and implement the program.
2	Project Name	Economic Development
	Target Area	
	Goals Supported	Increase Economic Development Opportunities Increase Access to Jobs, Education, Transportation
	Needs Addressed	Economic Development
	Funding	CDBG: \$50,000
	Description	The Substantial Amendment will reallocate this funding to supplement the Arlington Small Business COVID-19 Relief Program, which is designed to support microenterprises sustain their business through the coronavirus pandemic.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	5 Arlington microenterprises
	Location Description	Town-wide

	Planned Activities	The Substantial Amendment will relocate this funding to the Arlington Small Business COVID-19 Relief Program. This grant program makes grants of up to \$10,000 to Arlington microenterprises to sustain business through the coronavirus pandemic. The Department of Planning and Community Development provides technical assistance to the qualified microenterprises.
3	Project Name	Public Services
	Target Area	
	Goals Supported	Increase Access to Jobs, Education, Transportation
	Needs Addressed	Public Services
	Funding	CDBG: \$173,462
	Description	Public services include activities for low to moderate income residents of various ages. Activities help to provide and increase access to transportation, year-round recreation programs, health services, academic support, and job opportunities.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	3100 individuals. These activities will primarily and directly benefit youth and elderly residents of families who make a low- to moderate-income.
	Location Description	Town wide
Planned Activities	Services include skilled nursing care, transportation and volunteer organization for senior activities, summer and year-round scholarships for income eligible children/families to participate in programs offered by the Town's Recreation Department, the Arlington Boys and Girls Club, and Fidelity House, academic support, teens employment, and mental health and domestic violence counseling.	
4	Project Name	Public Facilities, Infrastructure and Parks
	Target Area	
	Goals Supported	Enhance Parks, Public Facilities, and Infrastructu

Needs Addressed	Public Facilities, Infrastructure, and Parks
Funding	CDBG: \$957,296
Description	Improving accessibility in targeted areas in town and conduct fit out work on two new food bank facilities in town.
Target Date	6/30/2021
Estimate the number and type of families that will benefit from the proposed activities	12,145 people who make a low- to moderate-income.
Location Description	Town Hall Plaza, 730 Massachusetts Avenue, 108 Summer Street, Whittemore Park, 117 Broadway, and curb ramps throughout Arlington Center.
Planned Activities	<p>The Town Hall Plaza project will conduct restoration of the main entry plaza at Arlington’s historic Town Hall. The restoration will remove barriers and conditions that present potential accident hazards especially for individuals living with a disability and those over 65 years old. The Whittemore Park Revitalization project will fund accessibility improvements to the Jefferson Cutler House, which is home to the Cyrus Dallin Museum. Phase II would include creating a new accessible path to the rear door of the Jefferson Cutter House, as well as, improvements to the rear stairway. The Food Link Capital Funding project will fund the purchase and installation of an accessible platform lift to make their facility accessible to all members of the community. Purchase and installation of generator to provide backup power in the event of prolonged power outage(s). Purchase and installation of solar panel system to create an energy efficient building. Banding of the floor slab edges. Repair of existing cracks to building façade, stucco and paint entire building envelope.</p> <p>The Substantial Amendment will also support Arlington EATS fit out of the new market at 117 Broadway, which will increase access to food for Arlington residents that are food insecure. The Substantial Amendment will also support the Department of Public Work’s annual curb ramp project. Approximately 45 curb ramps will be improved and made to be accessible.</p>

5	Project Name	Planning
	Target Area	
	Goals Supported	Improve the Condition of Existing Housing Increase Economic Development Opportunities Enhance Parks, Public Facilities, and Infrastructu Increase Access to Jobs, Education, Transportation Planning and Administration
	Needs Addressed	Affordable Housing Economic Development Public Facilities, Infrastructure, and Parks Public Services
	Funding	CDBG: \$134,335
	Description	Staff work on CDBG-related projects
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	n/a
	Location Description	Town wide
	Planned Activities	Duties and responsibilities involve data gathering and analysis, local and comprehensive planning and zoning, affordable housing studies and implementation. These funds will also be used to fund planning activities including an assessment of fair housing and public outreach related thereto, housing production, and investigating designating Arlington Center a Neighborhood Revitalization Strategy Area.
6	Project Name	Administration
	Target Area	

Goals Supported	<p>Improve the Condition of Existing Housing</p> <p>Increase Economic Development Opportunities</p> <p>Enhance Parks, Public Facilities, and Infrastructure</p> <p>Increase Access to Jobs, Education, Transportation</p> <p>Planning and Administration</p>
Needs Addressed	<p>Affordable Housing</p> <p>Economic Development</p> <p>Public Facilities, Infrastructure, and Parks</p> <p>Public Services</p>
Funding	CDBG: \$86,551
Description	Staffing related to CDBG administration.
Target Date	6/30/2021
Estimate the number and type of families that will benefit from the proposed activities	n/a
Location Description	Town wide
Planned Activities	Sub recipient management, program development, community engagement, plan development, and fiscal responsibilities.

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

The majority of CDBG funding in Year 1 is allocated to projects for which individual person or household's income determines eligibility, not geography. Two projects that are occurring in a specific geographic region are the ADA-compliant Town Hall Plaza Restoration project and the Whittemore Park Revitalization Project, Phase II, as well as the Fit Out of the Arlington EATS market, and the curb ramp projects.

Geographic Distribution

Target Area	Percentage of Funds

Table 81 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Arlington prioritizes all low and moderate income residents through CDBG funding, rather than focusing solely on residents who live in a particular area of town. While this is again the case for most funding, the Town will focus some of the work on the ADA-compliant Town Hall Plaza Restoration project and the Whittemore Park Revitalization Project, Phase II in the higher need areas of Town.

Discussion

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

Introduction

As is standard practice, the Consolidated Plan helped shape the Year 1 Annual Action Plan, the first year covered by this Consolidated Plan. The activities selected for Year 1 funding were chosen through a formal solicitation process and will provide services and address identified needs for residents of all ages, and make immediate impacts to residents who make a low- to moderate-income. Arlington continuing to expand its accessibility improvements throughout town; Year 1 includes ADA-compliant work at the Town Hall Plaza and the Whittemore Park Revitalization Project.

Actions planned to address obstacles to meeting underserved needs

The primary obstacle to meeting the underserved affordable housing needs of low- and moderate-income individuals and households continues to be lack of available resources compared to demand. Considering the level of public subsidy required to develop affordable housing and the intense real estate market in Arlington, the Town is only able to fund a few projects every five years through CDBG and CPA. The Town also seeks to HOME funds through the North Suburban Consortium in order to maximize and leverage limited available resources. While this limitation is beyond the Town's ability to address, the Town is committed to working with the Arlington Housing Authority and housing developers, both for-profit and non-profit, to identify development opportunities and secure the necessary resources. Addressing zoning constraints in Arlington can also open opportunities for redevelopment in a community where there is limited available land for new development.

The rising home values in Arlington continue to compound the obstacles for new homebuyers as the number of properties out of reach to prospective buyers is increasing.

Another obstacle to addressing underserved needs is the challenges of a changing job market. The demands for a higher educated workforce have shut many low and moderate income persons out of living wage jobs. The Town is beginning to address this obstacle through job training and technical assistance to microenterprises.

Actions planned to foster and maintain affordable housing

As mentioned previously, the Town supports affordable housing financially and through policy. For the first year of this Consolidated Plan, funding has been allocated to the upkeep of affordable housing by the Housing Corporation of Arlington, whose demand for affordable rental housing remains high. The Town seeks to engage with property owners to ensure that affordable units are not lost due to expiring subsidies or when “naturally occurring affordable housing” is lost due to property transfers. The Town also seeks to continue to engage with developers to identify opportunities to create new affordable housing.

Actions planned to reduce lead-based paint hazards

The Town will ensure compliance with Massachusetts lead laws on all homebuyer assistance and developer-driven projects, homeowner and rental. All new affordable housing is lead-free.

The Arlington Health Department was consulted on the Town's response to lead in homes. Once contacted by a resident, the Board of Health conducts a lead determination if there is a child under the age of six residing at a property. An inspector tests painted areas in the home to determine if lead is present. If a positive result is found, the Lead Inspector orders the owner of the property to bring the home into compliance. In the past year the Health Department has not conducted a home inspection or issued an order to owners for compliance. The Health Department will continue this method of addressing lead in Arlington homes.

Actions planned to reduce the number of poverty-level families

The public services that provide childcare, including Fidelity House and the Arlington Boys and Girls Club, theoretically allow parents to hold jobs while their children are being cared for.

The Economic Development Program will connect job seekers with employers who can provide skills and jobs which will ultimately provide stability for low- to moderate-income individuals. The program will provide local employers with a qualified pool of applicants.

Actions planned to develop institutional structure

The lead agency for the Consolidated Plan and Annual Plan is Arlington's Department of Planning and Community Development. The Department initiates the administration, organization, and preparation of the Consolidated Plan and Annual Action Plan and coordinates with the public, private, and non-profit entities through which it will carry out the plan. It is responsible for administering HUD funds and oversight of the Five-Year Consolidated Plan and Annual Plans.

During the development of this plan, the Town consulted with various key stakeholders, Town Departments, and neighboring communities. In addition, the Department of Planning and Community Development works closely with the CDBG Subcommittee to review the yearly allocations and awards.

Throughout each year of this Consolidated Plan, the Department of Planning and Community Development coordinates with housing developers, homelessness prevention providers, including through the Continuum of Care and local agencies, and public service agencies to ensure that priority needs are relevant and activities are developed to address all priority needs. These relationships have resulted in a cooperative effort between the many organizations in the community to enhance the availability, adequacy, and affordability of the community for low- and moderate-income residents in Arlington.

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

The Town benefits from a strong network of Arlington-based providers as well as a network of regional housing and human services providers. The Town directly operates quality programs through its Department of Health and Human Services, which will ensure coordination of its programs with regional providers. The Housing Corporation of Arlington and the Arlington Housing Authority communicate when there is a need for a unit, especially when there is an immediate need for housing and a person is facing homelessness. Finally, the Town acts as a first point of contact for people when they are in need of housing; while the Town does not have its own units to provide, the Town is able to provide residents information on how to contact the entities in Town that may have units and to get on their waitlists. The Town also coordinates its housing agenda with the surrounding towns through its membership in the North Suburban HOME Consortium.

Discussion

Program Specific Requirements

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

Introduction

The Town of Arlington maintains administrative capacity through the following: (1) continued contact with HUD staff, (2) participation in any HUD-sponsored training (either in person or via HUD Exchange), and (3) active membership in the National Community Development Association (NCDA). These contacts enhance and reinforce the capacity of capable staff in meeting regulatory requirements unique to the CDBG program, including but not limited to the specific requirement described in AP-90.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	66,000
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:	66,000

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.	95.00%

Discussion

Attachments

Citizen Participation Comments

Combined Citizen Participation Documents
Substantial Amendment, August 2020



TOWN OF ARLINGTON
DEPARTMENT OF PLANNING and
COMMUNITY DEVELOPMENT

TOWN HALL, 730 MASSACHUSETTS AVENUE
ARLINGTON, MASSACHUSETTS 02476
TELEPHONE 781-316-3090

Summary of Citizen Participation and Responses

August 13, 2020

A Substantial Amendment of the 2020-2024 Consolidated Plan and the 2020-2021 Annual Action Plan was released for public review and comment on August 6, 2020, kicking off a 5-day public comment period as allowed by the U.S. Department of Housing and Urban Development (HUD) through the use of a waiver. HUD was notified that the Town of Arlington would be utilizing the waiver on Monday, August 3, 2020. The following is a summary of the citizen participation regarding the Substantial Amendment through the close of the public comment period at 4 PM on August 12, 2020.

On August 6th, the Substantial Amendment was posted on the Town of Arlington's website. The Substantial Amendment was released for public review and comment via a legal ad in the August 6th edition of the Arlington Advocate that indicated the purpose of the amendment, the timing of the public review and comment period, and how to submit comments and to whom. Information about the Substantial Amendment was also released via a town-wide email.

Thirty-f comment letters received via email were received expressing general support of the Substantial Amendment, with the majority of those letters offering support to the Arlington EATS proposal. No responses are necessary for these comment letters.

One comment letter received via email recommended utilizing CDBG funds to support unemployed residents in service industries that have been impacted by the pandemic and resulting economic crisis. The Town of Arlington believes that the reprogramming of \$50,000 from the first year of this 5-year Consolidated Plan to supplement the Arlington Small Business COVID-19 Relief Program will support businesses to retain employees as the business adjusts to operating in a new economic environment. The remaining four years of the Consolidated Plan includes \$200,000 toward economic development activities. The Town of Arlington may want to consider the best use of those funds to support Arlington businesses and unemployed residents with an anticipation that the economic crisis may persist longer than the pandemic.

Attachments:

1. Legal Ad from Arlington Advocate, dated August 6, 2020
2. Town Notice Email, dated August 6, 2020
3. Screenshot of CDBG Website, dated August 6, 2020
4. Email from Park Wilde, dated August 7, 2020
5. Email from Carole Crowley, August 7, 2020
6. Email from Gail Fach, August 7, 2020
7. Email from Becca Persson, August 7, 2020
8. Email from Marcia DeRosas, August 7, 2020
9. Email from Charlie Foskett, August 7, 2020
10. Email from Jennifer Lewis-Forbes, August 7, 2020
11. Email from Emilie Codega, August 7, 2020
12. Email from Nerraja Deshpande, August 7, 2020
13. Email from Liza Gleason, August 7, 2020

14. Email from Jacqueline Chakrabarty, August 7, 2020
15. Email from Jayne Byrne, August 7, 2020
16. Email from Annie Clarke-Lauer, August 8, 2020
17. Email from Kevin Mills, August 8, 2020
18. Email from Shelli Rigby, August 8, 2020
19. Email from Tracey Neave, August 8, 2020
20. Email from Heather Skye Stewart and Stephan Sanzo, August 9, 2020
21. Email from Linda Cohn, August 9, 2020
22. Email from Nicole Melnik, August 9, 2020
23. Email from Kristin Greeley, August 10, 2020
24. Email from Mike Libby, August 10, 2020
25. Email from Vicki Rose, August 10, 2020
26. Email from Amy Speare, August 10, 2020
27. Email from Carol Greeley, August 10, 2020
28. Email from Marshall Audin, August 10, 2020
29. Email from Gail Rogers, August 10, 2020
30. Email from Eileen Mathews, August 10, 2020
31. Email from Stephanie Franzosa, August 10, 2020
32. Email from Colleen McMahon, August 10, 2020
33. Email from Susan Stewart, August 10, 2020
34. Email from Linda Sullivan, August 10, 2020
35. Email from Jonathan DeVito, DeVito Funeral Home, August 10, 2020
36. Email from Heidi Rosenberg, August 11, 2020
37. Email from Jean Nagle, August 11, 2020
38. Email from Steve Revilak, August 12, 2020

From: "Town of Arlington, MA" <do-not-reply@town.arlington.ma.us>
To: ezwirko@town.arlington.ma.us
Date: 08/06/2020 02:06 PM
Subject: Draft CDBG Substantial Amendment Released, CDBG-CV COVID-19 Assistance Program Update

CAUTION: This email originated from outside of the Town of Arlington's email system. Do not click links or open attachments unless you recognize the REAL sender (whose email address in the From: line in "< >" brackets) and you know the content is safe.

Draft CDBG Substantial Amendment Released, CDBG-CV COVID-19 Assistance Program Update

Date: 08/06/2020 1:29 PM

**Town Releases Draft CDBG Substantial Amendment Released
Funding supports COVID-19 Response, Arlington EATS, and DPW
Public comment period Aug. 6-12**

The Town of Arlington released the draft Substantial Amendment of the 2020-2024 Consolidated Plan and 2020-2021 Annual Action Plan to support its ongoing COVID-19 response, Arlington EATS' Fit Out Project for the EATS Market, and the DPW's Annual Curb Ramp Project. The draft Substantial Amendment is available for review. The comment period is August 6th through Wednesday, August 12th. Read more about the purpose and access the draft Substantial Amendment at arlingtonma.gov/cdbg.

CDBG-CV COVID-19 Assistance Program Update

\$271,628 Committed to Arlington Renters, Small Businesses, and Public Service Agencies

Through three CDBG-CV programs, made possible by the CARES Act, the Department of Planning and Community Development (DPCD) are reporting that 21 households, 22 businesses, and 4 public service agencies will receive assistance. To date, of the total \$659,903 CDBG-CV award, \$271,628 (41%) has been committed and DPCD continues to process requests. Read the full program update at arlingtonma.gov/cdbg

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MDaemon Webmail - Erin Zwick | Town Releases CDBG Substantial Amendment | +

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Town Releases CDBG Substantial Amendment
Funding will support ongoing COVID-19 response, Arlington EATS, and DPW
 Post date: 08/06/2020 8:00 AM

The Town of Arlington is amending its Community Development Block Grant (CDBG) 2020-2024 Consolidated Plan and 2020-2021 Annual Action Plan to reprogram economic development funds to support the ongoing COVID-19 response and to reprogram 2015 and 2016 funds to support Arlington EATS Fit Out Project for the EATS Market and the Department of Public Works (DPW) Annual Curb Ramp Project.

The Substantial Amendment of this plan will reprogram \$60,000, if not were allocated to Economic Development, in order to supplement the Arlington Small Business COVID-19 Relief Program. Additionally, \$450,437 of 2015 and 2016 funds will be reprogrammed in order to support Arlington EATS Fit Out of their ground floor market space at 117 Broadway in the amount of \$392,457 and the DPW Annual Curb Ramp Project in the amount of \$125,000. CDBG funds received through Coronavirus Aid, Relief, and Economic Security (CARES) Act were provided to Arlington EATS for operational support to address their COVID-19 response. The Town has been offsetting the cost to ensure ADA compliant ramps and curb cuts throughout town for the past 12 years.

Comment Period August 6-12, 2020

The CARES Act allows the Town to program CDBG funding quickly and efficiently. Comments can be submitted beginning on August 6, 2020 through August 12, 2020 at 4 PM to Erin Zwick, Interim Community Development Program Manager, at ezwick@town.arlington.ma.us. All comments received and the Town's responses will be included in the Substantial Amendment that is submitted to the U.S. Department of Housing and Urban Development.

Any questions regarding the Substantial Amendment as well as general questions regarding the CDBG Program may be directed to Erin Zwick, Interim Community Development Program Manager, at 781-316-3091 or at ezwick@town.arlington.ma.us.

Draft Substantial Amendment of 2020-2024 Consolidated Plan and 2020-2021 Annual Action Plan

[Notice of Public Comment Period](#)
[Overview of Substantial Amendment](#)
[Draft Substantial Amendment of 2020-2024 Consolidated Plan and 2020-2021 Annual Action Plan](#)

on Webmail - Erin Z... x Community Development Block x +

arlingtonma.gov/departments/planning-community-development/community-development-block-grants-cdbg

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- Planning Events
- Master Plan
- Master Plan Implementation Committee (MPIC)
- Data & Research
- Community Development Block Grants (CDBG)
 - CDBG News & Notices
- Permitting & Regulations
- Affordable Housing in Arlington
- Economic Development
 - Climate & Resiliency Planning
- Cultural Planning
 - Whittemore Park Planning Project
 - Transportation Planning
- Projects
 - Menotomy Weatherization Program
- Contact
- Staff Directory

Available in English & Spanish (Auto-Translated)

Community Development Block Grant (CDBG)

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News

Community Development Block Grant (CDBG-CV) COVID-19 Assistance Programs Update
 \$271,628 Committed to Arlington Residents, Small Businesses, and Public Service Agencies.
 06/02/20 1:20:00 PM

Town Releases CDBG Substantial Amendment
 Funding will support ongoing COVID-19 response, Arlington SRF, and DPW.
 06/20/20 9:00:00 AM

Contact

Community Development Block Grant (CDBG), Erin Zwirso, Interim Manager
 27 Maple Street, Suite 502
 Arlington, MA 02476
 978-336-2091
 ezwirso@town.arlingtonma.us

CDBG is a program of HUD and was created in 1974 as part of Title I of HCD ACT of 1974, as amended. The primary objective of Title I is the development of viable urban communities. These viable communities are achieved by providing the following, principally for persons of low and moderate income:

1. Decent housing,
2. A suitable living environment; and
3. Expanded economic opportunities.

The **CDBG Subcommittee** prepares and recommends to the full Select Board a preliminary budget of the Town's annual Community Development Block Grant allocations for Board approval.

The **Citizen Participation Plan** provides for and encourages residents to participate in the development of the Town of Arlington's Consolidated Plan, Annual Action Plan, any substantial changes to the Consolidated Plan or Annual Action Plan, and the Consolidated Annual Performance and Evaluation Reports (CAPER). Adopted by the Select Board on December 2, 2019, and amended on May 2, 2020. This plan amends and supersedes the Town's existing Citizen Participation Plan, and is in compliance with Section 104(a)(5) of the Housing and Community Development Act of 1974.

on Webmail - Erin Z... x Community Development Block... x +

arlingtonma.gov/departments/planning-community-development-block-grants-cdbg

Town of Arlington |... Helpdesk PeopleGIS Canva Doodle Conference Call ESS Quarantine Digest SiteImprc

In compliance with section 46A(2)(a) of the Housing and Community Development Act of 1974.

Draft Substantial Amendment of 2020-2024 Consolidated Plan and 2020-2021 Annual Action Plan

[Notice of Public Comment Period](#)
[Overview of Substantial Amendment](#)
[Draft Substantial Amendment of 2020-2024 Consolidated Plan and 2020-2021 Annual Action Plan](#)

Final 2020-2024 Consolidated Plan and 2020-2021 Annual Action Plan

[Final 2020-2024 Consolidated Plan and 2020-2021 Annual Action Plan](#)

Final Substantial Amendment of 2019-2020 Annual Action Plan for CARES Act

[Final Substantial Amendment of the 2019-2020 Annual Action Plan](#)

CDBG Regulations

[CDBG Regulations](#)

Previous Reports

[2019-2020 CDBG Annual Action Plan](#)
[Draft 2018-2019 Consolidated Annual Performance and Evaluation Report \(CAPER\)](#)
[\(CAPER\)](#)
[2019-2020 Draft Annual Action Plan](#)
[2018-2019 Draft Annual Action Plan](#)
[CDBG 2015-2018 Consolidated Plan](#)
[2017-2018 Consolidated Annual Performance and Evaluation Report \(CAPER\)](#)

Please viewers are required for some of the attached documents. They can be downloaded by clicking on the icons below.



From: Parke Wilde <parke.wilde@gmail.com>
To: Erin Zwirko <EZwirko@town.arlington.ma.us>
Date: 08/07/2020 09:17 AM
Subject: Support for Arlington EATS fit-out at 117 Broadway

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Dear Erin Zwirko. I am writing in support of Arlington EATS' fit-out of new space for their market (pantry) and other community facilities at 117 Broadway. I teach about U.S. food policy and food security at Tufts University, and also am on the board for Arlington EATS. I live on Amherst St. in Arlington, not far from the new facility. In each of these roles, I have had reason to see in a dramatic way how important this new facility is for addressing poverty and promoting food security in Arlington. The new facility will allow EATS to have increased hours for the market and also other programming, increase storage and food capacity, and provide a stable long-term home for Arlington EATS, allowing the organization to focus on better serving the community. I hope the town will support this project!
Best, Parke

--

Parke Wilde
Professor
Friedman School of Nutrition Science and Policy, Tufts University
150 Harrison Ave., Boston, MA 02111
617-636-3495 (voice), 339-368-2975 (cell), parke.wilde@tufts.edu
Book and blog: www.usfoodpolicy.com

From: carole crowley <crowleymom@hotmail.com>
To: "EZwirko@town.arlington.ma.us" <EZwirko@town.arlington.ma.us>
Date: 08/07/2020 10:18 AM
Subject: Fit out for Arlington Eats

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I am writing in support of fit out for Arlington Eats at 117 Broadway. I have been a volunteer for three years assisting with food distribution on Wednesday mornings which has made me realize what an important and necessary service is provided through Arlington eats
A new building would enable eats to increase the days and hours of operation therefore providing more flexibility for our shoppers it would also provide for more refrigeration and storage so more fresh and nutritious food

Thank you
Carole Crowley
Eats volunteer
Sent from my iPhone

From: Gail Fach <gfach@hotmail.com>
To: "EZwirko@town.arlington.ma.us" <EZwirko@town.arlington.ma.us>
Date: 08/07/2020 10:23 AM
Subject: Support for Arlington EATS Funding for 117 Broadway location Fit-out

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Dear Ms. Zwirko,

Our family has been volunteering at Arlington EATS since 2015. We are writing in support for the \$332,437 in proposed town funding for the Arlington EATS fit-out of the 117 Broadway location. Our unqualified support for this funding is based on 3 factors. First, as volunteers for Arlington EATS we have seen first-hand, the unequivocal need for this program. Even in a town as prosperous as Arlington, the issue of food insecurity is real and growing...even before COVID-19. With COVID-19, that need has increased by up to 50%. Second, the location and available hours of Arlington EATS matters. The value of this program is directly related to the number of people we are able to serve. If people are unable to attend either due to limited hours or due to the location of the program, the mission of Arlington EATS cannot be fulfilled. As a large portion of the clients must walk or take public transportation to pick up their food, the 117 Broadway location offers the level of access that is needed for our clients. As a dedicated space, this location will allow us to establish and expand our hours to best meet the needs of our clients and make this critical service available to more of those in need. And perhaps most importantly, this location will provide long-term stability to the program and our clients. No longer will the need to worry where they might need to go for their food next month or next year. Finally, the effectiveness of the Arlington EATS program is dependent on the client-experience. If the client has to wait in long lines, or we cannot maintain a robust inventory of basic food items, or the actual process of distributing the food is cramped and poorly organized the client experience will be significantly diminished. And, what is critical to remember is that our family believes that the primary purpose of Arlington EATS is not to provide food for those that are so desperate they will tolerate any conditions to get food, it is to facilitate greater food security for those living without food security...to allow a working mother to provide more healthy food for her children...to allow a disabled veteran to have a more balanced diet than food stamps would allow...and to allow the new immigrant family to put at least a couple nutritious meals on their table. For the population we serve, providing a physical environment that not only facilitates, but encourages their participation is critical. For these reasons, we believe that the \$332,437 for fitting-out of the 117 Broadway location with the storage, refrigeration, and facilities needed to truly fulfil the Arlington EATS mission is absolutely critical. We strongly support the town's approval for this funding.

Respectfully,

Gail, Randy, and Benjamin Fach
9 Stone Road
Arlington, MA 02474

Sent from [Outlook](#)

From: Becca Persson <becca.persson@gmail.com>
To: EZwirko@town.arlington.ma.us
Date: 08/07/2020 01:12 PM
Subject: CDBG Amendment 117 Broadway

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As a volunteer with Arlington EATS and a Town Meeting Member from Precinct 1, I am writing in support of the CDBG Amendment to support the Arlington EATS fit-out at 117 Broadway. Food insecurity is increasing due to COVID-19 and EATS provides a vital safety net for the community. The new building will allow for EATS to expand hours and increase programming for food insecure families, individuals and seniors. An expansion of cold storage capacity will allow for more nutritious offerings. Long term stability and flexibility will allow EATS to engage with the community in various ways to address hunger.

Sincerely,
Rebecca Persson MPH
Town Meeting Member Precinct 1

From: derosasmarcia3 <derosasmarcia3@gmail.com>
To: EZwirko@town.arlington.ma.us
Date: 08/07/2020 12:09 PM
Subject: Arlington eats

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Dear Ms. Zwirk

I know Arlington eats needs this money for the new building.

They need a permanent space. They have had to move several times over the past year.

It will grantly enhance their ability to provide for all.

Thank you for your consideration.

Sincerely,

Marcia deRosas
Volunteer

Sent from my Samsung Galaxy smartphone.

From: "Charlie Foscett" <charlie.foscett@foskettco.com>
To: <ezwirko@town.arlington.ma.us>
Cc: "Jenny Raitt" <JRaitt@town.arlington.ma.us>, "Adam Chapdelaine" <AChapdelaine@town.arlington.ma.us>
Date: 08/07/2020 12:17 PM
Subject: FW: Draft CDBG Substantial Amendment Released, CDBG-CV COVID-19 Assistance Program Update

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Dear Erin:

I have just perused the Revised CDBG documents and the master document on the Town website. Certainly, all the uses of the CDBG are worthy causes. However, to my untrained eye they seem to be the same programs and uses we have seen in the past (again I note, all good causes).

However, in this time of COVID-19, we are facing an acute unemployment crisis. I note that one of the CDBG categories is employment related. On the Pioneer institute Employment Tracker website, unemployment in Arlington on March 14, 2020 was 1.7% at about 225 individuals. On July 25, 2020, unemployment is note at 10.8% or 829 individuals. While it is true that the unemployment rate has dropped from the peak of 14.9% in May, it is still high. While I can't vouch for the absolute accuracy of those figures, I am confident that the trend is correct and reflects other nationwide information.

Many Arlington residents are employed in service industries – health care, education, restaurant/hospitality, and travel. Even people employed in so called "high tech" businesses often service these sectors. These sectors are hit hard and may not recover soon. Would it be a good idea to redirect some of these resources towards getting Arlington's unemployed back to work? I don't have the skills to recommend how to do that, but I do think the need is there and will be with us for a while.

Kind regards,
Charlie

Charlie Foscett
101 Brantwood Road
Arlington, MA 02176-8005
1.781.492.0800 (Mobile)
1.781.646.5882 (Home)
1.781.641.4769 (Fax)
Email: charlie.foscett@foskettco.com
Skype: cfoscett

From: do-not-reply@town.arlington.ma.us <do-not-reply@town.arlington.ma.us>
Sent: Thursday, August 6, 2020 2:04 PM
To: charlie.foscett@foskettco.com
Subject: Draft CDBG Substantial Amendment Released, CDBG-CV COVID-19 Assistance Program Update

Draft CDBG Substantial Amendment Released, CDBG-CV COVID-19 Assistance Program Update
Date: 08/06/2020 1:29 PM

Town Releases Draft CDBG Substantial Amendment Released
Funding supports COVID-19 Response, Arlington EATS, and DPW
Public comment period Aug. 6-12

The Town of Arlington released the draft Substantial Amendment of the 2020-2024 Consolidated Plan and 2020-2021 Annual Action Plan to support its ongoing COVID-19 response, Arlington EATS' Fit Out Project for the EATS Market, and the DPW's Annual Curb Ramp Project. The draft Substantial Amendment is available for review. The comment period is August 6th through Wednesday, August 12th. Read more about the purpose and access the draft Substantial Amendment at arlingtonma.gov/cdbg.

CDBG-CV COVID-19 Assistance Program Update
\$271,628 Committed to Arlington Renters, Small Businesses, and Public Service Agencies

Through three CDBG-CV programs, made possible by the CARES Act, the Department of Planning and Community Development (DPCD) are reporting that 21 households, 22 businesses, and 4 public service agencies will receive assistance. To date, of the total \$659,903 CDBG-CV award, \$271,628 (41%) has been committed and DPCD continues to process requests. Read the full program update at arlingtonma.gov/cdbg.

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From: Jennifer Lewis <jennifer_lewisforbes@yahoo.com>
To: "EZwirko@town.arlington.ma.us" <EZwirko@town.arlington.ma.us>
Date: 08/07/2020 03:01 PM
Subject: Arlington Eats - Increased Funding

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Hello,

I recently learned that Arlington Eats has the opportunity to secure \$332,437 to support their operations at 117 Broadway. I fully support granting this award because:

- *Food insecurity is up 50% due to COVID-19, and EATS is vital to addressing the needs of our neighbors.
- *A new building will allow EATS to expand hours and programming to serve even more food-insecure Arlington residents.
- *It will allow for increase in food storage, including cold storage, which means there will be increased access to nutritious foods.
- *It will offer long-term stability and flexibility for EATS to engage the community in addressing hunger.

As a legal case coordinator at a large social service agency and a member of the Town of Arlington's Elder Disabled Tax Relief Fund, I know first hand that Arlington residents experience suburban poverty. I also know that the Town of Arlington and our local non-profits always rise to the challenge of addressing poverty in our community. Thank you so much for your consideration in this matter.

Sincerely,

Jennifer Lewis-Forbes
71 Mary St, Arlington, MA 02474
617-686-4162 (cell)

From: Emilie Codega <eacodega@gmail.com>
To: EZwirko@town.arlington.ma.us
Date: 08/07/2020 03:29 PM
Subject: Arlington Eats Space - Letter of Support

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Hi Erin,

As an Arlington resident I wanted to let you know I support the funding for the Arlington Eats fit-out at their new location. Now, more than ever, Arlington Eats has been helping our neighbors who face food insecurity.

I agree with everything they state below. I am so proud to live in a town where this type of organization is a priority.

Take care,
Emilie Codega
59 Randolph St.

EATS needs this funding because:

Food insecurity is up 50% due to COVID-19, and EATS is vital to addressing the needs of our neighbors.

A new building will allow EATS to expand hours and programming to serve even more food-insecure Arlington residents.

It will allow for increase in food storage, including cold storage, which means there will be increased access to nutritious foods.

It will offer long-term stability and flexibility for EATS to engage the community in addressing hunger.

From: Neeraja Deshpande <nd1@wellesley.edu>
To: EZwirko@town.arlington.ma.us
Date: 08/07/2020 03:42 PM
Subject: Arlington EATS funding

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Dear Erin,

I hope all is well with you. I'm a student at Wellesley College who has grown up in Arlington, MA, where I'm currently living with my parents during this pandemic. I understand that Arlington EATS is in the process of being awarded \$332,437 -- please, please make this happen! It is such an important organization that is a light to so many. I volunteer with them regularly and have done so since my sophomore year of high school in 2016. They provide an invaluable service to the community, one which is unfortunately going to be needed as we enter a recession at best, a depression at worst, and people lose their jobs and livelihoods. Money is tight for a lot of our neighbors, food insecurity is up 50%, and EATS having a good amount of space and more accommodations would make things so much better for so many people in this town.

Best wishes,
Neeraja Deshpande
(857) 654-2490
nd1@wellesley.edu

From: Liza Gleason <liza.gleason@gmail.com>
To: EZwirko@town.arlington.ma.us
Date: 08/07/2020 05:22 PM
Subject: Arlington EATS funding

CAUTION: This email originated from outside of the Town of Arlington's email system. Do not click links or open attachments unless you recognize the REAL sender (whose email address in the From: line in "< >" brackets) and you know the content is safe.

Dear Erin,
I am emailing you in support of the fit-out for Arlington EATS at 117 Broadway. EATS needs this funding. Food insecurity is up 50% due to COVID-19 and EATS is vital to addressing the needs of our neighbors. A new building allows EATS to expand hours and programming to serve even more food insecure Arlington residents. It would increase food storage, including cold storage, which means there will be increased access to nutritious foods. A new building will provide long-term stability and flexibility for EATS to engage the community in addressing hunger.
I am in complete support of this project because as a long term volunteer I have seen first hand how EATS impacts our residents . EATS provides not only nutritious food but is an integral part of a community of neighbors serving neighbors .

In appreciation ,
Liza Gleason

Sent from my iPhone

From: Jacqueline Chakrabarty <j_chakrabarty@hotmail.com>
To: "EZwirko@town.arlington.ma.us" <EZwirko@town.arlington.ma.us>
Date: 08/07/2020 08:56 PM
Subject: Writing in support of funding the new Arlington EATS facility

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Dear Erin,

I am writing to convey my unequivocal support for the town awarding \$332,437 for the fit-out of the 117 Broadway building. EATS needs this funding because:

- Food insecurity is up 50% due to COVID-19, and EATS is vital to addressing the needs of our neighbors.
- A new building will allow EATS to expand hours and programming to serve even more food-insecure Arlington residents.
- It will allow for increase in food storage, including cold storage, which means there will be increased access to nutritious foods.
- It will offer long-term stability and flexibility for EATS to engage the community in addressing hunger.

Please ensure that this group, which is critical even in regular times, receives funding to ensure that they can do as much as possible to address hunger during the COVID-19 period and beyond.

Sincerely,

Jacquie Chakrabarty, Arlington resident

From: Jayne Byrne <jaynebyrne7@gmail.com>
To: EZwirko@town.arlington.ma.us
Date: 08/07/2020 09:01 PM
Subject: Arlington EATS support

CAUTION: This email originated from outside of the Town of Arlington's email system. Do not click links or open attachments unless you recognize the REAL sender (whose email address in the From: line in "< >" brackets) and you know the content is safe.

Hello,

I am writing in support of Arlington EATS being awarded \$332,437 for their new location. I have been volunteering at Arlington EATS this summer and they do an amazing job for the residents of Arlington. The numbers of needy families has increased during COVID and EATS is a crucial part of our community. Please support this award.

Thank you,
Jayne Byrne
7 Argyle Road

From: Annie Clarke-Lauer <ajoclarke@gmail.com>
To: "ezwirko@town.arlington.ma.us" <ezwirko@town.arlington.ma.us>
Date: 08/08/2020 09:32 AM
Subject: Support for EATS

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Hi Erin,

I am writing to voice my support of Arlington EATS being awarded \$332,437 for their fit-out at 117 Broadway. It's a wonderful organization that helps so many of our neighbors.

EATS needs this funding for many reasons, but most importantly food insecurity is up 50% due to COVID-19, and EATS is vital to addressing the needs of our neighbors. They need a location of their own for long term stability and to continue to help with food insecurity in Arlington.

Thank you,

Annie Clarke-Lauer
5 Roanoke Road, Arlington

From: Kevin Mills <kevmills1@yahoo.com>
To: "ezwirko@town.arlington.ma.us" <ezwirko@town.arlington.ma.us>
Date: 08/08/2020 09:38 AM
Subject: CDBG Comments - Arlington EATS fit-out

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Ms. Zwirko,

I am a long term precinct 1 TMM and I write to you in support of the CBDG Amendment to commit \$332,437 to fit-out of the new Arlington EATS space at 117 Broadway.

Arlington's low to moderate income citizens are in great need of food stability in normal times. This need is exacerbated by the stressors applied on this vulnerable population by the CV19 pandemic.

The new infrastructure provided by the CBDG grant will help address those needs by expanding the hours of operation to better serve our citizens' needs. Additionally, the grant will also add storage capacity and in particular cold storage so as to allow provision of more nutritious staples.

I hope that this Amendment will be reviewed favorably and incorporated into the program.

Sincerely
Kevin M. Mills
TMM Pct. 1

----- Forwarded Message -----

From: Becca Persson via Precinct1tmm <precinct1tmm@lists.srevilak.net>
To: "precinct1tmm@lists.srevilak.net" <precinct1tmm@lists.srevilak.net>
Cc: Becca Persson <becca.persson@gmail.com>
Sent: Friday, August 7, 2020, 01:24:59 PM EDT
Subject: [Precinct1 tmm] CDBG Comments - Arlington EATS fit-out

Hello Precinct 1,

I am writing to ask you to consider writing an email in support of the CBDG Amendment to commit \$332,437 to fit-out of the new Arlington EATS space at 117 Broadway. This project will have major benefits to Arlington and to precinct 1 in particular. <https://www.arlingtonma.gov/Home/Components/News/News/10429/3988?backlist=%2fdepartments%2fplanning-community-development%2fcommunity-development-block-grants-cdbg>

(You may remember that at Town Meeting the Arlington EATS fit-out was not included as part of the 2020 Town Meeting CBDG vote. This was because of a bureaucratic issue with HUD that is being addressed in this amendment.)

Comments are due to Erin Zwirko, EZwirko@town.arlington.ma.us, by Wednesday, Aug 12 at 4 pm.

If you need some language, here are some talking points:

This email is in support of the fit-out for Arlington EATS at 117 Broadway. EATS needs this funding because:

8/10/2020

10.100.0.50/WorldClient.dll?Session=SBWK0UPC78XSB&View=Message&Print=Yes&Number=29252&FolderID=0

- Food insecurity is up 50% due to COVID-19 and EATS is vital to addressing the needs of our neighbors.
- A new building will
 - Allow EATS to expand hours and programming to serve even more food insecure Arlington residents.
 - Allow for increase in food storage, including cold storage, which means there will be increased access to nutritious foods.
 - Provide long-term stability and flexibility for EATS to engage the community in addressing hunger.

Let me know if you have any questions,
Becca

Precinct1tmm mailing list

Post: Precinct1tmm@lists.sreivilak.net

List info: <https://lists.mayfirst.org/mailman/listinfo/precinct1tmm>

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You are subscribed as: kevmills1@yahoo.com

10.100.0.50/WorldClient.dll?Session=SBWK0UPC78XSB&View=Message&Print=Yes&Number=29252&FolderID=0

2/2

From: Shelli Rigby <shellipt@gmail.com>
To: ezwirko@town.arlington.ma.us
Date: 08/08/2020 10:07 AM
Subject: Arlington EATS

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Dear Erin

Please provide Arlington EATS the funding they need to renovate their new space.

EATS needs this funding because:

Food insecurity is up 50% due to COVID-19, and EATS is vital to addressing the needs of our neighbors.

A new building will allow EATS to expand hours and programming to serve even more food-insecure Arlington residents.

It will allow for increase in food storage, including cold storage, which means there will be increased access to nutritious foods.

It will offer long-term stability and flexibility for EATS to engage the community in addressing hunger.

Sincerely,
Shelli Rigby
102 Crescent Hill Ave
Arlington

From: Tracey Neave <tracey_neave@aol.com>
To: EZwirko@town.arlington.ma.us
Date: 08/08/2020 12:24 PM
Subject: Arlington EATS

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Hello Erin,

EATS needs funding because:
Food insecurity is up 50% due to COVID-19, and EATS is vital to addressing the needs of our neighbors.

A new building will allow EATS to expand hours and programming to serve even more food-insecure Arlington residents.

It will allow for increase in food storage, including cold storage, which means there will be increased access to nutritious foods.

It will offer long-term stability and flexibility for EATS to engage the the community in addressing hunger.

Thank you!
Tracey Neave

From: Skye Stewart <skyes_33@yahoo.com>
To: "EZwirko@town.arlington.ma.us" <EZwirko@town.arlington.ma.us>
Date: 08/09/2020 01:26 PM
Subject: Arlington EATS

CAUTION: This email originated from outside of the Town of Arlington's email system. Do not click links or open attachments unless you recognize the REAL sender (whose email address in the From: line in "< >" brackets) and you know the content is safe.

Dear Erin -

We are writing to express our support for the town to award the proposed \$332K for the fit -out at 117 Broadway to Arlington EATS.

EATS has always served a crucial role in feeding our community members in need. With the increases in food insecurity due to COVID-19 it is now more important than ever.

We urge the town to support EATS with the funding it needs for a new building to serve our neighbors now and for the long term.

Thank you for your time.

Sincerely,

Heather Skye Stewart
Stephen Sanzo

2 Upland Rd W

From: "Linda P. Cohn" <lpc@cohnarlington.net>
To: EZwirko@town.arlington.ma.us
Date: 08/09/2020 02:12 PM
Subject: Support for funding for Arlington EATS

CAUTION: This email originated from outside of the Town of Arlington's email system. Do not click links or open attachments unless you recognize the REAL sender (whose email address in the From: line in "< >" brackets) and you know the content is safe.

I'm writing to voice support for funding for Arlington EATS that will enable them to renovate their new space and be able to expand hours and programming to serve even more food-insecure Arlington residents. My husband and I are grateful for the work that Arlington EATS does to engage the Arlington community in addressing hunger.

Linda Cohn
305 Park Ave.
Arlington

From: Nicole Melnik <nmeinik@arlington.k12.ma.us>
To: EZwirko@town.arlington.ma.us
Date: 08/09/2020 07:11 PM
Subject: Support: Fit-out for Arlington EATS

This email is in support of the fit-out for Arlington EATS at 117 Broadway.

EATS needs this funding because:

- Food insecurity is up 50% due to COVID-19 and EATS is vital to addressing the needs of our neighbors.
- A new building will
 - Allow EATS to expand hours and programming to serve even more food insecure Arlington residents.
 - Allow for increase in food storage, including cold storage, which means there will be increased access to nutritious foods.
 - Provide long-term stability and flexibility for EATS to engage the community in addressing hunger.

I support this project because I'm a Kindergarten teacher at the Thompson School. I see the great need for access to healthy food for my students both during the school day and when school isn't in session. I will never forget when a student had a major behavior breakdown and finally asked for food because they were hungry. Arlington EATS provides snacks for students at all of the schools throughout the school day. Arlington EATS also is a Market for many of my students and this location is walking distance to their homes.

I support this project because I am on the EATS board and a founder of the original EATS school based programs. We have been working towards this project for many, many years. Our neighbors should be able to shop for their food with dignity in a clean, safe and accessible building. This building will allow us to serve even more clients with even more nutritious food. Arlington EATS mission is Neighbors Serving Neighbors and this fit-out will allow more neighbors to volunteer and more neighbors to receive access to food. This new building will be the heart of Arlington EATS for all of our volunteers and clients. I can't wait for our ribbon cutting! It sure will be an emotional day for so many that have poured their heart into this amazing organization. This fit-out will help seniors, families, children, volunteers, staff, our community partners and our entire community for many years to come!

Thank you,
Nicole Melnik

Nicole Melnik
Kindergarten Teacher
[Thompson School](#), Arlington
Twitter: [@ThompsonK102](#)
Join me in supporting [Arlington EATS!](#)

If you need this document translated, please call your child's school principal - Si necesita este documento traducido, por favor comuníquese con la escuela de su hijo - Se você precisa este documento traduzido, entre em contato com a escola do seu filho - Si vous avez besoin de traduire ce document, s'il vous plaît contacter l'école de votre enfant - 如果您需要这份文件翻译, 请联系您的孩子的学校 - إذا كنت تحتاج ترجمة هذا الوثيقة إلى اللغة العربية يرجى الاتصال بمدرسة طفلك/طفلتك.

From: Kristin Greeley <kgreeley23@yahoo.com>
To: EZwirko@town.arlington.ma.us
Date: 08/10/2020 09:50 AM
Subject: Arlington EATS

CAUTION: This email originated from outside of the Town of Arlington's email system. Do not click links or open attachments unless you recognize the REAL sender (whose email address in the From: line in "< >" brackets) and you know the content is safe.

Please support funding for Arlington EATS

Food insecurity is up 50% due to COVID-19, and EATS is vital to addressing the needs of our neighbors.

A new building will allow EATS to expand hours and programming to serve even more food-insecure Arlington residents.

It will allow for increase in food storage, including cold storage, which means there will be increased access to nutritious foods.

It will offer long-term stability and flexibility for EATS to engage the community in addressing hunger.

Kristin Greeley

Sent from my iPad

From: Mike Libby <mikelibby@gmail.com>
To: ezwirko@town.arlington.ma.us
Date: 08/10/2020 09:59 AM
Subject: Arlington EATS

CAUTION: This email originated from outside of the Town of Arlington's email system. Do not click links or open attachments unless you recognize the REAL sender (whose email address in the From: line in "< >" brackets) and you know the content is safe.

Hey Erin....I hope you are doing well. I would like to demonstrate my support for the Arlington EATS program:

Please support funding for Arlington EATS

Food insecurity is up 50% due to COVID-19, and EATS is vital to addressing the needs of our neighbors.

A new building will allow EATS to expand hours and programming to serve even more food-insecure Arlington residents.

It will allow for increase in food storage, including cold storage, which means there will be increased access to nutritious foods.

It will offer long-term stability and flexibility for EATS to engage the community in addressing hunger.

Thanks,

Mike Libby
129 Hillside Ave.
Arlington, MA 02476

From: Vicki Rose <vrose@arlington.k12.ma.us>
To: ezwirko@town.arlington.ma.us
Date: 08/10/2020 10:00 AM
Subject: Support for Arlington EATS

Good Morning,

This email is in support of the fit-out for Arlington EATS at 117 Broadway. EATS needs this funding because:

- Food insecurity is up 50% due to COVID-19 and EATS is vital to addressing the needs of our neighbors.
- A new building will
 - Allow EATS to expand hours and programming to serve even more food insecure Arlington residents.
 - Allow for increase in food storage, including cold storage, which means there will be increased access to nutritious foods.
 - Provide long-term stability and flexibility for EATS to engage the community in addressing hunger.

I support this project because as a co-founder of the school-based Arlington EATS program, I have seen the positive impact for our neighbors as Arlington EATS has expanded services and awareness of need. To provide a permanent, accessible, and reliable home base for Arlington EATS will enable our staff and volunteers to focus on our mission to provide nutritious foods to our neighbors in need. I am excited for all the possibilities for increased services that this space will provide.

Thank you,
Victoria Rose

--

Vicki Rose, Administrative Assistant
Thompson School
781-316-3768
www.arlington.k12.ma.us/thompson
Join me in supporting [Arlington EATS!](#)

From: Amy Speare <amyhspeare@gmail.com>
To: EZwirko@town.arlington.ma.us
Date: 08/10/2020 10:12 AM
Subject: Support for Arlington EATS

CAUTION: This email originated from outside of the Town of Arlington's email system. Do not click links or open attachments unless you recognize the REAL sender (whose email address in the From: line in "< >" brackets) and you know the content is safe.

Hi Erin-

I'm writing in support of the Town's financial support of the new Arlington EATS facility and I hope you approve funding to help with the build-out of their new facility on Broadway.

As I'm sure you already know, EATS is a crucial part of the community fabric where neighbors help neighbors. Especially with their increase in demand recently, EATS has been an even more important service to our community.

I have been a lead shift volunteer for EATS since the spring and know their current space well. It does not have adequate cool and dry storage and is not easily handicap accessible. Additional cool storage will ensure that purchased and rescued food does not go bad before it is distributed to customers and will also ensure that customers will receive more fresh and healthy produce.

Also, it is not a dedicated space attuned to the needs of EATS, rather a shared space with the church. That means that in non-Covid times, the space needs to be set up and broken down every time EATS uses it and EATS is limited in how they are able to use the space.

The new space on Broadway would be a worthwhile investment and would demonstrate that the Town prioritizes helping residents who experience food insecurity.

Thank you-
Amy Speare

From: <cgreeley@bowesre.com>
To: "Erin Zwirko" <EZwirko@town.arlington.ma.us>
Cc: "Kristin" <kgreeley23@yahoo.com>
Date: 08/10/2020 10:18 AM
Subject: [FWD: Arlington EATS]

CAUTION: This email originated from outside of the Town of Arlington's email system. Do not click links or open attachments unless you recognize the REAL sender (whose email address in the From: line in "< >" brackets) and you know the content is safe.

Erin,

My niece Kristin Greeley asked me to forward the message below to you. - Carol

Carol Greeley, Realtor®,
Senior Real Estate Specialist(SRES)®
Accredited Buyer's Representative (ABR)®
Level One Certified Military Home Specialist
Gibson Sotheby's International Realty
(Formerly BOWES Real Estate)
Proudly Supporting the Arlington Community Since 1945
1010 Massachusetts Ave.
Arlington, MA 02476
Phone: (781) 354-4792 Cell (781) 645-0515 Direct Office
Email: carol.greeley@gibsonsir.com
Website: www.CarolGreeley.com

From: Kristin Greeley <kgreeley23@yahoo.com>
Date: August 10, 2020 at 9:50:06 AM EDT
To: EZwirko@town.arlington.ma.us
Subject: Arlington EATS

Please support funding for Arlington EATS

Food insecurity is up 50% due to COVID-19, and EATS is vital to addressing the needs of our neighbors.

A new building will allow EATS to expand hours and programming to serve even more food-insecure Arlington residents.

It will allow for increase in food storage, including cold storage, which means there will be increased access to nutritious foods.

It will offer long-term stability and flexibility for EATS to engage the community in addressing hunger.

Kristin Greeley

Sent from my iPad

From: Marshall Audin <mkaudin45@gmail.com>
To: ezwirko@town.arlington.ma.us
Date: 08/10/2020 10:25 AM
Subject: Support for Arlington EATS tenant fit out at 117 Broadway

CAUTION: This email originated from outside of the Town of Arlington's email system. Do not click links or open attachments unless you recognize the REAL sender (whose email address in the From: line in "< >" brackets) and you know the content is safe.

Dear Ms. Zwirko,

Arlington is known for its compassion for all residents of our community. This new space will be an important resource in continuing this commitment.

I am an Arlington EATS Board member and was heavily involved in the design and construction of the EATS set up at St. John's Parish Hall. Also, as a member of the EATS Building Committee, I've been actively engaged in the design of the new tenant space at 117 Broadway. The proposed tenant space fit out has been carefully thought out to take advantage of the positive and negative lessons EATS has learned from all their previous homes (Marathon, Old Broadway and St. John's Parish Hall).

Care has been taken to improve the functional efficiency of the EATS operations as well as significantly upgrade the "Shopper" (the people EATS serves) experience.

For the first time, since its inception, all the operational functions will be together at one location. If there is a silver lining to the Covid-19 pandemic, it's that EATS has developed a robust home delivery service. Hopefully, by the time EATS can start operations at the new Broadway site, we will be able to re-start an in person market option coupled with a strong home delivery capability that can only happen if EATS has a dedicated place to operate from that is designed to specifically serve both of these functions. This physical arrangement will enable EATS to serve a larger segment of Arlington's food insecure residents, our neighbors.

This new space will allow for a significant increase in EATS' capacity to offer a larger and wider variety of fresh produce, as well as, refrigerated and frozen food offerings. The increased capacity to store dry goods, refrigerated and frozen food products will enable EATS to develop more options for Arlington's diverse ethnic population. In addition, EATS will be able to take greater advantage of free and reduced price items when they come available from the Greater Boston Food Bank.

The St. John's Parish hall will eventually return to a multi-tenant space, so EATS will not be able to carry on both in-store and home delivery options because of the scheduling needs when other tenants return to the Parish Hall.

Sincerely,

Marshall Audin

From: Gail Rogers <gaelmarierose@gmail.com>
To: EZwirko@town.arlington.ma.us
Date: 08/10/2020 11:42 AM
Subject: Public Comment for the Arlington EATS Project

CAUTION: This email originated from outside of the Town of Arlington's email system. Do not click links or open attachments unless you recognize the REAL sender (whose email address in the From: line in "< >" brackets) and you know the content is safe.

Dear Ms. Zwirko,

I am writing to you in support of the Fit-Out Project for Arlington EATS at 117 Broadway, Arlington.

I am a volunteer for Arlington EATS. I am extremely impressed with their commitment and dedication towards working to make Arlington a community where no child, family or senior goes hungry.

I believe that this new building will increase EATS' capacity to address the increased needs of our neighbors by expanding hours and programs, by increasing access to nutritious foods and food storage, and by providing an opportunity to engage the community in addressing hunger.

Thank you for allowing me to publicly comment on this very important project and community service. Please feel free to contact me if you have any questions.

Sincerely,
Gail M. Rogers

151 Waverley Street
Arlington, MA 02476

From: Eileen Mathews <eileen.farrell.mathews@gmail.com>
To: EZwirko@town.arlington.ma.us
Date: 08/10/2020 11:39 AM
Subject: Fwd: Arlington EATS

CAUTION: This email originated from outside of the Town of Arlington's email system. Do not click links or open attachments unless you recognize the REAL sender (whose email address in the From: line in "< >" brackets) and you know the content is safe.

Hello!

>>

>> Please support funding for Arlington EATS

>>

>> Food insecurity is up 50% due to COVID-19, and EATS is vital to addressing the needs of our neighbors.

>>

>> A new building will allow EATS to expand hours and programming to serve even more food-insecure Arlington residents.

>>

>> It will allow for increase in food storage, including cold storage, which means there will be increased access to nutritious foods.

>>

>> It will offer long-term stability and flexibility for EATS to engage the community in addressing hunger.

>>

>> Eileen Mathews

Hillside Ave

From: Stephanie Franzosa <srfranzosa@gmail.com>
To: ezwirko@town.arlington.ma.us
Date: 08/10/2020 11:24 AM
Subject: Arlington EATS funding

CAUTION: This email originated from outside of the Town of Arlington's email system. Do not click links or open attachments unless you recognize the REAL sender (whose email address in the From: line in "< >" brackets) and you know the content is safe.

Dear Ms. Zwirko -

I am writing to you in support of granting CDBG funding to Arlington EATS for its new building.

As a longtime volunteer and former Board member, I think it's so important for EATS to have a permanent home that's built for its, and the Arlington community's, needs. With the added strain of COVID-19 and many more recipients, it has become obvious that EATS can no longer easily operate out of a church basement.

Thank you for your consideration.

Sincerely,
Stephanie Franzosa

From: "Colleen M. McMahon" <colleen.mcmahon@gmail.com>
To: EZwirko@town.arlington.ma.us
Date: 08/10/2020 12:16 PM
Subject: Arlington EATs Funding

CAUTION: This email originated from outside of the Town of Arlington's email system. Do not click links or open attachments unless you recognize the REAL sender (whose email address in the From: line in "< >" brackets) and you know the content is safe.

To whom it may concern,

Please support funding for Arlington EATS

Food insecurity is up 50% due to COVID-19, and EATS is vital to addressing the needs of our neighbors.

A new building will allow EATS to expand hours and programming to serve even more food-insecure Arlington residents.

It will allow for increase in food storage, including cold storage, which means there will be increased access to nutritious foods.

It will offer long-term stability and flexibility for EATS to engage the community in addressing hunger.

Regards,
Colleen McMahon
128 Pleasant St.

From: Susan Stewart <sstewart@alum.mit.edu>
To: EZwirko@town.arlington.ma.us
Date: 08/10/2020 02:37 PM
Subject: Support for CDBG funding for Arlington EATS

CAUTION: This email originated from outside of the Town of Arlington's email system. Do not click links or open attachments unless you recognize the REAL sender (whose email address in the From: line in "< >" brackets) and you know the content is safe.

Dear Ms. Zwirko,

I am writing in support of the proposed CDBG funding for Arlington EATS. Arlington EATS will be using this funding to construct a new space in the HCA development at 117 Broadway.

Since the Arlington Food Pantry joined with Arlington EATS to provide both community-based and school-based food assistance programs, the number of people they have served and the amount of food distributed has steadily grown each year. However, Arlington EATS has always been limited by space and sharing constraints. EATS has operated out of the former building at Broadway, sharing a small, inefficient space with FoodLink. During construction, EATS is grateful to have a temporary home at St. John's church, but there is limited access, limited storage, and other sharing constraints.

With food insecurity on the rise during the pandemic, the need for community based assistance programs like Arlington EATS is greater than ever. The economic impacts of the pandemic are likely to amplify food insecurity issues in the community for quite a while. The funding for this operational space is critical to allow Arlington EATS to be open more hours, more efficiently receive, store, and distribute food, and serve more of our neighbors in need with compassion and flexibility.

I fully support awarding this CDBG funding in the amount of \$332,000 to Arlington EATS. It will help many many people.

Sincerely,
Susan Stewart
23 Alton Street

Arlington resident
Teacher at the Ottoson Middle School, Arlington (Where free snacks from Arlington EATS help students focus on learning, not on their hunger)
Volunteer with Arlington EATS

From: Linda Sullivan <lindsullivan3@gmail.com>
To: EZwirko@town.arlington.ma.us
Date: 08/10/2020 03:25 PM
Subject: Arlington EATS fit-out

CAUTION: This email originated from outside of the Town of Arlington's email system. Do not click links or open attachments unless you recognize the REAL sender (whose email address in the From: line in "< >" brackets) and you know the content is safe.

Ms. Zwirko,

As a volunteer of several years for Arlington's food pantry, now encompassed within Arlington EATS, I support the planned build-out at 117 Broadway. I believe that a new building can only provide better service to the community in a time when food insecurity is on the rise. Having the administration and the various programs offered by EATS under one roof streamlines its efforts and allows for any needed adjustments quickly. Although St. John's has served admirably as a temporary home, Arlington itself should be supporting EATS, as it is a vital resource for many of the town's residents. I know that once this COVID crisis abates, the EATS board has plans to move forward with expanded programming, as well.

Thank you for providing the opportunity to comment on this public issue. Just as the new high school building serves part of the community, so too does a new building for EATS.

Linda N Sullivan
56 Mt. Vernon Street

From: Director <director@devitofuneralhomes.com>
To: Ezwirko <ezwirko@town.arlington.ma.us>
Date: 08/10/2020 10:55 PM
Subject: Arlington EATS

CAUTION: This email originated from outside of the Town of Arlington's email system. Do not click links or open attachments unless you recognize the REAL sender (whose email address in the From: line in "< >" brackets) and you know the content is safe.

Erin,

DeVito Funeral Home supports Arlington Eats in their expansion to 117 Broadway. The services that they offer to our community are already amazing and the new building will only allow them to continue to grow and serve more community members who are in need.

Regards,
Jonathan DeVito

Please excuse typos and brevity.

[DeVito Funeral Home](#)
[Mount Auburn Cremation Plan](#)

Phone: [\(781\) 643-5610](tel:(781)643-5610)
Phone: [\(617\) 924-3445](tel:(617)924-3445)
Fax: [\(781\) 305-8334](tel:(781)305-8334)



From: Heidi Rosenberg <heidrose08@gmail.com>
To: EZwirko@town.arlington.ma.us
Date: 08/11/2020 08:59 AM
Subject: Support for Arlington EATS new building

CAUTION: This email originated from outside of the Town of Arlington's email system. Do not click links or open attachments unless you recognize the REAL sender (whose email address in the From: line in "< >" brackets) and you know the content is safe.

Hello Erin,

I was so thrilled to read that Arlington EATS is in the process of being awarded \$332,437 for their fit-out at 117 Broadway.

EATS is such a wonderful asset to our town and provides a necessary service, made even more urgent by the uptick in food insecurity due to Covid-19. The new building will allow EATS to expand its hours and programming to serve even more food-insecure Arlington residents, and will allow for greater food storage.

I join in supporting Arlington EATS in accessing this funding for their new building.

Thank you,

Heidi Rosenberg
259 Wachusett Ave.

From: Jean Nagle <jsn0708@gmail.com>
To: EZwirko@town.arlington.ma.us
Date: 08/11/2020 02:39 PM
Subject: Arlington EATS support

CAUTION: This email originated from outside of the Town of Arlington's email system. Do not click links or open attachments unless you recognize the REAL sender (whose email address in the From: line in "< >" brackets) and you know the content is safe.

I have volunteered with Arlington EATS for many years and I hope that you will support the fitout of the new building at 117 Broadway so that expanded hours and programming may continue for many more years.

From: Steve Revilak <steve@srevilak.net>
To: ezwirko@town.arlington.ma.us
Date: 08/12/2020 08:22 AM
Subject: Public Comment, re CDBG Substantial Amendment

Hello Erin,

I'm writing to provide public comment regarding the Town's plan to reprogram CDBG funds [1].

I support the reprogramming of funds to help Arlington EATS fit out their new space at 117 Broadway; to supplement the Arlington Small Business COVID-19 Relief Program; and, to support the Department of Public Works (DPW) Annual Curb Ramp Project.

Stephen Revilak
111 Sunnyside Ave
Arlington, MA 02474

[1] <https://www.arlingtonma.gov/Home/Components/News/News/10429/3988>

Attachments:

File: [signature.asc](#) Size: 1k Content Type: application/pgp-signature

Combined Citizen Participation Documents

May 2020

Legal Notices

Legal

44DC0991 PI PARANT STREET LEGAL NOTICE MLEABANT STREET HISTORIC DISTRICT

Notice is hereby given that a public hearing will be held on Thursday, January 23, 2020 at 3:00pm for 35 years thereaffore in the Whitehorse Robins House, 679B Massachusetts Ave. (the old Soldiers Home) regarding exterior renovations of 221 Pleasant Street.

44-13862130 Arlington Advocate 1/9/20

44DC099 CRESCENT HILL AVENUE LEGAL NOTICE MT CALIBAN/CRESCENT HILL HISTORIC DISTRICT

Notice is hereby given for a public hearing will be held on Thursday, January 23, 2020 at 3:00pm for 35 years thereaffore in the Whitehorse Robins House, 679B Massachusetts Ave. (the old Soldiers Home) regarding exterior renovations of 99 Crescent Hill Ave.

44-13862130 Arlington Advocate 1/9/20

20-1306212d Zoning Board of Appeals LEGAL NOTICE Town of Arlington

Notice is hereby given in accordance with the provisions of Section 33.3A of the Zoning Bylaw that there has been filed by Dan of Desjardins of Arlington, Massachusetts on November 22, 2019 a petition seeking permission to site his property located at 20 Beacon Street - Block Plan No. 022.0-0008-0001.0. Said petition seeks relief to a special permit under Section 33.18 (6A.2) of DISTRICT A USES of the Zoning Bylaw for the Town of Arlington.

Having it appear to the said petition will be held in the Public Hearing Room located on the second floor of the Town Hall, 780 Massachusetts Avenue, Arlington, Massachusetts, on Tuesday evening, January 28, 2020 at 7:45 P.M. or as soon thereafter as the petitioner may be heard.

44DC0991.0.0018

Zoning Board of Appeals Notice Given, A Town Charter

44-13862946 Arlington Advocate 1/9, 1/16/20

27 Main Road LEGAL NOTICE Town of Arlington Zoning Board of Appeals

Notice is hereby

Given, as Document Number 1615402 noted on Certificate of Title Number 97819, subsequently assigned to U.S. Bank Trust, N.A., as Trustee for U.S. Master Participation Trust by Bank of America, N.A. (successor by merger to BAC Home Loans Servicing LP, as Countrywide Home Loans, Servicing LP by assignment) located in said Middlesex County, Southern District Registry of Deeds at Book 02329, Page 438, subsequently assigned to U.S. Bank Trust, N.A., as Trustee for U.S. Master Participation Trust by Bank of America, N.A., (successor by merger to BAC Home Loans Servicing LP, as Countrywide Home Loans Servicing LP by assignment) registered with Middlesex County, Southern District Registry of Deeds at the Land Court as Document Number 1707822 noted on Certificate of Title Number 13076 for each of the portions of said Mortgage and for the purpose of keeping same will be sold at Public Auction at 10:00 AM on January 23, 2020 at 12 Lockwood Avenue, Arlington, MA, and similar the premises described in said Mortgage, in which there is a parcel of said parcel in Arlington in said County as follows: A certain parcel of land with its buildings thereon and bounded SOUTHWESTERLY by said Wood Avenue, 50 feet WESTERLY by a curved line forming the junction of said Wood Avenue and Lockwood Avenue, shown as Field Record on a 34-foot wide easement 28.00 feet NORTHWESTERLY by said Lockwood Avenue, 100 feet, and 100 feet, 88.26 feet SOUTHWESTERLY by said 14 feet 11 inches and 88.26 feet measuring 44.54 feet x 88.26 feet respectively, containing 8952 square feet according to said plan. Being shown as lot numbered 145 on a plan recorded with Middlesex County Deeds, book of page 345, plan 48. Being the same premises described in said document with Middlesex County District deeds Book 17832 Page 578. As the portion parcel of said bounded WESTERLY by Lockwood Avenue as shown as Field Record on plan hereinafter mentioned, 3 feet NORTHWESTERLY by lot numbered 147A on said plan, 109.76 feet EASTERLY by lot numbered 145 on said plan, 3.01 feet and SOUTHWESTERLY by lot numbered 148 on said plan, 110.34 feet. Being shown as lot numbered 147D on said plan. (Plan No. 02316) All of said boundaries are determined by the Court to be located as shown on a subdivision plan, as approved by the Court filed in the Land Registry Office a copy of which is filed in said Deeds in register Book 156, Page 306 with Certificate 23577. Title Reference: Middlesex South Registry, Registered Land Section, Certificate of Title # 97819 was recorded Book 1089, Page 188 For Plaintiff's purposes is subject to a senior mortgage recorded with the Southern Middlesex County Registry of Deeds in Book 02659 Page 213. The same will be sold subject to and

0036 LEGAL NOTICE TOWN OF ARLINGTON



COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM (CDBG) PUBLIC HEARING

Pursuant to the Town of Housing and Community Development Act of 1974, as amended, and the regulations formulated thereunder, notice is hereby given that the Town of Arlington, acting through the Town Manager and the Select Board, will hold a Public Hearing in the Community Development Block Grant Program. The purpose of this hearing is to receive comments in force for CDBG Program Year 46 July 1, 2020 - June 30, 2021.

Said hearing will be held at 7:15 P.M. MONDAY, JANUARY 27, 2020 IN THE SELECT BOARD MEETING ROOM ON THE SECOND FLOOR OF THE ROBBINS MEMORIAL TOWN HALL, 780 MASSACHUSETTS AVENUE, ARLINGTON, MASSACHUSETTS.

The Town wishes to receive approximately \$1,000,000 in Community Development Block Grant (CDBG) funds from the U.S. Department of Housing and Urban Development CDBG Program Year 46. There is a HUD requirement that all funded programs must first identify special needs or low and moderate income and in the resolution of these and other needs that pose a threat to the health and welfare of the community. For further information and technical assistance, please contact the Department of Planning and Community Development, 780 Massachusetts Avenue, Arlington, Massachusetts 02476, or (781) 316-3637.

The Select Board Meeting Room is accessible for the mobility impaired. If you require other assistance in obtaining access to the hearing, or to the materials to be presented please contact the Arlington Community Development Program office at (781) 316-3431 during business hours.

Adam Chiodini, Town Manager; Diana M. Vahvi, Chair, Select Board; ADA13861368 Arlington Advocate 1/9, 1/16/20

BANNER CLASSIFIEDS



Commonwealth of Massachusetts
The Trial Court
Probate and Family Court Department

SUFFOLK Division Docket No. 2019PR00262

Office of Nancy Evelyn Newberry
Acting Director of Probate Services
Date of Death: 02/08/2019

MEMORANDUM PRIVATE PUBLICATION NOTICE

To all persons interested in the above captioned estate, by Petition of Pauline Elizabeth D'Onofrio of Boston, MA

Notice is hereby given that the above captioned estate of the Personal Representative of the estate in probate without contest on the bond...
The estate is being administered under informal procedures by the Personal Representative under the Massachusetts Uniform Probate Code which...
You are hereby notified and required to take steps to bring any action...
Witness: Jan, with a Seal, First Justice of the Court,
Dated December 23, 2019.

Commonwealth of Massachusetts
The Trial Court
Probate and Family Court Department

SUFFOLK Division Docket No. 2019PR00262

Office of Nancy Evelyn Newberry
Acting Director of Probate Services
Date of Death: 02/08/2019

RESPONDENT Alleged Incompetent Person

To the named Respondent and all other interested persons, a petition has been filed by Massachusetts Department of Developmental Services at West Roxbury, MA in the above captioned matter alleging that Norman Prescott is in need of a Guardian and requesting that Robert Gerole of West Roxbury, MA be appointed as Guardian and requesting that Robert Gerole of West Roxbury, MA be appointed as Guardian to serve without bond.

You have the right to object to this proceeding. If you wish to do so, you or your attorney must file a written appearance at this court on or before 10:00 A.M. on the above date of 01/23/2020. This day is NOT a hearing date, but a deadline date by which you have to file the written appearance if you object.

Commonwealth of Massachusetts
The Trial Court
Probate and Family Court Department

SUFFOLK Division Docket No. 2019CS4782P

Notice Served by Petitioner and Waiver

Edison S. Montenegro-Davis vs. Blanca M. Martinez

The Plaintiff has filed a Complaint for Divorce requesting that the Court grant a divorce for "IRRECONCILABLE DIFFERENCES".

An Automatic Protective Order has been entered in this matter...
You are hereby notified and required to take steps to bring any action...
Witness: Jan, with a Seal, First Justice of the Court,
Dated December 23, 2019.

The Massachusetts Water Resources Authority is seeking bids for the following:

AOB NO.	DESCRIPTION	DATE	TIME
19R1-4738	Supply and Delivery of Sewer Sanitation	01/21/20	1:00 p.m.
19R1-4804	Purchase of One (1) 1000 Hydroponic System	01/21/20	1:00 p.m.
19R1-4738	Labor and Self-Administered Support and Training	01/21/20	2:00 p.m.
19S4	RFQ-P Artisanal Services Retired To Comply with Governmental Accounting Standards Board (ASB) No. 14 and 25	01/24/20	11:00 a.m.
19S5	Overhaul Door Maintenance Service. 02/06/20 2:00 p.m. DFP	02/06/20	2:00 p.m.

To access and bid on Event(s) please go to the MWRA Single Portal at www.mwra.com.
To obtain the bid documents please email request to: MWRADocuments@Diversions@mwra.com.

Bridge Avenue Charter School 685 Warner Drive, Roxbury, MA 02119
WR - Artisan Staff Replacement
LEGAL NOTICE
April 19, 2019
ADVERTISEMENT FOR BIDS

LEGAL NOTICE
CITY OF BOSTON

COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM (CDBG)

PUBLIC HEARINGS

Pursuant to Title I of the Housing and Community Development Act of 1974, as amended, and the regulations promulgated thereunder, notice is hereby given that the team of Arlington, acting through the Team Manager and the Public Hearing, will hold a Public Hearing on the Community Development Block Grant Program. The purpose of this hearing is to receive proposals for funds for our CDBG Program for FY (July 1, 2020 - June 30, 2021).

The team anticipates to receive approximately \$1,000,000 in Community Development Block Grant (CDBG) funds from the U.S. Department of Housing and Urban Development for CDBG Program Year 20. There is a HUD requirement that all funded programs must primarily benefit persons of low and moderate income, and in the provision of these HUD funds, it must also include community development needs, that pose a threat to the health or welfare of the community. For further information and technical assistance, please contact the Department of Planning and Community Development, 790 Massachusetts Avenue, Boston, Massachusetts 02118, or (617) 552-3433.

The Select Board Meeting item is accessible for the mobility impaired, if you require other assistance in viewing access to the hearing, or in the execution of the proposal, please contact the Arlington Community Development Program office at (781) 819-3433 during business hours.

Team Manager: Diana M. Wilson, Chief of Staff

PUBLIC NOTICE
BOSTON INFRASTRUCTURE AUTHORITY
BOSTON PLANNING & DEVELOPMENT AGENCY
PROPOSED INFRASTRUCTURE TO SOUTH END GREEN INFERENCE PLAN
PROJECT NO. MASS-R-06 FOR PARCEL 57 LOCATED AT 560 NORTHAMPTON STREET AND PARCEL 59 LOCATED AT 560 DELAWARE AVENUE, SOUTH END NEIGHBORHOOD, BOSTON

Public Notice is hereby given that the Boston Infrastructure Authority (BIA) of the Boston Planning & Development Agency will consider and schedule a meeting on Thursday, January 16, 2020, starting at 7:00 PM, in the Board Room - Room 900, 50 State Street City Hall, One City Hall Square a proposed modification to the South End Urban Renewal Plan regarding Parcel 57, located at 560 Delaware Street and Parcel 59 located at 560 Northampton Avenue, South End neighborhood. The Public Notice is being provided in accordance with a consent Conditional Agreement up and among the U.S. Department of Housing and Urban Development, the BIA and others, dated as of January 16, 2008.

法律通告
阿靈頓鎮



社區發展授權項目 (CDBG)
公開聽證會

根據 1974 年修訂的《住房和社區發展法》第一章及其製定的規定，現作出以下通知：阿靈頓鎮將經由鎮主任及董事會，就社區發展整體撥款計劃舉行公開聽證會。本次聽證會旨在為我們的 CDBG 項目第 46 年(2020 年 7 月 1 日至 2021 年 6 月 30 日)的資金獲取提案建議。

聽證會將於 2020 年 1 月 27 日，星期一，下午 7:15，在 730 MASSACHUSETTS AVENUE, ARLINGTON, MASSACHUSETTS 羅賓斯紀念堂 (THE ROBBINS MEMORIAL TOWN HALL) 二樓的董事會會議室 (SELECT BOARD MEETING ROOM) 舉行。

阿靈頓鎮預計將從美國住房和城市發展部獲得約 100 萬美元的社區發展整體津貼 (CDBG)，用於 CDBG 計劃第 46 年的工作。住房和城市發展部要求，所有資助的項目必須主要惠及中低收入人群；協助預防貧民窟和疾病的蔓延；或滿足其他對社區健康或福利構成威脅的緊迫的社區發展需要。了解更多信息及技術支援，請聯繫位於 730 Massachusetts Avenue, Arlington, Massachusetts 02476 的規劃和社區發展部，或致電：(781) 316-3431。

董事會會議室為行動不便的人士設有便利設施。如需其他協助以參加聽證會或獲取聽證會資料，請於辦公時間內致電(781)316-3431，與阿靈頓社區發展計劃辦公室取得聯絡。

Adam Chapdelaine
阿靈頓鎮主任

Diane M. Mahon, 主席
董事

the thief didn't think he was injured at the time, he did not get any information from the van, and did not know who may have owned the van. Police searched the area for security footage that could show the accident with negative results.

Saturday, Jan 11

341 van: Police spoke with a resident of a communal living area who said that insulin had been stolen while they were sleeping. The resident said that they had been sleeping in a shared space and that their personal items were scattered on the ground, including the insulin, which was gone when they woke up. The resident spoke with staff from the building and they were told to file a police report.

GET ON THE RIGHT COURSE TO FIGHT CANCER™



SMITH: THE JIMMY FUND THROUGH WORK
Strongly Funded by Many
 866-327-3076

continue the sale and to open the books of the sale by either or oral communication made before or during the foreclosure sale. If the sale is set aside in any way, the Purchaser or his sale shall be entitled only to a return of the deposit paid. This order shall have no further recourse against the Mortgagee, the Mortgagee of the Mortgagee's attorney. The description of the premises contained in said mortgage is all correct in the event of or prior to this publication. THIS WILL BE OF THE ESSENCE. Charles, if a copy is made of the sale, U.S. Bank Trust N.A., as Trustee for LEPS Vendor Park (Leasehold Interest) Holder of said Mortgage, by its attorneys, URBANE PC, PC Box 822400, Walling, WA 98024. Phone: (206) 740-7900. IS-016193

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 Arlington Advocate 118, 117, 116, 115, 114, 113, 112

PHILIPS ESTATE
LEGAL NOTICE
 Commonwealth of Massachusetts
 The Trial Court
 Probate and Family Court
 Middlesex Division
 408 Cambridge Street
 Cambridge, MA 02141
 (617) 768-5800

Docket No. 1919PR1318EA
INFORMAL PROBATE PUBLICATION NOTICE

Estate of Judith Ann Phelps
 Alana Kristen Rice, Judith A. Phelps
 Date of Death: 08/19/2013

To all persons interested in the above captioned estate, by Petition of Petitioner, Todd P. Farrell, of Keeneland, MA, a Will has been admitted to formal probate.

Todd P. Farrell, of Keeneland, MA, has been informally appointed as the Personal Representative of the estate to serve without salary on the bond.

The estate is being administered under informal procedures by the Personal Representative, under the Massachusetts Uniform Probate Code without supervision by the Court. Inventory and account will not be filed with the Court, but interested parties are advised to notice regarding the administration of the estate. Heirs, legatees and creditors are notified to bring claims to the attention of the Personal Representative, including distribution of assets and expenses of administration. Interested parties are advised to petition the Court to include terms, conditions and to obtain orders regarding calling or restricting the powers of Personal Representative appointed under informal procedures. A copy of the Petition and Will, if any, can be obtained from the Petitioner.

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 Arlington Advocate 118, 117, 116, 115, 114, 113, 112

of an audit, or to be made, or in the operation of such and big to or small after urgent community development work. The work is based on the health or welfare of the community. For the day, the residents and technical advice, please contact the Department of Planning and Community Development, 730 Massachusetts Avenue, Arlington, Massachusetts 02476, or (617) 316-2300.

The Select Urban Meeting Room is available for a meeting. If you require other facilities or a meeting space, please contact the Department of Planning and Community Development, 730 Massachusetts Avenue, Arlington, Massachusetts 02476, or (617) 316-2300.

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Legal Notices

CONSOLIDATED PLAN LEGAL NOTICE PUBLIC HEARING NOTICE ON THE 2020-2024 TOWN OF ARLINGTON CONSOLIDATED PLAN

The Town of Arlington is currently reviewing portions of the Consolidated Plan and any comments or questions should be directed to the Department of Planning and Community Development.

A consolidated plan includes broad goals and objectives to address priority needs with resources available from the Federal, State and local sources. The plan is being developed for the Town of Arlington for the years 2020-2024. Public input is sought on community needs, public programs, and other issues. The plan is being developed to address and resolve issues and opportunities that may be addressed with Federal funds.

A public hearing will be held to solicit comments on the presentation of a Consolidated Plan on February 4, 2020, 7:00 PM to 8:00 PM in the First Floor Conference Room, Town Hall Annex, 289 Main Street, Arlington, MA 02476.

For more information, please contact Lisa Zwick, Assistant Director of Planning and Community Development at 781-271-6100. The Town of Arlington is seeking for the meeting to be held in the community center or in a meeting to be held, please contact the Arlington Department of Planning and Community Development at 781-271-6100. Meeting is open to the public and will be held on Thursday, February 4, 2020, 7:00 PM to 8:00 PM.



ARLINGTON, MA
02476

02-13-20
Arlington, MA 02476

CDBG News & Notices

Public Input Sought on 2020-2024 Consolidated Plan

Public hearing on February 4 at 7 PM.

Post Date: 01/16/2020 10:41 AM

The Town of Arlington is preparing the 5-year portion of the Consolidated Plan, including consultation with stakeholders, required by the U. S. Department of Housing and Urban Development (HUD).

A consolidated plan includes broad goals and objectives to address priority needs with resources available from HUD, including a 5-year strategy for use of Community Development Block Grant (CDBG) funding in the Town of Arlington for the years 2020-2024. Public input is sought on community needs, current programs and strategies, priorities for housing, addressing homelessness, neighborhood preservation and revitalization, and economic opportunity that might be addressed with CDBG funding.

A public hearing will be held to collect comments on the preparation of a Consolidated Plan on February 4, 2020, 7 PM – 8 PM in the First Floor Conference Room, Town Hall Annex, 730 Mass Ave, Arlington, MA, 02476.

For more information, please contact Erin Zwirko, Assistant Director of Planning and Community Development at 781-316-3091 or ezwirko@town.arlington.ma.us. The Town Hall Annex First Floor Conference Room is accessible for the mobility impaired. If you require other assistance in obtaining access, or to the materials to be presented, please contact the Arlington Department of Planning and Community Development at (781) 316-3090, Monday through Wednesday, 8 AM – 4 PM, Thursday, 8 AM – 7 PM, and Friday 8 AM – 12 PM.

[Return to full list >>](#)

Consolidated Plan Hearing

February 4, 2020

Sign In Sheet:

Please provide your name and contact information. Thank you!

#	Name	Address	Affiliation (if any)
1	Beth Melofink	20 Lowell St	
2	By Name Registration	173 Bay St. W. W. O. W.	
3	W. J. Brown Company	46 Park St. A	
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TOWN OF ARLINGTON
Community Development Block Grant (CDBG)
Subcommittee Meeting

February 7, 2020 at 8:00 AM
 2nd Floor Town Hall, Town Manager's Conference Room

MINUTES

At this meeting the CDBG Subcommittee initially scored 15 of the 24 CDBG applications for 2020-20210. Each application was analyzed through seven grant evaluation criteria that align exactly with the CDBG application questions: Community Need, Resources and Capacity, Encouraging Partnerships, Cost Benefit, Leveraged Funds, Self Sufficiency, and New Public Service Program. Each of these criteria were ranked "Highly Advantageous", "Advantageous", or "Not Advantageous", which generated a score based on highly advantageous receiving a value of 3, advantageous a value of 2, and not advantageous a 1. Application scores ranged from 13 -18 with the lowest possible score a 7 and the highest a 21.

GRANT EVALUATION CRITERIA, SCORE SUMMARY		
Applicant	Project	Score
Housing Corporation of Arlington	Capital Improvements	20
Arlington Menotomy Weatherization Program	Energy Efficiency Program	14
Arlington Planning & Community Development	Workforce Development Grant Program	17
Arlington EATS	Program Support	17
Arlington Boys and Girls Club	Summer Scholarships	16
Arlington Boys and Girls Club	Jobs, Jobs, Jobs Program	14
Arlington High School	Athletic Fee Scholarships	14
Arlington Housing Authority	Operation Success Learning Center	17
Arlington Youth Counseling Center (AYCC)	Mental Health Services for Youth and Families	18
Council on Aging	Adult Day Health Services	15
Council on Aging	Transportation Enterprise Fund	16
Council on Aging	Volunteer Coordinator	15
Fidelity House	Jobs, Jobs, Jobs Program	15
Fidelity House	Menotomy Manor Outreach Program	15
Recreation Department	Program Scholarships	13
Arlington Facilities Department	Town Hall Plaza	
Arlington Planning & Community Development	Whittemore Park Revitalization, Phase II	
Food Link, Inc.	Capital Funding	
Arlington EATS	Fit Out Project	
Planning and Community Development Department	Planners	Exempt
Planning and Community Development Department	Planning Studies	Exempt
Envision Arlington	Annual Town Survey 2021	Exempt
Planning and Community Development Department	Grants Administrator (salary + benefits)	Exempt
Planning and Community Development Department	General Administration	Exempt

These scores will assist the CDBG Subcommittee when making funding decisions at the next meeting on February 13, 2020.

Inappropriate CDBG Funding Request more ▾

▼ from: **Chris Loreti** <cloreti@verizon.net>
date: 02/12/2020 03:01 PM
to: <DDunn@town.arlington.ma.us>, <DMahon@town.arlington.ma.us>, **Jenny Raitt** <jraitt@town.arlington.ma.us>

Dear CDBG Subcommittee Members (those whose email addresses are known or listed for this subcommittee on the town website):

I am writing to express my strong opposition to two funding requests made to the CDBG program this year:

1. Whittemore Park/Jefferson Cutter House Phase II (\$125,000)
2. Town Hall Plaza (\$250,000)

While these projects may meet the letter of the law for CDBG funding, they certainly do not meet the spirit. In no way can they be said to benefit primarily low and moderate income residents. These CDBG funds should instead be used for affordable housing in town.

To remind you of the purpose of the CDBG program, I've copied some relevant text below. The town should not be diverting these funds to projects that can be funded through the capital budget and/or the CPA. Indeed, most of the Whittemore Park funding is coming through the CPA. Had the town been less focused on implementing the landscaping fantasy of a former Select Board member and more on promoting accessibility, I am sure the entire renovation could have been funded through the CPA, without the use of CDBG funds.

There are many in Washington who would like to do away with CDBG program due to the irresponsible spending of local governments receiving the funds. Arlington should not be providing ammunition for their arguments by using CDBG funds on projects like these.

Thank you for considering these comments.

Chris Loreti
Adams St.

from <https://www.hudexchange.info/programs/cdbg/cdbg-low-moderate-income-data/>
The Community Development Block Grant (CDBG) program requires that each CDBG funded activity must either principally benefit low- and moderate-income (LMI) persons, aid in the prevention or elimination of slums or blight, or meet a community development need having a particular urgency. Most activities funded by the Community Development Block Grant (CDBG) program are designed to benefit low- and moderate-income (LMI) persons. This benefit may take the form of housing, jobs, and services. Additionally, activities may qualify for CDBG assistance if the activity will benefit all the residents of a primarily residential area where at least 51 percent of the residents are low- and moderate-income persons, i.e. area-benefit (LMA). [Certain exception grantees may qualify activities as area-benefit with fewer LMI persons than 51 percent.



TOWN OF ARLINGTON
Community Development Block Grant (CDBG)
Subcommittee Meeting

February 13, 2020 at 8:00 AM
2nd Floor Town Hall
Town Manager's Conference Room

MINUTES

During this meeting the CDBG Subcommittee completed the review and scoring of the 2020-2021 CDBG applications and funding decisions were made for all applicants. This year's requests totaled \$1,738,045, requiring the subcommittee to cut over \$500,000 from the requests to meet the estimated funding available: \$1,194,240.

Much of the discussion centered on levels of funding per application. The subcommittee decided to fully fund the following projects: HCA's Capital Improvements, Town of Arlington Workforce Development Grant Program, Operation Success Learning Center, Council on Aging Adult Day Health Services, Menotomy Manor Outreach Program through Fidelity House, the Whittemore Park Revitalization Project, Phase II, Capital Funding for Food Link, Inc., the planners, planning studies, the Annual Town Survey, the grants administrator, and the general administration request.

Cuts in funding were made to the requests for the following programs: Menotomy Weatherization Energy Efficiency Program, Program Support for Arlington Eats, Scholarship Program and Jobs, Jobs, Jobs through the Arlington Boys and Girls Club, Athletic Scholarships through the Arlington High School, Mental Health Counseling & Support Services through the Arlington Youth Counseling Center, Council on Aging Transportation Program and Volunteer Coordinator requests, Jobs, Jobs, Jobs, through Fidelity House, and the Program Scholarships through the Arlington Recreation Department. These funding decisions were based on the scores from the Grant Evaluation Criteria.

The subcommittee did discuss the possibility of reviewing these funding decisions should more or less CDBG funding be received.

ays. **MUSCLE ENHANCE** 10:15-11:15 days. **STRENGTH ICE YOGA** 9:45-11 days. **CHAIR YOGA** Mondays and Wednesdays. **EXERCISE** Mondays and Wednesdays. Call COA if you are interested. All classes are cash.

MIPS CAREGIVER GROUP meets 10:15-11:30 on Thursdays.

N SUPPORT GROUP 2 p.m. fourth of each month. Call social worker at 316-3410 to register.

PARKINSONS SUPPORT GROUP 10:15 a.m. on the 1st of each month. Call Joanne to register at 315-0418.

5. COA: MINDSET DAY MEMORY 7:15 a.m.-noon of every month. Led with Brightzon at 1 Symmetrix. Support group for those with cognitive impairments. Register, refreshments. RSVP at the COA at 316-3410.

Monthly Podiatry COA on the first of each month. Cost: \$10.00. Appointment required.

Senior Serving - Fax: 316-3410. Call COA for more info.

Therapist: Alex - Call 316-3410. Monthly half-hour consultations available. Call COA to make an appointment.

Programs

Progressive Bridge (drop-in) \$2.00-2.50 p.m. Call 316-3410.

Legal Notices

DRAFT 2020-2021 LEGAL NOTICE
NOTICE OF AVAILABILITY OF DRAFT 2020-2021 CONSOLIDATED PLAN
AND DRAFT FY 2021 ANNUAL ACTION PLAN
90-DAY PUBLIC COMMENT PERIOD

The Town of Arlington is a the consolidated planning a 3-Year Consolidated Plan and Annual Action Plan for 2020-2021. The Town's Community Development Block Grant (CDBG) Program for submission to the U.S. Department of Housing and Urban Development (HUD). In order to receive HUD funds, the Consolidated Plan and Annual Action Plan must be consistent with the primary objective of Title 1 of the Housing and Community Development Act of 1974, as amended, which is to develop viable urban communities by providing decent housing, a suitable living environment and expanding economic opportunities, particularly for persons of low and moderate income who include elderly or disabled persons.

The draft Consolidated Plan includes broad goals and objectives to address the needs of the residents available from HUD including a 5-year strategy for use of CDBG funding in the Town of Arlington for the years 2020-2024.

For Public Year 2021 and for the purpose of the draft Annual Action Plan, the Town requests to receive approximately \$1,121,787 in new grant funds from HUD for CDBG Program Year 45 July 1, 2020 through June 30, 2021.

Public hearing will be held to collect comments on the draft Consolidated Plan and Annual Action Plan on March 2, 2020, 7 PM - 8 PM in the Town Meeting Room, Arlington Town Hall, 231 Massachusetts Avenue, Arlington, MA 02478.

All comments received on the Consolidated Plan and Annual Action Plan will be accepted, and will be included in the final plan sent to HUD along with the Town's request. Comments may be emailed to www@townofarlington.com or sent in writing by March 30, 2020 by 4 PM to the Town of Arlington, 733 Massachusetts Avenue, Arlington, MA 02478, at: Erin Zwick.

ADA 1387358
Arlington Advocates 227-8520

WINDSOR ESTATE LEGAL NOTICE
Commonwealth of Massachusetts
The Trial Court
Probate and Family Court
Middlesex Division

LEGAL NOTICE
INVITATION TO BIDDERS

The Arlington Housing Authority, the awarding authority, is soliciting bids from general contractors for the Electric Maintenance Service Contract for a term of Three (3) years with an option to renew for an additional Two (2) years at 11 year increments by the Arlington Housing Authority in Arlington, Massachusetts in accordance with the documents prepared by the Arlington Housing Authority.

The Project consists of eight (8) Electricians located at 4 Windsor Street, Arlington, MA 02478 and 37 Davis Road and 2 located at 8 Summer Street.

The two Electricians located at 8 Summer Street are under a 2 year term until September 30, 2020, due to elevator upgrades. Bidding for these positions will commence on October 1, 2020.

The estimated work will be for 9 electricians at \$32,000 per year starting on October 1, 2020. The estimated 8 electricians are estimated at \$24,000 until September 30, 2020.

General Bidders must be certified by the Director of Capital Asset Management (DCAM) in the following category of work: Electrician

Bids are subject to M.G.A. c. 149 §44A and to minimum wage rates as specified by 801 C.M.R. c. 19B §200-27B.

Bids will be received until 12:00 p.m. March 18, 2020 and posted to eBid for review.

Sealed Bids should be sent to the Arlington Housing Authority, 4 Windsor Street, Arlington, MA 02478-2038 Attn: John J. Griffin, Executive Director and received no later than the date and time specified above.

Sealed Bids shall be accompanied by a bid deposit that is not less than 10% of the greatest possible bid amount and is payable to the Arlington Housing Authority.

Bid Forms and Contract Documents will be available for pick-up at the Arlington Housing Authority after 12:00 a.m. March 12, 2020.

The asking/bidding will be available for inspection on March 12, 2020 between 12:00pm to 12:00 pm. For an appointment call Project Control at 78-645-3402 ext. 417.

ADA 1387358
Arlington Advocates 227-8520

LEGAL NOTICE
INVITATION FOR BID

Awarding Authority:
Town of Arlington
being through and by its Town Manager
201 Massachusetts Ave.
Arlington, MA 02478

Project No.: 20-08
Project: 2020 Green Infrastructure Improvement Project

Estimated Cost: \$18,000.00

DCAM Contractor Qualification: Not required.

Plans / Specifications Available: <https://www.arlingtonma.gov/procurement>

LEGAL NOTICE
Commonwealth of Massachusetts
The Trial Court
Probate and Family Court
Middlesex Division
208 Cambridge Street
Cambridge, MA 02141
(617) 748-6800

Case No. 1900PG71 MSA

INFORMAL PROBATE
PUBLICATION NOTICE

Estate of Francis S. Murphy
Date of Death: November 19, 2018

To all persons interested in the above captioned estate, by Publication of Deed, Anne Marie Murphy of Worcester, MA, will be admitted to inform probate.

Anne Marie Murphy of Worcester, MA has been informally appointed as the Personal Representative of the estate to serve without surety on the bond.

The estate is being administered under informal procedures by the Personal Representative under the Massachusetts Uniform Probate Code without supervision by the Court. Inventory and accounts are not required to be filed with the Court, but interested parties are obliged to make known the same to the Personal Representative and can petition the Court in any matter relating to the estate, including the filing of claims and expenses of administration. Financial records are entitled to obtain the Court to maintain limited oversight and to obtain orders limiting or restricting the powers of Personal Representatives associated with informal procedure. A copy of the Petition and Will, if any, can be obtained from the Probator.

ADA 1387358
Arlington Advocates 227-8520

LEGAL NOTICE
REQUEST FOR PROPOSALS (RFP)
Phase 2 Design and Implementation,
Arlington Reservoir Master Plan

RFP # 20-16

The Town of Arlington, along with its Town Manager, is seeking a landscape architecture and engineering team to lead a preliminary Design and Implementation process to complete Phase I Improvements for Reservoir, ecological quality and public access amenities at the Reservoir property shown at the Arlington Reservoir (R-1 Pond). The purpose of the project is to review the concepts recommended in the existing Preferred Master Plan for Phase II identify improvement elements of Phase I that were suggested in the Phase I construction phase, process design and construction bid documents and provide construction management and administration through Phase II completion. The goal of the project is to fully implement the improvements outlined in the 2018 Arlington Reservoir Master Plan.

The RFP may be viewed and downloaded from the Town website www.arlingtonma.gov/procurement.

The Town reserves the right to correct any request for proposals and to reject in whole or in part any and all proposals, when it is deemed in the best interests of the Town to do so.

Adam W. Chapin and
Town Manager

ADA 1387358
Arlington Advocates 227-8520

Legal Notices Legal Notices

LEGAL NOTICE
NOTICE OF AVAILABILITY OF
DRAFT 2020-2024 CONSOLIDATED
PLAN AND DRAFT FY 2021 ANNUAL
ACTION PLAN
30-DAY PUBLIC COMMENT PERIOD

The Town of Arlington is in the process of completing a 5-Year Consolidated Plan and 1-Year Annual Action Plan for the Town's Community Development Block Grant (CDBG) Program for submission to the U.S. Department of Housing and Urban Development (HUD). In order to receive CDBG funds, the Consolidated Plan and Annual Action Plan must be consistent with the primary objective of Title I of the Housing and Community Development Act of 1974, to assist in, among other things, the development of a comprehensive and coordinated long-range, sustainable development and economic opportunities, particularly in areas of low and moderate income and in the substandard housing.

The draft Consolidated Plan includes broad goals and objectives to address priority needs with resources available from HUD, including a 5-year strategy for use of CDBG funds in the Town of Arlington for the years 2020-2024.

For Fiscal Year 2021 and for the purposes of the draft Annual Action Plan, the Town expects to receive approximately \$1,197,000 in new grant funds from HUD for CDBG Program Year 46 (July 1, 2020 through June 30, 2021). Based on the requests for funds, services will be allocated for Affordable Housing purposes, for Economic Development purposes, for Public Facilities Improvements, and for other projects and activities and general administrative purposes. A budget, based on these recommendations, will be presented to Town Meeting. The budget is contingent upon Arlington's final federal allocation.

A public hearing will be held to accept comments on the draft Consolidated Plan and Annual Action Plan on March 9, 2020, 7 PM - 9 PM in the Town Meeting Room, Arlington Town Hall, 750 Massachusetts Avenue, Arlington, MA, 02476.

The draft plans will be available for review and public comment through the Town's website, starting Monday, March 9, 2020 at the Town of Arlington Department of Planning and Community Development, Town Hall Annex, 750 Mass Ave., Arlington, MA 02476, Tuesday, Wednesday, 9 AM - 4 PM, Thursday, 9 AM - 7 PM, and Friday, 9 AM - 12 PM. The draft plans also can be viewed at <http://www.arlingtonma.gov>.

All comments received on the Consolidated Plan and Annual Action Plan will be considered and included in the final plans sent to HUD along with the Town's request. Comments may be emailed to communitydevelopment@arlingtonma.gov or mailed to March 20, 2020 by 4 PM to the Town of Arlington, 750 Massachusetts Avenue, Arlington, MA 02476 with Encl. 210A.

ADR 1887840
Arlington Advocate 3/5/20, 2020

CALANDROPOLLO ESTATE
LEGAL NOTICE
Commonwealth of Massachusetts

ANNUAL TOWN ELECTION

LEGAL NOTICE
TOWN OF ARLINGTON
REGISTRATION OF VOTERS
ANNUAL TOWN ELECTION
APRIL 8, 2020

Notice is hereby given that the Registrars of Voters will be in session for the purpose of registering Voters, who will be 18 years of age or older on the day of the ANNUAL TOWN ELECTION, and who possess the necessary qualifications and will be become VOTERS.

DAILY
(except Saturdays & Sundays)

TOWN CLERK'S OFFICE, TOWN HALL
MONDAY, TUESDAY & WEDNESDAY - 9 AM TO 4 PM
THURSDAY - 8 AM TO 7 PM
FRIDAY - 9 TO 12 NOON

AND

LAST DAY TO REGISTER FOR ANNUAL TOWN ELECTION
FRIDAY, MARCH 13, 2020 - TOWN HALL, 8 AM TO 6 PM

SPECIAL MAIL-IN REGISTRATION FORMS ARE AVAILABLE AT THE TOWN CLERK'S OFFICE, ARLINGTON POST OFFICE, ROBBIER LIBRARY AND THE FRITH FOX LIBRARY. MAIL-IN FORMS MUST BE POSTMARKED ON OR BEFORE MIDNIGHT, FRIDAY, MARCH 13, 2020, IN ORDER TO BE ACCEPTED BY THE BOARD OF REGISTRARS.

ADR 1887840
Arlington Advocate 3/5/20

ITM Elevator Maintenance Service
Contract

LEGAL NOTICE
INVITATION TO BIDDERS

The Arlington Housing Authority, the Awarding Authority, invites sealed bids for General maintenance for the Elevator Maintenance Service Contract for a term of three (3) years with an option to renew for an additional two (2) years of 1) year non-renewal for the Arlington Housing Authority in Arlington, Massachusetts. In accordance with the documents prepared by the Arlington Housing Authority.

The Project consists of eight (8) Elevators, two located at 4 Winthrop Street, Arlington, MA 02464 and six located at 27 Drake Road and 2 located at 6 Summer Street.

The two elevators located at 6 Summer Street are under agreement until September 30, 2020. It is to elevator applicable Start date for months since all contracts in October 1, 2020.

The estimate cost of work for 8 elevators is \$82,000 per year starting after October 1, 2020. The bid for 8 elevators are shall be at \$84,000 until September 30, 2020.

General Bidders must be certified by the Division of Civil Asset Management (DCAM) in the following category or work division:

Bids are subject to M.G.L. c. 14B §14A, and to minimum wages as required by M.G.L. c. 49 §28B(2)(H) in scope.

Bids will be received until 12:00 p.m. March 10, 2020 and publicly opened thereafter.

Sealed bids should be sent to the Arlington Housing Authority, 4 Winthrop Street, Arlington, MA 02464-3002, Attention: Civil, Legislative, Director and received no later than the date and time specified above.

General Bids shall be accompanied by a bid deposit that is not less than one (5%) of the highest possible bid amount and made payable to the Arlington Housing Authority.

Bid Forms and Contract Documents will be available for pickup at the

WADSWORTH ESTATE

LEGAL NOTICE
Commonwealth of Massachusetts

The Trial Court
Probate and Family Court
Middlesex Division
200 Cambridge Street
Cambridge, MA 02141
(617) 762-5800

Docket No. 1820PR0510A

INFORMAL PROBATE
PUBLICATION NOTICE

Estate of Virginia J. Madden

Also Known As Margaret Madden

Date of Death: December 1, 2019

To all persons interested in the above-mentioned estate, by Petition of Petitioner, Jon F. Madden of Stratham NH a will has been admitted to probate.

Jon F. Madden of Stratham NH has been appointed administrator of the estate without bond of the estate.

The estate is being administered under informal proceedings in the Probate and Family Court. The Massachusetts Uniform Probate Code will not supervene on the Court's inventory and accounts and will not be applied with the Code. All interested parties are entitled to notice respecting the administration from the Petitioner. It is requested and can be done that all interested parties to the estate, including distribution of assets and expenses of administration, interested parties are invited to petition the Court to institute formal proceedings and to obtain greater control and recording the process of Probate and Family Court. A copy of the Petition and Will, if any, can be obtained from the Petitioner.

ADR 1887840
Arlington Advocate 3/5/20

FA CONCULCATE

LEGAL NOTICE
Commonwealth of Massachusetts

The Trial Court
Probate and Family Court
Middlesex Division
200 Cambridge Street
Cambridge, MA 02141
(617) 762-5800

Docket No. 1820PR0606A

**NOTICE OF AVAILABILITY OF DRAFT 2020-2024 CONSOLIDATED PLAN
AND DRAFT FY 2021 ANNUAL ACTION PLAN
30-DAY PUBLIC COMMENT PERIOD**

The Town of Arlington is in the process of completing a 5-Year Consolidated Plan and 1-Year Annual Action Plan of for the Town's Community Development Block Grant (CDBG) Program for submission to the U.S. Department of Housing and Urban Development (HUD). In order to receive CDBG funds, the Consolidated Plan and Annual Action Plan must be consistent with the primary objective of Title I of the Housing and Community Development Act of 1974, as amended, which is to develop viable urban communities by providing decent housing, a suitable living environment and expanding economic opportunities, principally for persons of low and moderate income, and include stakeholder consultation.

The draft Consolidated Plan includes broad goals and objectives to address priority needs with resources available from HUD, including a 5-year strategy for use of CDBG funding in the Town of Arlington for the years 2020-2024.

For Fiscal Year 2021 and for the purposes of the draft Annual Action Plan, the Town expects to receive approximately \$1,121,367 in new grant funds from HUD for CDBG Program Year 46 (July 1, 2020 through June 30, 2021). Based on the requests for funds, monies will be allocated for Affordable Housing purposes, for Economic Development programs, for Public Service programs, for Public Facilities, Infrastructure, and Park projects, and for planning and general administration purposes. A budget based on these recommendations will be presented to Town Meeting. This budget is contingent upon Arlington's final federal allocation.

A public hearing will be held to collect comments on the draft Consolidated Plan and Annual Action Plan on March 9, 2020, 7 PM – 8 PM in the Lyons Hearing Room, Arlington Town Hall, 730 Massachusetts Avenue, Arlington, MA, 02476.

The draft plans will be available for review and public comment Thursday, February 27, 2020 through Monday, March 30, 2020 at the Town of Arlington's Department of Planning and Community Development, Town Hall Annex, 730 Mass Ave, Arlington (Monday, Tuesday, Wednesday, 8 AM – 4 PM; Thursday 8 AM – 7 PM; and Friday 8 AM – 12 PM). The draft plan can also be viewed at <https://www.arlingtonma.gov/>.

All comments received on the Consolidated Plan and Annual Action Plan will be considered, and included in the final plans sent to HUD along with the Town's responses. Comments may be emailed to ezwirko@town.arlingtonma.us or sent in writing by March 30, 2020 by 4 PM to the Town of Arlington, 730 Massachusetts Avenue, Arlington, MA 02476, attn: Rein Zvirko.



AA 2/27/20, 3/5/20

RECEIVED
TOWN OF ARLINGTON
MARCH 27 11 09 AM '20

From: "Town of Arlington, MA" <do-not-reply@town.arlington.ma.us>
To: ezwirko@town.arlington.ma.us
Date: 02/27/2020 04:07 PM
Subject: CDBG Draft 5-Year and 1-Year Plans Released for Comment

CDBG Draft 5-Year and 1-Year Plans Released for Comment

Date: 02/25/2020 5:16 PM

CDBG 5-Year Consolidated Plan and 1-Year Action Plan Drafts Released

The Town of Arlington is in the process of completing a 5-Year Consolidated Plan and 1-Year Annual Action Plan of for the Town's Community Development Block Grant (CDBG) Program for submission to the U.S. Department of Housing and Urban Development (HUD). The draft plans are available for review and comment February 27th through Monday, March 30th. Additionally, a public hearing will be held on March 9th, 7-8 PM, in the Lyons Hearing Room at Town Hall. [Read more, access the drafts, and add to your iCalendar.](#)

[Change your eNotification preference.](#)

[Unsubscribe from all Town of Arlington eNotifications.](#)

CDBG News & Notices

CDBG Draft 5-Year Consolidated Plan and 1-Year Annual Action Plan Released

Public hearing on 3/9; comments due on 3/30.

Post Date: 02/27/2020 8:00 AM

The Town of Arlington is in the process of completing a 5-Year Consolidated Plan and 1-Year Annual Action Plan of for the Town's Community Development Block Grant (CDBG) Program for submission to the U.S. Department of Housing and Urban Development (HUD). In order to receive CDBG funds, the Consolidated Plan and Annual Action Plan must be consistent with the primary objective of Title I of the Housing and Community Development Act of 1974, as amended, which is to develop viable urban communities by providing decent housing, a suitable living environment and expanding economic opportunities, principally for persons of low and moderate income, and include stakeholder consultation.

The draft Consolidated Plan includes broad goals and objectives to address priority needs with resources available from HUD, including a 5-year strategy for use of CDBG funding in the Town of Arlington for the years 2020-2024.

For Fiscal Year 2021 and for the purposes of the draft Annual Action Plan, the Town expects to receive approximately \$1,121,767 in new grant funds from HUD for CDBG Program Year 46 (July 1, 2020 through June 30, 2021). Based on the requests for funds, monies will be allocated for Affordable Housing purposes, for Economic Development programs, for Public Service programs, for Public Facilities, Infrastructure, and Park projects, and for planning and general administration purposes. A budget, based on these recommendations, will be presented to Town Meeting. This budget is contingent upon Arlington's final federal allocation.

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The draft plans will be available for review and public comment Thursday, February 27, 2020 through Monday, March 30, 2020 at the Town of Arlington's Department of Planning and Community Development, Town Hall Annex, 730 Mass Ave, Arlington (Monday, Tuesday, Wednesday, 8 AM – 4 PM; Thursday 8 AM – 7 PM; and Friday 8 AM – 12 PM). [The draft plans can also be viewed on the CDBG website.](#)

All comments received on the Consolidated Plan and Annual Action Plan will be considered, and included in the final plans sent to HUD along with the Town's responses. Comments may be emailed to ezwirko@town.arlington.ma.us or sent in writing by March 30, 2020 by 4 PM to the Town of Arlington, 730 Massachusetts Avenue, Arlington, MA 02476, attn: Erin Zwirko.

[Return to full list >>](#)

From: Beth Melofchik <tankmadel@yahoo.com>
To: Erin Zwirko <ezwirko@town.arlington.ma.us>
Cc: JO ANNE PRESTON <ja-preston@comcast.net>, Patricia Worden <pbworden@gmail.com>
Date: 03/30/2020 03:15 PM
Subject: Comments CDBG HUD Funds, 1 yr Annual Action Plan

Town of Arlington, 730 Massachusetts Avenue, Arlington, MA 02476
attn: Erin Zwirko.

Dear Ms. Zwirko,

Herewith my comments on the \$125,000 request from CDBG funds for Whittemore Park Revitalization Project Phase II.

This application was not discussed in public before the subcommittee, I know I attended both public meetings along with two others.

Is the granite retaining wall as described in the application also the rear stairway or is it the amphitheater stairway? Is it accessible to all? I saw no statement from the Disability Commission on this project. It stretches credulity to imagine monies from an application placed in the context of ADA would center on a project with a main design feature of a granite amphitheater stairway which is not accessible to all.
Is the garden fully accessible?

I have doubts that the process met the bar for transparency and public participation as there was no public discussion of the merits of the application for \$125,000 for Phase II of the Whittemore Park Revitalization Project. What are the \$125,000 monies for specifically? Again, this was not discussed, the needs of the project in the context of the served community not reviewed in either of the 2 public fora before the CDBG SubCommittee.

I posit that the requirements listed below are not met in this Whittemore Park Revitalization Project Phase II application and the requirements for community outreach and public discussion were not met:

"The Town of Arlington is in the process of completing a 5-Year Consolidated Plan and 1-Year Annual Action Plan of for the Town's Community Development Block Grant (CDBG) Program for submission to the U.S. Department of Housing and Urban Development (HUD). In order to receive CDBG funds, the Consolidated Plan and Annual Action Plan must be consistent with the primary objective of Title I of the Housing and Community Development Act of 1974, as amended, which is to develop viable urban communities by providing decent housing, a suitable living environment and expanding economic opportunities, principally for persons of low and moderate income, and include stakeholder consultation."

This would appear to be a request for federal monies to be spent not within the parameters of the program. Does an amphitheater stairway facing the salon to the rear of the Jefferson Cutter House in Whittemore Park serve the objectives of CDBG HUD programming? How would this serve low and moderate income communities? And, the request was placed in the context of ADA requirements. Hard to understand this, are the amphitheater stairs ADA compliant themselves allowing full accessibility? Are there ramps to each level?

Can the Town Manager and the Director of Planning please explain why there was no public discussion of the Whittemore Park Revitalization Project Phase II application before the CDBG SubCommittee in public. Thank you.

Beth Melofchik
Russell Street
Town Meeting Member

Appendix - Alternate/Local Data Sources

Executive Summary

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

1. Introduction

Every five years, the U.S. Department of Housing and Urban Development (HUD) requires entitlement communities to develop a Consolidated Plan to assist in determining community needs and establishing affordable housing and community development priorities. This *2020-2024 Consolidated Plan* serves as the strategic plan for allocating federal funds to maximize positive impact for low and moderate-income populations.

The City of Medford, as an entitlement community for Community Development Block Grant (CDBG) funds, has undertaken a community-wide dialogue in the development of this Consolidated Plan. The City, as a member of the North Suburban Consortium (NSC), further assisted in the development of the Consortium's Consolidated Plan, which identifies the regional Affordable Housing needs and priorities.

The Consolidated Plan consists of the following Sections:

- The **Process** describes the consultation and citizen participation process undertaken to collect information from residents and stakeholders on community conditions and needs.
- The **Needs Assessment** analyzes needs related to affordable housing, special needs housing, community development and homelessness.
- The **Market Analysis** examines demographics, the supply of affordable units, the regional housing market and other conditions that impact community needs and the programs that addresses these needs.
- The **Strategic Plan** identifies specific goals for each jurisdiction based on the highest priority needs informed by the Needs Assessment, Market Analysis, and extensive consultation with community groups and citizens.

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

The primary objective of HUD's Entitlement Programs is to develop viable communities through the provision of decent housing, a suitable living environment, and expanded economic opportunities. Four priority needs were identified with goals corresponding to those needs. The priority needs were determined by review of data, community meetings, public and stakeholder engagement, and NSC member consultations.

NSC Consortium Priority Needs:

Affordable Housing – There is a continuing need in Medford for the development of affordable owner-occupied and rental housing, rehabilitation of existing housing to ensure affordability and livability, and support to homebuyers. The escalating housing costs in the Greater Boston area have exacerbated an affordable housing crisis among low- and moderate-income households. The NSC communities have prioritized the creation and preservation of affordable housing, including development of affordable rental and owner-occupied housing, as a strategy to address escalating housing costs for low- and moderate-income households.

City of Medford Priority Needs:

Economic Development – The City of Medford has identified a need to provide economic opportunities to low- and moderate-income residents through redevelopment or investment in commercial districts, supporting entrepreneurship, promoting a dynamic business climate, and preserving a strong employment base.

Public Facilities, Infrastructure and Parks – The City of Medford has identified a need to improve City parks, public facilities, and infrastructure to address accessibility, preserve existing historic resources, climate resiliency, and other needs disproportionately affecting low- and moderate-income residents. Investing in the improvement and/or reconstruction of City infrastructure, public facilities, parks and open spaces is essential to improving the quality of life for low- and moderate-income residents. The removal of architectural barriers permits the expanded utilization of public spaces and facilities by persons with disabilities and/or mobility limitations. In addition, the City is committed to ensuring environmental resiliency, specifically through flood drainage improvements in low- and moderate-income neighborhoods.

Public Services – The City of Medford recognizes the diverse range of economic, housing and health challenges facing Medford's low- to-moderate income residents and is therefore committed to investing in a variety of public service activities aimed at providing essential services and furthering goals of self-sufficiency. Crucial needs within the Medford community continue to include: transportation and recreational opportunities for the elderly, critically ill, and physically and developmentally disabled, affordable child care, access to food and emergency services, transitional housing, life-skill building,

supportive services and advocacy, ESOL classes and job preparedness. Strong interagency coordination with the City's network of service providers is vital to improving quality of life and shaping viable neighborhoods.

3. Evaluation of past performance

Ninety-days after the close of the City's HUD Program Year (July 1st through June 30th), the Office of Community Development submits the Consolidated Annual Performance Evaluation Report (CAPER); the CAPER for PY2019 is due for submission to HUD by September 28, 2020. The CAPER will include the accomplishments only for the 2019 program year.

4. Summary of citizen participation process and consultation process

Public Input on Housing and Community Development Needs

The City of Medford and the North Suburban Consortium implemented broad-based approach to maximizing stakeholder and citizen participation. These efforts included a stakeholder survey, consultation interviews and focus groups with key stakeholders and community organizations, and two periods of public comment. Further details regarding these consultation efforts are included in the Process section of this plan.

Public Meeting

A public meeting was held on March 11, 2020, to gather resident input on community needs and strategies to be included in the plan.

Public Hearing and Comment Period on Draft Plan.

The first public notice and advertisement for the 30-day public comment period was published on March 19, 2020. A second notice, re-starting the 30-day comment period was published April 9, 2020. The Draft Consolidated Plan and 2020 Annual Action Plan is posted for public review on the Office of Community Development's website: <http://www.medfordma.org/2020/03/19/5-year-consolidated-plan-draft/>

The public hearing for both the five-year Consolidated Plan and 2020 Annual Action Plan will be held in on May 12, 2020.

5. Summary of public comments

During the public meeting, held on March 11, 2020, participants provided input on the needs in Medford and how they would like to see HUD funds utilized. A summary of these comments includes:

- Need for storefront revitalization and small business assistance programs.
- City's pledge to be Hunger Free by 2028 should be factored into CDBG funding priorities
- Include specific priorities for expanding access to affordable housing
- Increase the amount of resources and projects designated for affordable housing
- Include homeowner rehab activities, as well as rehab for Public Housing Authority Single Room Occupancy (SRO) housing.

This section will be updated prior to HUD submission to reflect comments received during the 30-day public comment period and the final public hearing.

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

To date, all comments received have been accepted. This section will be updated to reflect any comments not accepted during the 30-day public comment period and final public hearing.

7. Summary

No additional summary needed.

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
CDBG Administrator	MEDFORD	Office of Community Development

Table 82– Responsible Agencies

Narrative

The Office of Community Development is the designated office for the development and implementation of the City of Medford's Consolidated Plan. The Office produces the Consolidated Plan and Annual Action Plan, administers the City's federal Community Development Block Grant, and provides financial and programmatic oversight.

The Office of Community Development designates staff to participate in the North Suburban HOME Consortium as well as the Homeless Continuum of Care. The Office ensures that the City of Medford's non-housing community development, economic development, housing, and homeless needs are represented within the regional programs. The Office additionally selects which projects and programs are coordinated to best address the needs of low- and moderate-income residents.

Consolidated Plan Public Contact Information

Ashley Williams, Office of Community Development
City of Medford
85 George P. Hassett Drive, Room 308

Medford, MA

(781) 393-2480
awilliams@medford-ma.gov

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

1. Introduction

The consolidated planning process requires jurisdictions to reach out and consult with other public and private agencies when developing the plan. This section summarizes the consultation process, including identification of the key agencies that participated in the process.

The City of Medford, through its Office of Community Development, undertook consultations with various relevant agencies and organizations to obtain input on priority needs, recommended strategies, and investment opportunities. The consultations were conducted through a variety of methods including one-on-one interviews, stakeholder consultation sessions, two public hearings and meetings with existing North Suburban Consortium (NSC) networks

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)).

In coordination with the Medford Redevelopment Authority and the North Suburban Consortium, the City of Medford undertook the following activities to enhance coordination and solicit input from relevant housing and community development organizations.

Stakeholder Interviews: In June thru October 2019, a series of stakeholder meetings and interviews were conducted to discuss issues and opportunities related to housing and community development needs, as well as fair housing issues, throughout the City of Medford and the North Suburban Consortium. Individuals representing government and policy makers, nonprofit organizations, affordable housing providers, and other interested parties were invited to participate to ensure that as many points of view as possible were heard. A full list of organizations consulted is provided in the *Agencies/Groups/Organizations* table.

Stakeholder Web-based Survey: This survey sought input from housing and community development stakeholders for the purposes of identifying priority needs and providing feedback on the housing and community development conditions in Medford and the NSC. A total of 34 survey responses were received, consisting of a range of organizations including: city agencies, regional housing agencies, housing providers, lenders, for-profit developers, social service providers and advocate groups, and citizen representatives. The participating agencies included social service providers that support low-income and near-homeless populations to maintain housing and secure available public and private resources. Agencies providing temporary and transitional housing to at-risk population like single mothers, victims of domestic abuse, elderly, people with disabilities and/or mental illnesses etc. were

identified and reached out to for information through the survey as well as met with for in-depth interviews.

Public Input Sessions: Two public hearings are planned to take place on March 11, 2020 and May 12, 2020. The first public input session will be focused on the findings of the Needs Assessment, Market Analysis, and Strategic Plan. The objective of this session is to seek public input regarding the priority needs and goals set forth for the next five years. The purpose of the second public hearing is to receive and address comments regarding both the Consolidated Plan sections, including the 2020 Annual Action Plan. Public notice of the final public hearing and 30-day comment period was initially published on 03/19/2020 and then republished on 4/9/2020 through the Medford Transcript

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

The City of Medford shares the Balance of State's goals of 1. increasing the number of permanently supportive housing units; 2. improving job readiness and achieving employments; 3. providing homeless prevention and rapid rehousing assistance; and 4. providing case management services to increase likelihood of residential stability.

The City of Medford will continue to seek opportunities to support projects and programs that further the Balance of State goals. The Consolidated Plan consultations, as well as ongoing consultation with the CoC, will continue to have a direct impact on the allocation of funding.

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

The City of Medford is an active participant in the CoC program development and implementation. As a member of the Balance of State CoC, the City of Medford will be engaged in the establishment of priorities, selection of projects, and the development of HMIS policies.

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 83– Agencies, groups, organizations who participated

1	Agency/Group/Organization	MEDFORD HOUSING AUTHORITY
	Agency/Group/Organization Type	PHA Services - Housing Services - Narrowing the Digital Divide Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted in a private consultation with its leadership team, the Consolidated Plan consultant and representatives of the City. The Medford Housing Authority staff identified the following areas of concern: lack of transportation for elders and disabled persons to access services not available with MHA projects, the need for ESOL and job readiness classes, the need for Capital Improvements within their housing unit, demand for affordable housing resulting in long waitlist, and lack of qualified Section 3 resident business. Additionally, topics such as broadband access and narrowing the digital divide for public housing residents were also discussed during this focus group session. The PHAs indicated that residents are provided with affordable broadband and internet service programs that they would be eligible for. Additionally, residents who do not own computers or printers do have facilities, such as the West Medford Community Center and Medford Public Library, available to them. As a result of this consultation, anticipated outcomes include coordinated efforts between the PHAs and Office of Community Development to improve community amenities, including access to computer facilities, near PHA properties.
2	Agency/Group/Organization	YMCA
	Agency/Group/Organization Type	Services-Children Child Welfare Agency
	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?	The organization was consulted in a one-on-one consultation. Issues identified during the consultation were the affordability crisis and food insecurity. The affordability crisis is affecting how the YMCA serves its members and how it affects the affordability of space where the YMCA operates its programs; In some cases the YMCA has been asked to leave occupied properties. The YMCA has recently turned one of its social responsibility missions to food security through its food pantry. The current barriers are limited capacity but not necessarily financial capacity. Anticipated outcomes are to grow/expand programs and find affordable space for youth programming/youth distribution.
3	Agency/Group/Organization	Veterans Services
	Agency/Group/Organization Type	Civic Leaders
	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?	The organization was consulted during a one-on-one session. Areas for improved coordination are the modernization of the Veterans Services Department and improved marketing strategies. Anticipated outcomes are to integrate new technology and refine operational and marketing procedures so that the community can adequately access the organization's programs and services.
4	Agency/Group/Organization	Medford Human Diversity Office
	Agency/Group/Organization Type	Service-Fair Housing Services - Narrowing the Digital Divide Other government - Local Civic Leaders
	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?	The office was consulted during a one-on-one session. Areas for improvement include attracting members of the City to coordinate with the Human Diversity Office and creating a better communication system between the Office and members of the community. Anticipated outcomes are to provide public engagement opportunities so that the City, stakeholders, and community members have a forum to collaborate. These efforts also include narrowing the digital divide.
5	Agency/Group/Organization	Medford Disability Commission
	Agency/Group/Organization Type	Services-Persons with Disabilities
	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?	The commission was consulted in person on August 6, 2019.
6	Agency/Group/Organization	MEDFORD COMMUNITY HOUSING
	Agency/Group/Organization Type	Housing Services - Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Medford Community Housing was consulted during a one-on-one session. In recent years, the organization has been focused on small scale (2-3 unit) developments. An issue identified has been Medford being unable to gain site control without triggering choice limiting actions. Areas for improved coordination are to create a system of direct communication between the town, developers, and regional stakeholders to create streamlined information to resolve any future development issues that may arise.

7	Agency/Group/Organization	COUNCIL ON AGING
	Agency/Group/Organization Type	Services-Elderly Persons
	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?	This organization was consulted during the Elderly Services Focus Group session, held on September 5, 2019. The purpose of this session was to discuss the needs and issues impacting many of the seniors in the North Suburban Consortium. Some of the needs identified include: more fitness style classes; cross-pollination and/or transportation between the Medford centers; additional staffing for full and part-time nurses; need for more mental health needs; more food security programs or modification of food pantry programs to be less embarrassing for seniors; more affordability programs for house utilities, upkeep and tax-relief; more transportation services for seniors; and more physical-space for centers to provide more in-person programs.
8	Agency/Group/Organization	MYSTIC VALLEY ELDER SERVICES
	Agency/Group/Organization Type	Services-Elderly Persons
	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?	This organization was consulted during the Elderly Services Focus Group session, held on September 5, 2019. The purpose of this session was to discuss the needs and issues impacting many of the seniors in the North Suburban Consortium. Some of the needs identified include: more fitness style classes; cross-pollination and/or transportation between the Medford centers; additional staffing for full and part-time nurses; need for more mental health needs; more food security programs or modification of food pantry programs to be less embarrassing for seniors; more affordability programs for house utilities, upkeep and tax-relief; more transportation services for seniors; and more physical-space for centers to provide more in-person programs.

9	Agency/Group/Organization	Cambridge Health Alliance
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Health Health Agency Publicly Funded Institution/System of Care Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children 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 organization was consulted by the City of Malden, during an in-person session, held on August 15, 2019. Outcomes as a result of this consultation include CHAS continued role in addressing public health needs as well as exploring solutions to both public health and housing challenges.
10	Agency/Group/Organization	Caritas Communities
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted by the City of Malden by phone on November 5, 2019. The asset manager observed the continued increase in market rents and the high demand for affordable housing. The outcome will be continued positive management of existing HOME units.
11	Agency/Group/Organization	ABCD
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Health Services-Education Service-Fair Housing

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children Non-Homeless Special Needs 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?	This organization was consulted by the City of Malden, during an in-person session, held on August 6, 2019. Outcomes as a result of this session include the continued need to serve low mod households, and intend to develop a security deposit pilot program with City of Malden.
12	Agency/Group/Organization	BREAD OF LIFE
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Health
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children 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?	This organization was consulted by the City of Malden, This organization was consulted during the in-person session, held on August 15, 2019. Bread of Life is continuing to fund raise for its expanded food pantry and kitchen, to be combined with HOME-funding housing for homeless households.
13	Agency/Group/Organization	MASS SENIOR ACTION COUNCIL
	Agency/Group/Organization Type	Services-Elderly Persons Civic Leaders
	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?	This organization was consulted during the Elderly Services Focus Group session, held on September 5, 2019. The purpose of this session was to discuss the needs and issues impacting many of the seniors in the North Suburban Consortium. Some of the needs identified include: more fitness style classes; cross-pollination and/or transportation between the Medford centers; additional staffing for full and part-time nurses; need for more mental health needs; more food security programs or modification of food pantry programs to be less embarrassing for seniors; more affordability programs for house utilities, upkeep and tax-relief; more transportation services for seniors; and more physical-space for centers to provide more in-person programs.
14	Agency/Group/Organization	Fenway Health AIDS Action Committee
	Agency/Group/Organization Type	Services-Persons with HIV/AIDS Services-Health Health Agency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted by the City of Malden, through an in-person session held on August 15, 2019. Fenway Health will continue to provide services to HIV/AIDS persons, including housing counseling as well as health care needs.
15	Agency/Group/Organization	HOUSING FAMILIES, INC.
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted by the City of Malden, through two in-person sessions, held on August 6th and October 25th 2019. Housing Families provides transitional and permanent housing and supportive services. It is active in the BoS Continuum of Care governance, and is a strong partner with City of Malden and Medford. Outcomes as a result of these sessions includes continued coordination and communication, as well as, financial assistance to aging housing stock owned by Housing Families.
16	Agency/Group/Organization	Balance of State Continuum of Care
	Agency/Group/Organization Type	Housing Services - Housing Planning organization Civic Leaders Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment 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 group was consulted in a small group meeting. The priority needs identified included: the need to produce and preserve affordable housing within this high demand market and the need to support through education and financial assistance homeownership of moderate-income households. The agency spoke of the coordination that exist within the NSC and their efforts to increase housing affordability for low and moderate-income persons. The anticipated outcome is efforts to increase affordable housing resources.
17	Agency/Group/Organization	West Medford Community Center
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis

	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>This organization was initially consulted during the Elderly Services Focus Group session, held on September 5, 2019. The purpose of this session was to discuss the needs and issues impacting many of the seniors in the North Suburban Consortium. Some of the needs identified include: more fitness style classes; cross-pollination and/or transportation between the Medford centers; additional staffing for full and part-time nurses; need for more mental health needs; more food security programs or modification of food pantry programs to be less embarrassing for seniors; more affordability programs for house utilities, upkeep and tax-relief; more transportation services for seniors; and more physical-space for centers to provide more in-person programs. Additional challenges West Medford Community Center faced is narrowing the digital divide, such as lack of access to modern information and communications technology that would improve literacy, democracy, social mobility, economic equality and economic growth. The West Medford Community Center also offers an afterschool youth club program for middle school-aged children, community service projects for high school students, summer recreational programs, and access to technology labs equipped with computers and internet service. As a result of this consultation, outcomes include future coordination between the West Medford Community Center and Office of Community Development to improve the access and availability of broadband and internet services provided through the Centers programs to low and moderate-income participants.</p>
18	<p>Agency/Group/Organization</p>	<p>Medford Health Department</p>
	<p>Agency/Group/Organization Type</p>	<p>Services-Persons with Disabilities Services-homeless Services-Health</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Non-Homeless Special Needs</p>

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted through an in-person meeting held on March 4, 2020. The meeting included members of the Medford Health Department and Office of Community Development. Outcomes as a result of this meeting include: efforts to increase communication and coordination with Balance of State Continuum of Care; establish a Behavioral Health Coalition; need for an additional social worker; connect the public housing authorities with the community centers; and identify additional services to address the increase in substance and mental health issues.
19	Agency/Group/Organization	Mystic River Watershed Association
	Agency/Group/Organization Type	Agency - Managing Flood Prone Areas Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Market Analysis Non-Housing Needs Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This agency was consulted as part of a community stakeholder session facilitated by the Town of Arlington on behalf of the NSC Consortium. The agency focuses on the whole Mystic River watershed and specifically on greenways and building resiliency. Anticipated outcomes include supporting appropriate resiliency projects within the watershed.
20	Agency/Group/Organization	Medford Office of Energy & Environment
	Agency/Group/Organization Type	Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Agency - Emergency Management Other government - Local Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Non-Housing Needs Assessment

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Office of Energy & Environment became fully engaged with consultation efforts on the Medford Consolidated Plan in January 2020, when the office merged with the Office of Community Development. Through multiple conference calls and discussions, E&E staff contributed by identifying issues and initiatives to improve energy efficiency, air quality, climate change protection, wetlands protection, open space conversation and storm water management. These needs are provided in more detail throughout the Non-Housing Needs Assessment section of this Consolidated Plan.
21	Agency/Group/Organization	Medford Public Library
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide
	What section of the Plan was addressed by Consultation?	Market Analysis

	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>The Medford Public Library was consulted by phone and email on June 18, 2020, to discuss programs and services the library offers that are designed to address broadband needs of low- and moderate-income households in Medford. The director of the library indicated that due to the COVID-19 pandemic, the library is currently undergoing a transition of its operations and services. In addition, they are also currently building a new library, which has placed them in a temporary space for the next year. In the current temporary space, as well as the old building, the library offers 9 public computers (2 in Youth Services and 7 in Adult Services). They also have 17 laptops that can be borrowed for in-house use. In the new building, which is anticipated to be completed in Fall 2021, will provide 6 terminals in Children's services, 6 terminals in Teen Services, and at least 21 terminals in Adult services. They will still have the laptops as well. In all locations, internet service is free and available to all facility guests that have a library card. Guest passes can also be used for internet access to anyone who does not have a library card. The Medford Public Library offers online resources to help narrow the digital divide. These resources are available from any internet connection and most resources will require users to enter their Minuteman library card number for access outside the library. Additionally, through the Medford Public Library website, members can access Ebooks and Audiobooks, streaming music, educational support, and many other community resources. Outcomes of this consultation include increased coordination between the Medford Public Library and Office of Community Development to improve the access and availability of broadband and internet services provided through the library's programs to low and moderate-income participants.</p>
22	<p>Agency/Group/Organization</p>	<p>Comcast</p>
	<p>Agency/Group/Organization Type</p>	<p>Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide</p>

What section of the Plan was addressed by Consultation?	Market Analysis
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Comcast was consulted on July 20, 2020. Comcast's Internet Essentials program provides affordable home internet for income-eligible households, so there can be greater access to homework, job opportunities, healthcare and benefits, and education resources. Once a customer of Internet Essentials, there is the option to purchase a laptop or desktop computer at a discounted price. Internet Essentials has connected more than 8 million customers with high-speed Internet at home since 2011.

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

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Massachusetts Department of Housing and Community Development	Increase affordable housing opportunities for low and very low-income households; increase supportive services for special needs households.
Climate Vulnerability Assessment	Medford Office of Energy & Environment	Increase climate resiliency, stormwater mitigation and additional tree programs.
Open Space and Recreation Plan, 2019	Medford Office of Community Development	Improved open-spaces, accessibility and universal design, and increased tree programs.

Table 84– Other local / regional / federal planning efforts

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

The City of Medford through the Office of Community Development is in regular contact with various public and private agencies to ensure funding priorities are in line and coordinated with current community development goals and objectives. The Office maintains continued collaboration with the relevant Medford Departments and Human Services Organizations that provide the City's youth programs, family support services, and elder programs. In addition, the City of Medford is active participating member in the North Suburban HOME Consortium and will consult with numerous housing and real estate entities throughout the implementation of the plan.

The City of Medford recognizes that its housing and economic development initiatives must be placed in a regional context. Medford enjoys a positive relationship with its neighbors and regularly consults with neighboring jurisdictions about redevelopment initiatives.

Narrative

No additional narrative needed.

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

The City implemented a broad-based approach to maximizing citizen participation and input into the identification of priority needs and investment strategies to address those needs. Efforts included two public hearings, the first of which was held on March 11, 2020, and a 30-day public comment period to provide input on the draft Consolidated Plan.

As part of the North Suburban HOME Consortium, the City of Medford supported outreach efforts of the Malden Redevelopment Authority to obtain input on regional housing market assessment and housing needs.

Input from this extensive participation process was utilized to establish the funding priorities for CDBG.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	North Suburban Consortium	Public Meeting held by the Malden Redevelopment Authority in February 2020 for purposes of the North Suburban Consortium (NSC) Consolidated Plan. The public meeting was advertised in Medford and attended by some of Medford residents and interested parties.	No comments were received specific to Medford.	Not applicable.	

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	Newspaper Ad	Non-targeted/broad community	An advertisement to attend the final Consolidated Plan public hearing while also announcing the 30-day public comment period for the Draft Plan. Notice to be published March 19, 2020.	Not applicable.	Not applicable.	
4	Public Hearing	Non-targeted/broad community	A hearing for the final Consolidated Plan/2020 Action Plan while also announcing the 30-day public comment period for the Draft Action and Consolidated Plan. Notice to be published April 9, 2020.	Not applicable.	Not applicable.	

Table 85– Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Needs Assessment examines needs related to affordable housing, special needs housing, community development, and homelessness. Furthermore, it identifies those needs with the highest priorities which form the basis for the Strategic Plan section and the programs and projects to be administered. Specific detail and data regarding the City of Medford's housing needs is available in the North Suburban Consortium's 2020-2024 Consolidated Plan.

The City of Medford, through its Office of Community Development, is committed to the identification and implementation of housing and community development strategies that provide the greatest impact given funding restrictions. Medford is home to 57,700 persons within 22,200 households. An analysis of Medford housing problems demonstrates that the overwhelming issue facing households is one of affordability. 20% of renter households throughout the City experience a severe cost burden, where more than 50% of the household income is going towards housing costs. For owner-occupied households, 13% of households are severely cost-burdened. The majority of severely cost burdened households in the City of Medford are extremely low-income renter households, which is an indication of limited supply of affordable housing for any household earning less than 80% AMI in the balance of the city.

While the City is in the process of preparing a Housing Production Plan that will identify specific needs, recent planning and engagement initiatives such as the Community Preservation Plan (2017), the Medford Mayoral Transition Committee Report (2020), and community discussions hosted by Medford Conversations, Medford Health Matters, and Housing Medford have highlighted growing concerns about housing issues, and in particular the impact on low income households in Medford.

The CDBG program operates under federally-established income limits. Medford is the direct recipient of CDBG funds. These limits are based on median family income for the Boston-Cambridge-Quincy Metropolitan Statistical Area (MSA), currently defined as Essex, Middlesex, Norfolk, Plymouth, Suffolk, and Rockingham counties, and are adjusted annually.

Generally, very low-income refers to incomes at or below 30% of AMI; low-income refers to incomes between 31 and 50% of AMI; moderate-income refers to incomes between 51 and 80% of AMI; all adjusted for family size. The CDBG program targets low- and moderate-income beneficiaries.

The City of Medford and the NSC communities are all part of the Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area. Based on HUD's FY 2019 Income Limit Summary for this area, the Median Family

Income (MFI) is \$113,300. The following table provides the current income limits subject to annual adjustments by HUD.

FY 2019 HUD Income Limits for the Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area

Household Size	30% of Median Extremely Low Income	50% of Median Very Low Income	80% of Median Low Income
1	\$24,900	\$41,500	\$62,450
2	\$28,450	\$47,400	\$71,400
3	\$32,000	\$53,350	\$80,300
4	\$35,550	\$59,250	\$89,200
5	\$38,400	\$64,000	\$96,350
6	\$41,250	\$68,750	\$103,500
7	\$44,100	\$73,500	\$110,650
8	\$46,950	\$78,250	\$117,750

Source: U.S. Department of Housing and Urban Development (HUD), effective June 28, 2019
<https://www.huduser.gov/portal/datasets/il/il2019/2019summary.odn>

FY 2019 HUD Income Limits for the Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area

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

Describe the jurisdiction's need for Public Facilities:

Public Facilities

The City of Medford's needs for public facilities and improvements include, but are not limited to, the following areas noted by participants in focus groups and surveys:

Priority Open Space and recreational public facility needs include the expansion of recreational opportunities, the removal of architectural barriers, the upgrading of facilities to achieve compliance with current public safety and access standards, and the preservation and protection of the environmental and historic resources. The City defines the term "public facility" as facilities that are either publicly owned or that are traditionally provided by the government, or owned by a nonprofit, and operated to be open to the general public. The City will fund eligible projects for improvements made to neighborhood facilities, firehouses, public schools, libraries, and facilities providing shelter to persons having special need.

The City utilizes various funding sources to upgrade public facilities and actively seeks grant funds to leverage public funds.

Economic Development Opportunities

How were these needs determined?

Needs are identified through a collaborative process that involves the ongoing evaluation of Medford's public facilities and infrastructure, consistent coordination and engagement with City departments and assessment of programmatic needs among low- and moderate-income citizens, neighborhoods, slum and blighted areas and initiatives designed to improve quality of life. Investments are targeted to create a livable community with quality and affordable housing, job opportunities, adequate public facilities and access for low- and moderate-income residents.

The City of Medford's ADA Plan, Open Space Plan, Medford Square Master Plan and various other plans further define priority needs, identify necessary improvements to public facilities and address facility and programmatic accessibility, traffic, pedestrian accommodations, community facilities, parks/open spaces, and housing and business development. These plans incorporate significant public input via meetings and consultations during their development. In addition, neighborhood meetings, held by the Office of Community Development during various stages of ongoing projects, engage residents throughout the program year.

Describe the jurisdiction's need for Public Improvements:

Public Infrastructure

Public infrastructure improvements include streets, water and sewer lines, flood and drainage, sidewalks, curbs and gutters, parks, playgrounds, parking lots, utility lines, and aesthetic amenities on public property such as tree planting.

The infrastructure throughout Medford is old, water lines may be clay or have lead service connections, and sidewalks are in need of reconstruction to meet the needs of all individuals regardless of physical limitations. In addition, storm drain improvements are an increasing need.

The determination for many public infrastructure needs are made in collaboration with the Medford Department of Public Works. Water, sewer, and drainage studies and designs provide the technical basis for decisions and priorities.

There is also a need to increase and preserve trees planted throughout the city, specifically in LMI areas. The investment of trees in urban neighborhoods can improve air quality, provide shade to reduce temperatures in homes, and improve property values. The City will continue to include tree planting as both part of a sidewalk reconstruction project or as a standalone project. This would include site preparation, which may consist of, but is not limited to the removal of old tree stumps. In many dense neighborhoods there is a limitation of available places to plant trees. The only places available are those where trees have previously been cut down, and in most cases the stump of the previous tree is still in place, which can increase the per-tree cost from \$500 to \$2,000.

How were these needs determined?

Needs are identified through a collaborative process that involves the ongoing evaluation of Medford's public facilities and infrastructure, consistent coordination and engagement with City departments and assessment of programmatic needs among low- and moderate-income citizens, neighborhoods, slum and blighted areas and initiatives designed to improve quality of life. Investments are targeted to create a livable community with quality and affordable housing, job opportunities, adequate public facilities and access for low- and moderate-income residents.

The City of Medford's ADA Plan, Open Space Plan, Medford Square Master Plan and various other plans further define priority needs, identify necessary improvements to public facilities and address facility and programmatic accessibility, traffic, pedestrian accommodations, community facilities, parks/open spaces, and housing and business development. These plans incorporate significant public input via meetings and consultations during their development. In addition, neighborhood meetings, held by the Office of Community Development during various stages of ongoing projects, engage residents throughout the program year.

Describe the jurisdiction's need for Public Services:

Public Services

Recognizing the diverse range of economic, housing and health challenges facing Medford's low-to-moderate income residents, the City funds a variety of public service activities aimed at providing essential services and furthering goals of self-sufficiency. Crucial needs within the Medford community continue to include: transportation and recreational opportunities for the elderly, critically ill, and physically and developmentally disabled, affordable child care, access to food and emergency services, transitional housing, life-skill building, supportive services and advocacy, ESOL classes and job preparedness. Strong interagency coordination with our network of service providers is vital to improving quality of life and shaping viable neighborhoods.

How were these needs determined?

<p align="left" class="BulletArrows">Medford's needs for public services are based on an ongoing evaluation of programmatic needs among low-and-moderate income residents and initiatives designed to expand economic opportunities and improve quality of life. Throughout the program year and the Consolidated Planning process, the City has engaged residents, public services providers, experts and officials to identify the diverse human service needs of the community. Consultations with public service agencies offer crucial insight into the needs of low-and-moderate income households and necessitate the continued support of programs providing essential services to Medford's most vulnerable residents. The City places a high priority on supporting a range of programming, particularly those assisting children, elderly and developmentally and physically disabled persons. </p>

Based on the needs analysis above, describe the State's needs in Colonias

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Consistent with HUD's objectives, the City of Medford has prioritized the expansion of economic opportunity, the availability of safe, decent, affordable housing, and creation of suitable living environments. An analysis of the existing market and community data supports the City's investment in preserving and producing affordable housing, improving the condition of existing housing stock, retaining and expanding its employment base, and investing in public facilities, parks, and infrastructure.

The housing market data clearly demonstrates the lack of sufficient safe, affordable housing stock. An analysis of median contract rents shows a substantial increase in rents from 2009-2017. The median rent increased 25%, reaching a high median rent of \$1,450. The lack of affordable housing is even more acute on the housing value/homeownership front. The median home value increased by 8% in the 2009-2017 period. The median value of \$443,100 (ACS 2013-2017) has made homeownership unachievable for low- and moderate-income households. The data supports a recurring theme, which is that many people who grew up in Medford can no longer afford to live in Medford.

More data and information regarding Medford's Housing Market Analysis is available in the North Suburban HOME Consortium's Consolidated Plan.

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

Introduction

Like much of the Metro-North region, the City of Medford’s labor force has benefited from the national economic recovery and Boston’s economic growth. With a civilian labor force of 32,250, Medford has a relatively low unemployment rate of 4.11% for adults over the age of 25 (ACS 2011-2015).

Average commute time is perhaps the best indicator of Boston’s impact on Medford’s employment statistics. 51% of Medford’s employed residents travel more than 30 minutes to work, suggesting residents are commuting into Metro-Boston. While Metro-Boston provides employment opportunities, Medford recognizes the importance of local economic growth on tax revenue and the City’s financial stability.

Local economic growth has been identified as a priority need throughout the Consolidated Plan process. CDBG funds are a critical resource that can support business growth through direct financial assistance, commercial property improvements, and infrastructure upgrades.

The City, along with all NSC member communities are being served by the Metro-North Regional Employment Board (REB). The REB is a “public-private partnership whose mission is to enable area residents to gain the skills to maximize their economic sufficiency and provide employers with the workforce they need to effectively compete in the changing world economy”. The REB charters two career centers, both operated by Middlesex Community College. Initiatives of the REB are supported by local programs that aim to bolster English language skills, family stability, education, and employment readiness.

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	16	0	0	0	0
Arts, Entertainment, Accommodations	3,094	0	12	0	-12
Construction	1,008	0	4	0	-4
Education and Health Care Services	7,473	0	29	0	-29
Finance, Insurance, and Real Estate	2,344	0	9	0	-9

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Information	1,015	0	4	0	-4
Manufacturing	1,365	0	5	0	-5
Other Services	1,102	0	4	0	-4
Professional, Scientific, Management Services	4,529	0	17	0	-17
Public Administration	0	0	0	0	0
Retail Trade	2,526	0	10	0	-10
Transportation and Warehousing	582	0	2	0	-2
Wholesale Trade	902	0	3	0	-3
Total	25,956	0	--	--	--

Table 86 - Business Activity

Data Source: 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	34,235
Civilian Employed Population 16 years and over	32,250
Unemployment Rate	5.80
Unemployment Rate for Ages 16-24	19.74
Unemployment Rate for Ages 25-65	4.11

Table 87 - Labor Force

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	10,925
Farming, fisheries and forestry occupations	1,225

Occupations by Sector	Number of People
Service	3,075
Sales and office	6,840
Construction, extraction, maintenance and repair	1,520
Production, transportation and material moving	815

Table 88 – Occupations by Sector

Data Source: 2011-2015 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	14,745	49%
30-59 Minutes	12,590	42%
60 or More Minutes	2,830	9%
Total	30,165	100%

Table 89 - Travel Time

Data Source: 2011-2015 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	745	85	645
High school graduate (includes equivalency)	5,015	380	1,665
Some college or Associate's degree	5,880	355	1,300
Bachelor's degree or higher	14,690	530	1,645

Table 90 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	0	110	70	250	1,095
9th to 12th grade, no diploma	210	90	160	800	960
High school graduate, GED, or alternative	1,820	1,320	1,505	4,255	3,165
Some college, no degree	3,195	1,430	1,005	2,630	1,115
Associate's degree	155	520	605	1,355	340
Bachelor's degree	1,520	4,470	1,815	2,775	705
Graduate or professional degree	165	3,465	2,280	2,100	865

Table 91 - Educational Attainment by Age

Data Source: 2011-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	27,396
High school graduate (includes equivalency)	33,911
Some college or Associate's degree	40,469
Bachelor's degree	54,833
Graduate or professional degree	66,136

Table 92 – Median Earnings in the Past 12 Months

Data Source: 2011-2015 ACS

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

According to the ACS data, the two highest percentages of jobs exist within the following sectors: Education and Health Care Services (29%) and Professional, Scientific, Management Services (17%). The major occupation by sector is overwhelmingly Management (business and financial) followed by Sales and Office.

The Massachusetts Office of Labor and Workforce Development tabulates employment and wage statistics for Workforce Investment Areas. The Metro-North WIA includes the NSC as well as other regions of Metro-North Boston. The largest occupation is Professional and Technical Services, followed by Management, Sales, and Healthcare.

In terms of projected growth for the Metro-North WIA by 2024, the Office of Labor and Workforce Development projects that the health care and social assistance industry will add nearly 10,283 jobs and the industry category of professional, scientific and technical services will add 4,284 jobs. The accommodation and food services industry is projected to add 1,927 jobs, while educational services are projected to add 1,375 jobs by 2024.

https://masshiremetronorth.org/regionaldata/#_localplan/

Describe the workforce and infrastructure needs of the business community:

The manufacturing industry has identified a critical need for new workers to replace older, highly-skilled workers who are about to retire. The Advanced Manufacturing sector presents numerous career pathway opportunities for the region's residents to enter into a growing sector. The industry offers a variety of positions that either requires a high school diploma or equivalent, associate's degree, or bachelor's degree.

The healthcare industry has the second highest employment in the Metro-North region, under the Professional, Technical, and Scientific industry, with 57,739 workers employed in the region. When compared to the state as a whole, the location quotient for healthcare (the Healthcare and Social Assistance Industry Sector) in the Metro-North region is .77 (13.8% of Metro-North's employment). Private hospitals, physician offices, nursing care facilities, and home healthcare services have the highest number of jobs in the Metro-North region within the healthcare industry. Home Health Care Services added the highest number of jobs from 2013 to 2015. The sheer volume of employment in the healthcare sector virtually demands an REB focus on the healthcare industry. Further, the growing number of retirees in the healthcare workforce in combination with the growth in the aging population in need of healthcare services also presents future workforce areas to address.

Overall, the Industrial Technology (IT) sector has seen major growth nationally and regionally and will continue to do so. Employers within the region have expressed the challenges they have faced in recruiting IT professionals for positions domestically and therefore have had to apply for H1B visas in order to fill local positions. In Metro-North, employment for IT occupations is projected to increase 21% from 2012 to 20122. The majority of growth was in the sectors of software and IT services. Domestic training in the IT sector would be beneficial in reducing the number of H1B visas needed while simultaneously filling in the growing number of IT positions within the region.

Metro-North Regional Employment Board FY2017-2020 Strategic Plan: <https://masshiremetronorth.org/regionaldata/#strategic>

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

The growth of the Boston metropolitan area will continue to put pressure on the housing market, placing additional upward pressure on prices, and making it harder and harder for low wage workers.

In June 2019, the Encore Boston Harbor resort and casino opened in Everett, MA, at a total cost of \$2.6 billion. The resort is in a commercial industrial area on the Mystic River, about five miles from downtown Boston. Its development rehabilitated a 33-acre parcel of land previously used for industrial purposes. After a remediation process to clean the site, Wynn Resorts constructed an integrated resort with a hotel, a harbor walk, restaurants, a casino, spa, retail outlets, and meeting and convention space. Public amenities of the year-round harbor walk include a picnic park, paths for bikers and pedestrians, viewing decks, waterfront dining and retail, a performance lawn, floral displays, and boat docks. The operations of the casino require significant employment training and support. With proper job readiness and job training, currently unemployed workers may be able to take advantage of casino and resort related jobs. This is just the second casino-resort located in Massachusetts and offers a large range of new employment opportunities that were not previously offered in the region.

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

The ability of the NSC workforce to access and take advantage of job opportunities in today's economy varies significantly.

Technological changes are at the forefront. In the midst of the demise of retail and manufacturing, companies are looking for a different "type" of a worker. Companies may increase their use of robotics, but now they need manufacturing workers who are skilled in computers and

electronics. A generation ago, manual machines were the predominant driver most business; however, today, even in retail, a straight cashier is no longer sufficient. There is a need for a generalized customer service worker who can talk to customers and solve problems. According to the Metro-North Workforce Development Board, the 2% of people who are unemployed and have the biggest barriers are those that were affected by automation and technology because the skill set required that is now required in those industries is different now than what it was a generation ago.

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

The Metro-North region has the second-largest labor force in Massachusetts. The labor force has a full spectrum of workers, from professionals to persons on public assistance. The diversity of the workforce requires a broad menu of available services including workshops, individualized assistance, job search, training, and placements. For dislocated workers, low-income adults, and underemployed persons, career training is provided after an assessment of skills and interest. In many cases, occupational skills training, short-term skills development, and intensive job placement assistance is required. The Metro-North Regional Employment Board charters two career centers, both operated by Middlesex Community College, to serve the 20-community Metro-North region. The REB focuses on a continual alignment of curricula with employer needs. The alignment has led to the focus on the four emerging areas listed below (HealthCare, Advanced Manufacturing, Life Sciences, and Information Technology). Initiatives include:

The SCILS Initiative is a 4 year \$5 million project led by the Boston Office of Jobs and Community Services(JCS) on behalf of the Metro Boston region. Funded in April 2012 by an H1B Technical Skills Training grant that will improve career opportunities for residents and provide a more highly trained life science workforce for our healthcare and biotechnology sectors. The Initiative will target occupations such as Biological Technicians and Medical Lab Technicians and support occupational training, contextualized learning, customized training, program development and the recruitment, case management and placement of eligible participants.

CONNECT Program - a consortium of service providers in the Chelsea area, USDOL awarded a three-year \$3M Workforce Innovation Fund grant to the REB. The CONNECT Partnership represents an innovative strategy focused on co-location and bundling of complementary services for local residents (especially Chelsea, Revere, and Everett) in order to increase the impact of services in addressing multiple obstacles to family self-sufficiency. CONNECT is a partnership of six organizations that includes: Bunker Hill Community College; Career Source (a Metro-North career center); The Neighborhood Developers (a community development corporation that provides affordable housing and, financial stability, and

other services); Metro Credit Union; Centro Latino (an adult basic education/ESOL provider); and Metropolitan Boston Housing Partnership (a homeless prevention and housing services organization).

Healthcare Partnership: The Healthcare Career Ladders tool was designed to raise awareness of healthcare career options among youth in in-school and out-of-school programs, as well as job seekers and training seekers served through the Metro-North Career Centers and area training providers. The tool displays the different occupations in the healthcare field, their corresponding wages, and the steps along a career ladder for each occupation.

Additionally, the Metro-North REB is a collaborative partner within the Mass Casino Career Training Institute (MCCTI). Founded within Massachusetts Casino legislation, the MCCTI will provide training and placement services within the newly developed Everett Casino. Anticipated skills include casino operations, customer service, culinary arts, and hotel operations.

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.

Discussion

MA-50 Needs and Market Analysis Discussion

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

Housing problems for Extremely Low, Low Income, and Moderate-Income households exist throughout the City of Medford.

As over 60% of the City's low- and moderate-income households experience housing problems, for the purposes of this evaluation, concentrations are defined as more than 60%.

Using CPD Maps, the areas of concentration where more than 60% of households experience housing problems includes:

- Census Tract 25017340000 contains roughly 315 extremely low-income households, 66.7% of whom experience at least one or more severe housing problem.
- Census Tract 25017339600 contains roughly 455 extremely low-income households, 76.4% of whom experience at least one or more severe housing problem.
- Census Tract 25017339500 contains roughly 425 low-income households, 68.24% of whom experience one or more severe housing problem.
- Census Tract 25017339801 contains roughly 660 low-income households, 66.67% of whom experience at least one or more severe housing problems; roughly 900 moderate-income households, 60% of whom experience at least one or more severe housing problem.

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

The concentration is defined as poverty rates or minority concentrations in excess of 20%.

There is one concentration of Black or African American households that exceeds 20%:

- Census Tract 25017339300 is made up of 30.29% Black or African American households. The amount of households living in poverty is 8.57% and 40.82% is cost-burdened (HUD CPD Maps).

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

With higher numbers of low- and moderate-income and minority households, these older, denser neighborhoods have traditionally been underserved. They tend to have a range of challenges including housing overcrowding, severe housing cost-burden, need for public safety, less access to parks and open space, and aged public infrastructure.

With higher numbers of low- and moderate-income and minority households, these older, denser neighborhoods have traditionally been underserved. They tend to have a range of challenges including housing overcrowding, severe housing cost-burden, need for public safety, less access to parks and open space, and aged public infrastructure.

Are there any community assets in these areas/neighborhoods?

The City has continued to invest in improving these neighborhoods, both with the use of federal CDBG and HOME funds as well as City government funds. Street and sidewalk improvements have been and continue to be a priority.

The City has been successful in attracting non-federal resources to improve the quality of life and economic opportunities for residents of these neighborhoods.

Are there other strategic opportunities in any of these areas?

Many of these neighborhoods will benefit from past public transit service extensions, such as the Greenline light rail. These services provide rapid transit to recreational and employment opportunities in Somerville, Cambridge, and Boston. They also create an impetus for economic development in the area.

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.

Per HUD guidance, all Consolidated Plans submitted after January 1, 2018, must address broadband needs within the jurisdiction. Below is a map outlining the Consortium's access to providers offering broadband services. The speeds identified are 25Mbps download and 3Mbps upload – the minimum speeds to be considered broadband.

In the Medford community, there is sufficient broadband wiring and internet connections available to all households. The city is serviced by Verizon Communications Inc., Starry, Inc., ViaSat, Inc., Hughes Network Systems, LLC, and Comcast. These providers offer cable, fiber connections, fixed wireless, ADSL, and satellite connection services.

Low- and moderate-income households in need of affordable internet service can apply for the Comcast Internet Essentials program, which brings affordable high-speed home internet to income-eligible households. More information on the Internet Essentials programs is available at: <https://www.internetessentials.com/>.

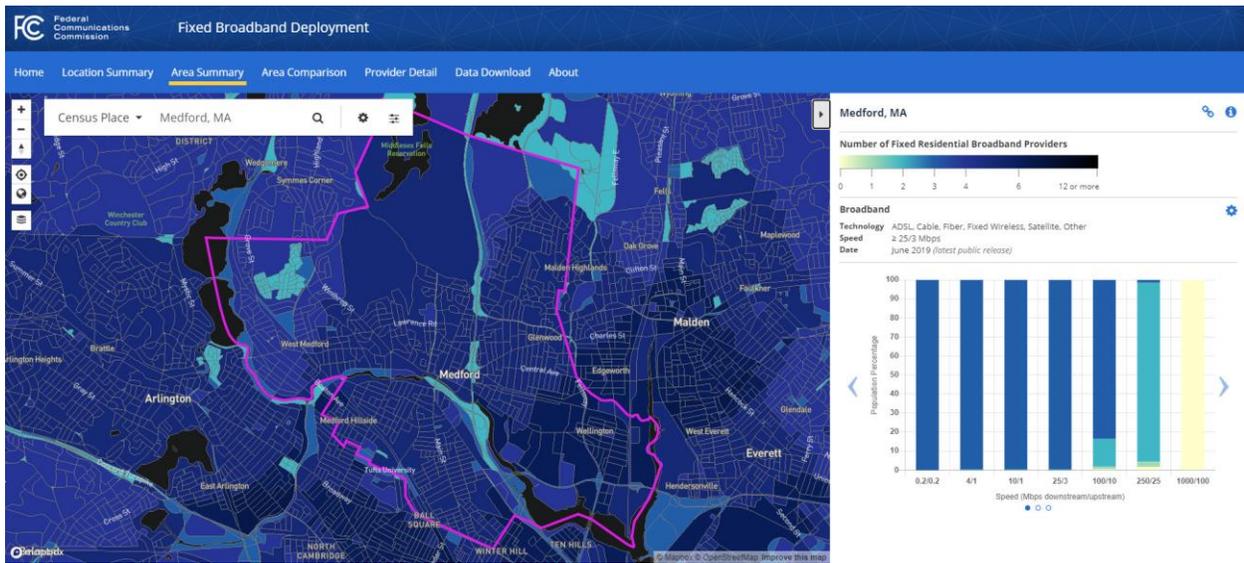
Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

The City of Medford compares well above the national average. Lack of broadband provider competition leaves room for market rigidity – allowing providers to not offer affordable options for low- or moderate-income families. Ultimately, the lack of market options when considering broadband access disproportionately impacts low- and moderate-income households because they often have few financial resources to spend on broadband services. However, the City of Medford has relatively high broadband coverage with more than 3 internet providers available in all neighborhoods throughout the City. For those households that do struggle with broadband access, all the Medford Public Library offers free internet access.

Jurisdiction	No providers	1 or more providers	2 or more providers	3 or more providers
Nationwide	0.10	99.9	98.7	89.3
Malden	0.0	100	100	99.81
Arlington	0.0	100	100	99.78
Medford	0.0	100	100	99.73
Revere	0.0	100	100	97.64

Source: FCC Broadband Mapping – broadbandmap.fcc.gov

Number of Broadband Providers by Jurisdiction



Medford Fixed Broadband Deployment Map

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

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

It is the goal of all NSC communities to increase energy efficiency and build resiliency for all low- and moderate-income households. To identify natural hazard risks and other challenges impacting low- and moderate-income residents, the NSC consulted with key stakeholders in resiliency, energy efficiency, environmental planning, and public health.

The ultimate goal of the City of Medford's Climate Action Plan is to initiate programs and policies within the city that aim to reduce greenhouse gas emissions. Nearly every facet of the municipal government contributes to the increased levels of greenhouse gases in the atmosphere. Additionally, the community as a whole has an even greater impact on those levels. Ideally, the programs and policies proposed in the plan will stimulate behavioral changes within the community, creating a sustainable Medford which respects the environment and the people within it, thus ensuring the health of future generations.

Climate change is expected to bring rising temperatures, increased precipitation intensity, and rising sea levels to Medford and the surrounding region. The Medford Climate Change Vulnerability Assessment (https://drive.google.com/file/d/1DvxUiXpGnp8soxA3njZUGCSMBcWki_fm/view), identified the following hazards caused by climate change:

- Rising temperatures: We can expect more days over 90 degrees and more frequent heatwaves. Periods of extreme cold will persist during the winter season, although their intensity and frequency may decrease.
- Increased precipitation intensity: Individual precipitation events are expected to bring more intense precipitation, straining our current drainage, snow removal, and flood prevention systems.
- Rising sea levels: While the Amelia Earhart Dam currently separates the Mystic River from Boston Harbor, it is expected that with rising sea levels and storm surges, the dam will be overwhelmed by 2050. This will greatly increase flooding in Medford, particularly in combination with increased precipitation and resulting storm surges

The hazards identified in the assessment will bring more extreme heat, flooding, insect-borne diseases and stress -all of which will influence life here in Medford.

Some of the impacts of climate change-related hazards on Medford residents include the following:

- Heat: Longer heat waves can lead to illnesses such as heat exhaustion and heat stroke, and can exacerbate existing conditions such as asthma, heart disease and diabetes. Extreme heat can even cause death

- **Flooding:** In addition to damaging personal property and causing financial strain, increased flooding can lead to chemical leaks and sewage backups, which may lead to water contamination and associated health risks
- **Vector-borne disease:** With more flooding and increased temperatures, populations of insects that thrive in warmer, wetter weather such as ticks and mosquitos will also increase, leading to increased incidences of diseases that are transmitted by these insects, such as Lyme disease and Eastern Equine Encephalitis
- **Psychological impacts:** The increased uncertainty around extreme weather and rapid changes that result may lead to increased anxiety and depression. Such degraded mental health can further degrade physical health by weakening the immune system, disrupting sleep, and interfering with healthy digestion

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

The Medford Climate Change Vulnerability Assessment (https://drive.google.com/file/d/1DvxUiXpGnp8soxA3njZUgCSMBcWki_fm/view) was completed in 2019 to better understand how the changing climate will affect Medford, both now and in the future, and identify vulnerabilities to our people, natural environment, built infrastructure, and economy.

While everyone in Medford will experience these impacts, some groups of people may be more impacted than others, such as adults over 64 years old, children under 5, people with limited English proficiency, people of color, people of low and moderate-income, people living with disabilities, and people with less than high school education. While these populations can be found throughout the City, they are highly concentrated within the neighborhoods of South Medford, Wellington, and Glenwood, all of which are especially vulnerable to flooding and extreme heat. These populations already face obstacles in affording and accessing critical services -such as public transit, affordable housing, and healthcare -which will only be made worse by climate change-related hazards and their impacts. The City must improve our emergency communication strategies with these populations, particularly for those who primarily speak Haitian Kreyol, Portuguese or Spanish, which are the predominant languages spoken in Medford besides English.

Low-income residents have less money for dealing with health emergencies and/or property damage brought on by climate change-related hazards. They are also more likely to rely on public transportation, which may be interrupted during emergencies. According to 2015 U.S. census data, 10.8% of Medford residents live at or below the federal poverty line. Since the federal poverty line is extremely low, many vulnerability assessments look at families that live on less than double the income dictated by the poverty line to capture all low-income and moderately low-income residents. Homeless individuals are not accounted for by the census. Local organization ABCD engages in mobile homeless outreach in Medford and identified 21 Medford residents experiencing homelessness in 2017. Most of their clients

are located in Medford Square and Wellington, but some are living in their care in other parts of Medford. Low- and moderate-income households also face vulnerabilities to these risks through:

- Mobility
- Communication
- Health
- Shelter
- Economic resources

More information and data regarding these vulnerabilities for low- and moderate-income households is provided on page 74 of the assessment.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan outlines the City of Medford’s plan for allocating HUD entitlement grants and identifies local priorities within the regional context. Informed by qualitative and quantitative data gathered through citizen participation and consultation with stakeholders throughout the region, market analysis, and an assessment of U.S. Census and other local data that reflect community needs, the strategic plan identifies the highest priority needs toward which to direct grant dollars. The following goals were identified to meet these high-priority needs (in no particular order or ranking):

Goal 1: Support the Expansion and Preservation of Affordable Housing - Improvements to existing housing conditions including the rehabilitation and preservation of owner- and renter-occupied housing to bring units to code standard or provide safety improvements, energy efficiency improvements, access modifications, or treatment of lead or other home hazards. As well as to support the creation of additional affordable housing units.

Goal 2: Increase Economic Development Opportunities - Enhance economic stability and prosperity by increasing economic opportunities for residents through job readiness and skill training programs, promotion of entrepreneurship (including among culturally diverse populations), assistance to small businesses, development of a storefront revitalization program, and other strategies.

Goal 3: Enhance Parks, Public Facilities, and Infrastructure - Enhance publicly-owned facilities and infrastructure that improves the community and neighborhoods throughout the City of Medford. Improvements may include parks, streets, sidewalks, streetscapes, water/sewer/flood drainage, accessibility for persons with disabilities, improvement of neighborhood/recreational facilities, and other infrastructure and facilities.

Goal 4: Enhance Public Services – Provide essential services that improve the quality of life and opportunities to low- and moderate-income persons by increasing access to jobs, education, health and wellness, recreation, and health and social services activities. The City seeks to provide a variety of public service programs and to continue support of nonprofit community development agencies. City objectives include:

- Combating social illness, public safety and substance abuse, which weaken the stability of the City’s households and neighborhoods;
- Improving the quality of life for Medford’s school children, through the provision of after school childcare programs;

- Improving the resources available to the City’s population at risk of homelessness, residents in crisis, local consumers, and the physically and emotionally disabled population;
- Improving quality of life for Medford’s elderly population, through the provision of day health and recreational programs and transportation to reduce isolation;
- Encouraging the expansion of affordable housing and assisting those with emergency and transitional housing needs through providing housing advocacy and assistance.

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

Geographic Area

Table 93 - Geographic Priority Areas

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

The Community Development Block Grant (CDBG) program is intended to predominantly serve the needs of areas and individuals that are low- to moderate-income as defined by HUD. The City of Medford does not have any designated or targeted geographic priority areas; however, investments will be allocated for CDBG-eligible Census tract/block groups.

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

Priority Needs

Table 94 – Priority Needs Summary

1	Priority Need Name	Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence
	Geographic Areas Affected	
	Associated Goals	Expansion & Preservation of Affordable Housing Enhance Public Services
	Description	There is a continued need for the development of affordable owner-occupied and rental housing, rehabilitation of existing housing to ensure affordability and livability, and support to homebuyers. The City of Medford will prioritize the support of affordable housing opportunities, the rehabilitation of quality affordable owner-occupied and rental housing, as well as the promotion of and participation in regional homeownership programs to increase the supply of housing in Medford so that qualifying LMI households can afford to buy or rent in the City. The City will continue to promote its participation in the NSC’s First Time Homebuyer Down Payment Assistance Program and first-time homebuyer training. The City will continue to work with the Medford Housing Authority to improve and modernize their housing stock. Additionally, the City will continue to work with private and non-profit housing developers to increase the stock of affordable housing in the City.

	Basis for Relative Priority	The escalating housing costs in the Greater Boston Area has created an affordability crisis among low- and moderate-income households. Medford and the NSC has prioritized the improving the existing affordable rental and homeownership stock as a strategy to address escalating housing costs. The detailed analysis of housing stock, conditions, market trends, and affordability supports this prioritization.
2	Priority Need Name	Economic Development
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Chronic Homelessness Individuals
	Geographic Areas Affected	
	Associated Goals	Increase Economic Development Opportunities
	Description	Redevelopment or investment in commercial districts, supporting entrepreneurship, promoting a dynamic business climate, and preserving a strong employment base.
	Basis for Relative Priority	This priority need was determined through extensive stakeholder consultation and through existing policies and plans. Specifically related to future economic development initiatives, local financial institutions were consulted with to understand the needs of their low- to moderate-income clientele.
3	Priority Need Name	Public Facilities, Infrastructure, & Parks
	Priority Level	High

Population	<p>Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Chronic Substance Abuse veterans Persons with HIV/AIDS 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 Non-housing Community Development</p>
Geographic Areas Affected	
Associated Goals	Enhance Parks, Public Facilities, & Infrastructure
Description	Investing in the improvement and/or reconstruction of City infrastructure, public facilities, parks and open spaces is essential to improving the quality of life for low- and moderate-income residents. The removal of architectural barriers permit expanded utilization of public spaces and facilities by persons with disabilities and/or mobility limitations. In addition, the City is committed to ensuring environmental resiliency, specifically through flood drainage improvements in low- and moderate-income neighborhoods.
Basis for Relative Priority	Needs were identified through a collaborative process that involves the ongoing evaluation of Medford’s public facilities and infrastructure, consistent coordination and engagement with City departments and assessment of programmatic needs among low- and moderate-income residents, neighborhoods, slum and blighted areas and initiatives designed to improve quality of life. Investments are targeted to create a livable community with quality and affordable housing, job opportunities, adequate public facilities, and access for low- and moderate-income residents.

4	Priority Need Name	Public Services
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Mentally Ill 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
	Geographic Areas Affected	
	Associated Goals	Expansion & Preservation of Affordable Housing Enhance Public Services
	Description	Recognizing the diverse range of economic, housing and health challenges facing Medford’s low-to-moderate income residents, the City is committed to investing in a variety of public service activities aimed at providing essential services and furthering goals of self-sufficiency. Crucial needs within the Medford community continue to include: transportation and recreational opportunities for the elderly, critically ill, and physically and developmentally disabled, affordable child care, access to food and emergency services, transitional housing, life-skill building, supportive services and advocacy, ESOL classes and job preparedness. Strong interagency coordination with our network of service providers is vital to improving quality of life and shaping viable neighborhoods.

<p>Basis for Relative Priority</p>	<p>Medford’s needs for public services are based on an ongoing evaluation of programmatic needs among low- and moderate-income residents and initiatives designed to expand economic opportunities and improve quality of life. Throughout the program year and Consolidated Planning process, the City has engaged residents, public services providers, experts and officials to identify the diverse human service needs of the community. Consultations with public service agencies offer crucial insight into the needs of low- and moderate-income households and necessitate the continued support of programs providing essential services to Medford’s most vulnerable residents. The City places a high priority on supporting a range of programming, particularly those assisting children, elderly and developmentally and physically disabled persons.</p>
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Narrative (Optional)

The City of Medford conducted an extensive needs assessment and consultation process that identifies many priority needs across the jurisdiction. Virtually all housing and community development needs were identified as important; however, pending available resources throughout the course of the next five years, the City may not be able to fund activities to address all priority needs. In some cases, a priority need may not be funded because it is addressed through other community resources.

The Priority Needs Summary Table assigns a “high” or “low” priority to each need, as prescribed by HUD. Generally, designating a need as “high priority” means that the jurisdiction plans to allocate funding to address it during the five-year consolidated plan period. A low priority need indicates that, while the need is a recognized priority, there may be insufficient funds to address it with Federal community development resources. To the extent community partners are able to assume these activities through other funding sources, the Plan would support them. Changes in the availability of resources may allow certain low priority needs to be funded, or, conversely, for high priority needs not to be funded. As conditions and resources available vary by jurisdiction, so does the level of priority attached to each need. A high or low priority designation is assigned to each priority need for each jurisdiction.

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

Introduction

The City of Medford anticipates receipt of CDBG funds in the amount of approximately \$1,574,868 annually. To maximize the impact of CDBG funds, the City expends significant general government funds and encourages all partners and projects to strategically leverage additional funds.

As a member of the North Suburban Consortium, the City has available HOME Investment Partnership funds to support direct assistance to moderate income homebuyers and to subsidize the development cost of affordable housing projects.

Through the Coronavirus Aid, Relief, and Economic Security Act (CARES Act), which enacted to respond to the growing effects of this historic public health crisis, the City of Medford will receive an additional \$926,445 in CDBG-CV allocations for Program Year 2020. The purpose of the special allocations is to assist the City in preventing, preparing for, and responding to the coronavirus (COVID-19). Specific details of how these funds will be utilized will be determined once HUD has issued official CDBG-CV guidance.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,574,631	0	1,326,036	2,900,667	6,192,456	Block grant from U.S. Department of Housing and Urban Development to address housing, community development and economic development needs.

Table 95 - 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

To maximize the impact of the CDBG funds, the City strategically leverages additional resources and City partnerships whenever feasible. As a member of the North Suburban Consortium, the City may access HOME Investment Partnership (HOME) funds to support direct assistance to low-to-moderate-income first-time homebuyers and to subsidize an affordable housing development.

The City anticipates CDBG funds will also leverage additional resources, as well. Non-Entitlement funds, that will be used to further the goals of the Strategic Plan may include private foundations, organizations, and individuals.

The following anticipated leveraged resources, include:

Municipal General Funds: The annual City budget commits resources for the priority activities including Public Parks, Facilities, and Infrastructure, the Fair Housing Office, and the Disability Commission

Affordable Housing Resources: Affordable Housing developments are likely to utilize a variety of State Housing resources including HOME program funds, Low-Income Housing Tax Credit funds, Housing Bond funds, voucher-based Section 8 program, and private mortgage financing. Additional funds are leveraged through partnerships with private and for-profit developers.

Community Preservation Act: The City anticipates committing funds through the Community Preservation Act, as well as other state and federal grants that leverage spending on Affordable Housing and other CDBG-funded improvements.

Philanthropy: Private funding from national, state, and local funders including the United Way and private foundations/donors.

New Market Tax Credit Programs: The NMTC program provides tax credit incentives for equity investment.

Section 8 Funds: The Medford Housing Authority administers the Section 8 Housing Choice Voucher program and provides rental subsidies.

Continuum of Care Funds: Non-profit human service providers that offer housing and services to homeless persons through-out Medford and Tri-City region can access resources through the Massachusetts Balance of State. These resources include, but are not limited to, non-entitlement ESG, McKinney-Vento, RAFT and HomeBASE. CSBG, LIHEAP, and Headstart are additional state and federal resources administered through the newly appointed Community Action Program agency, ABCD.

In addition to these resources, the City continues to explore the establishment of an Affordable Housing Trust that can enable the expansion of its capacity to generate and commit revenue to affordable housing needs.

The HOME program matching requirements are met through State Housing Bond funds and the Mass Rental Voucher program. Matching funds requirements are monitored by the Malden Redevelopment Authority as the NSC Lead Entity.

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

No additional publicly owned land is anticipated to be used to address needs. City parks and public facilities will continue to be operated to provide recreation and services to low- and moderate-income persons.

Discussion

The priorities identified within the Strategic Plan are the outcome of an extensive, comprehensive effort to identify community needs. The Strategic Plan assesses the available resources available to meet those needs. The City of Medford's investments will leverage public and private funds to address the economic development, affordable housing, community development, and special needs populations' needs.

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
MEDFORD	Government	Economic Development Homelessness Ownership Rental neighborhood improvements public facilities	Jurisdiction
MALDEN YMCA	Non-profit organizations	public services	Region
SCM TRANSPORTATION INC.	Non-profit organizations	public services	Region
ARC OF EASTERN MIDDLESEX	Non-profit organizations	public services	Region
HOUSING FAMILIES INC.	Non-profit organizations	Homelessness Rental public services	Region
MYSTIC VALLEY ELDER SERVICES	Non-profit organizations	Planning public services	Region
PORTAL TO HOPE	Non-profit organizations	Homelessness public services	Region
SALVATION ARMY	Non-profit organizations	Homelessness public services	Region
TRIANGLE, INC.	Non-profit organizations	public services	Region
COUNCIL ON AGING	Departments and agencies	Planning	Jurisdiction
MEDFORD HOUSING AUTHORITY	PHA	Ownership Public Housing Rental	Jurisdiction
WEST MEDFORD COMMUNITY CENTER	Non-profit organizations	public services	Jurisdiction
BREAD OF LIFE	Non-profit organizations	Homelessness public services	Region

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
COMMUNITY FAMILY, INC.	Non-profit organizations	public services	Region
CONSUMER ADVISORY COMMISSION	Departments and agencies	public services	Jurisdiction
IMMIGRANT LEARNING CENTER	Non-profit organizations	public services	Region
ACCION	Non-profit organizations	Economic Development	Region
MEDFORD COMMUNITY HOUSING	Developer	Ownership Rental	Jurisdiction
City of Medford Public Schools	Departments and agencies	public services	Jurisdiction
A Better Tomorrow Services, Inc.	Non-profit organizations	public services	Region
Medford Disability Commission	Departments and agencies	Non-homeless special needs	Jurisdiction
Medford Fair Housing Office	Departments and agencies	Non-homeless special needs Ownership Planning Rental	Jurisdiction
North Suburban HOME Consortium	Regional organization	Ownership Planning Rental	Region

Table 96 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The institutional Delivery System’s strength lies in the diversity of engaged organizations. Under the administrative leadership of the City’s Office of Community Development, an integrated network of City Departments, private non-profit organizations, and public agencies work collaboratively to address the needs of low- and moderate-income persons.

The complexity of regulatory constraints on program eligibility and available services present an ongoing challenge to the existing institutional delivery system. Non-profit organizations identify the lack of resources, and the complexity of program regulations as the major barriers to efficient delivery of services to vulnerable populations.

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

Table 97 - 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)

The above identified supportive services are available to be used by homeless persons and families. While the programs are not designed to exclusively serve homeless persons, the programs are prepared to serve any eligible household seeking assistance.

In addition, to the Community-wide services, targeted programs to serve homeless persons include rental assistance, mobile clinics, life skills, and mental health counseling.

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

The City of Medford dedicates significant general government and CDBG funds to support services for special needs populations including elders, physically and developmentally disabled persons, low-income youth, consumer fraud victims, and families in crisis. This extensive service delivery system is designed to protect vulnerable populations and to the greatest extent possible support residential stability, preventing homelessness.

While the service delivery system consists of a vast array of talented, experienced private organizations, programs that are primarily dedicated to homeless and HIV persons are provided on a regular basis. The regionalization of service can present challenges for persons seeking access. To the greatest extent possible, the City and provider network each seek to minimize those challenges.

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

While the existing network of government entities and non-profit providers has a proven track record, the greatest challenge to the existing system is the lack of available resources to meet the needs. The shortage of available resources impacts the private sector's ability to create affordable housing, the City's ability to address the infrastructure and facility needs, and human services providers' ability to respond to the basic needs of low-and moderate-income persons.

All responsible entities will continue to seek additional resources and opportunities for cost-effective collaboration.

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	Expansion & Preservation of Affordable Housing	2020	2024	Affordable Housing		Affordable Housing Public Services	CDBG: \$1,574,868	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 7000 Households Assisted Rental units rehabilitated: 25 Household Housing Unit Homeowner Housing Rehabilitated: 5 Household Housing Unit Direct Financial Assistance to Homebuyers: 5 Households Assisted
2	Increase Economic Development Opportunities	2020	2024	Non-Housing Community Development		Economic Development	CDBG: \$1,181,150	Facade treatment/business building rehabilitation: 5 Business Businesses assisted: 25 Businesses Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Enhance Parks, Public Facilities, & Infrastructure	2020	2024	Non-Housing Community Development		Public Facilities, Infrastructure, & Parks	CDBG: \$2,755,782	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 10000 Persons Assisted
4	Enhance Public Services	2020	2024	Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development		Affordable Housing Public Services	CDBG: \$1,181,150	Public service activities other than Low/Moderate Income Housing Benefit: 10000 Persons Assisted

Table 98 – Goals Summary

Goal Descriptions

1	Goal Name	Expansion & Preservation of Affordable Housing
	Goal Description	<p>Support the expansion and supply of affordable homeownership and rental housing opportunities. Increase affordable housing ownership opportunities through homebuyer education programs and down-payment and closing cost assistance. Expand affordability of existing rental and owner-occupied housing through rehabilitation, thereby improving livability and ensuring homes become or remain affordable to low- to moderate-income households, by bringing units to code standard or providing safety improvements, energy efficiency improvements, access modifications, or treatment of lead or other home hazards.</p> <ul style="list-style-type: none"> • Proposed activities that the City of Medford anticipates funding through CDBG include: • Acquisition of sites for affordable housing, rehabilitation, or conversion • Activities to facilitate private development, such as infrastructure improvements, site clearance and predevelopment soft costs • Development of zoning ordinances to facilitate affordable housing • Activities to increase the participation of private landlords in renting to Section 8 or to participate in other programs for housing rehabilitation • Housing counseling services • Activities related to fair housing counseling, education, and enforcement • Emergency rent payment programs <p>The majority of housing activities described as part of this goal will take place during the 2021-2024 program years. The Office of Community Development will coordinate with local housing providers to establish new programs to address affordable housing needs in the Medford. With the exception of 2020, the City anticipates allocating 20% of annual CDBG allocations to affordable housing activities each program year. However, in PY2020, the City will only allocate 14% of CDBG allocations to this goal.</p>

2	Goal Name	Increase Economic Development Opportunities
	Goal Description	<p>Enhance economic stability and prosperity by increasing economic opportunities for residents through job readiness and skill training programs, promotion of entrepreneurship (including among culturally diverse populations), assistance to small businesses, development of a storefront revitalization program, and other strategies.</p> <p>The City anticipates allocating 15% of its CDBG allocations to Economic Development activities each program year.</p>
3	Goal Name	Enhance Parks, Public Facilities, & Infrastructure
	Goal Description	<p>Enhance publicly-owned facilities and infrastructure that improves the community and neighborhoods throughout the City of Medford. Improvements may include parks, streets, sidewalks, streetscapes, tree planting, water/sewer/flood drainage, accessibility improvements for persons with disabilities, improvement of neighborhood/recreational facilities, and other infrastructure and facilities.</p> <p>The City anticipates allocating 35% of its annual CDBG allocations to public facilities and infrastructure projects each program year.</p>

4	Goal Name	Enhance Public Services
	Goal Description	<p>Increase access to jobs, education, health and wellness, recreation, and health and social services activities. The City seeks to provide a variety of public service programs and to continue support of nonprofit community development agencies. City objectives include:</p> <ul style="list-style-type: none"> • Combating social illness, public safety and substance abuse, which weaken the stability of the City’s households and neighborhoods; • Improving the quality of life for Medford’s school children, through the provision of after school childcare programs; • Improving the resources available to the City’s population at risk of homelessness, residents in crisis, local consumers, and the physically and emotionally disabled population; • Improving quality of life for Medford’s elderly population, through the provision of day health and recreational programs and transportation to reduce isolation; • Encouraging the creation of affordable housing and assisting those with emergency and transitional housing needs. Programs include legal aid, food pantry and meals, and referral and counseling services. <p>The City anticipates allocating 15% of its annual CDBG allocations to public service activities each program year.</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)

The City of Medford is a participating member of the North Suburban HOME Consortium (NSC), in which HOME-funds are administered by the City of Malden. The NSC estimates over 100 extremely low-income, low-income, and moderate-income families/households will benefit from HOME funded housing programs over the course of the next five years. HOME-funded activities will include new construction of rental housing, leased to persons at/below 60% AMI and/or dedicated to formerly homeless households; down payment assistance/buy down subsidy programs targeted to low-income households (at or below 80% AMI); and the rehabilitation of rental and homeowner housing.

Through CDBG funding, the City estimates 25 low- to moderate-income households assisted through rental rehabilitation activities; 5 low- to moderate-income households assisted through homeowner housing rehabilitation, and 5 households assisted through a first-time homebuyer program.

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

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

Hazards created by lead-based paint are addressed through enforcement of the Lead Paint Notification Laws, the promotion of the MassHousing “Get The Lead Out” Program, which provides Lead Remediation financing to eligible property owners, and the integration of lead remediation in the housing rehabilitation programs and affordable housing development programs.

Public Awareness and Education is the keystone of effective public health policy. The Commonwealth’s Childhood Lead Paint Prevention Program (CLPP) provides a wealth of information on the hazards, safe treatment, and legal responsibilities related to Lead-based Paint Hazards. The CLPP additionally tracks childhood blood testing rates and incidence of poisoning. The commitment to raise public awareness led to the passage of Massachusetts’ Lead Law that requires property owners to remove or cover all lead paint hazards in homes built before 1978 if a child under 6 resides in the home.

In addition, a Rental Property Owner must provide these notifications and forms prior to the execution of the rental agreement:

- Provide a copy of lead inspections reports
- Provide a copy of the letter of compliance
- Any information about lead in the home

A Seller of home built prior to 1978 must provide the Buyer the following:

- Property Transfer Notification
- A signed Property Transfer Lead Certification
- Any information about lead in the home
- A copy of any lead inspection report, Letter of Compliance, or Letter of Interim Control
- A 10 day period to have the home inspected for lead at the Buyer’s expense.

Rehabilitation of housing activities must be carried out in accordance with 24 CFR Part 35:

The Commonwealth operates the “Get the Lead Out” program through certified Local Rehabilitation Agencies and private lenders. The program provides secondary financing at desirable rates to remediate/remove lead hazards from residential units. The funds, while limited, are available throughout the Commonwealth.

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

The City of Medford has fully integrated Lead Hazard education and remediation into housing policies and programs. The City requires compliance with Mass Lead Notification Laws to be documented within all project files. Affordable rental projects are required to be free of lead-based paint hazards prior to occupancy; first-time homebuyers are required to sign the Commonwealth's Transfer of Property Notification in the case of purchasing of existing properties; and, any new construction or substantial rehabilitation will be fully lead compliant.

Additionally, CDBG and HOME program requirements require the following:

18. The Property Owner is required to provide required notice to all occupants
19. The home is to be inspected by a trained professional
20. Assess if the project is low, moderate, or high-risk de-leading
21. Have work performed by appropriate party
22. Monitor de-leading to insure compliance with federal and state laws
23. Obtain project clearance

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

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

The City of Medford continues its active engagement in a network of regional and local organizations, operating programs, and initiatives intended to help reduce the number of persons living in poverty. According to the 2013-2017 ACS, 10.3% of Medford residents live in poverty. To reduce this number, the City will continue its focus on the following Anti-poverty initiatives:

Economic Growth

24. Increase General Fund through non-residential tax revenue
25. Increase business activity within mixed-use areas

Creation of Middle-Income Jobs

- Decrease the unemployment rate
- Increase the median Medford income
- Reduce the number of persons living in poverty

Support and Self-Sufficiency Programs

- Increase Medford resident participation in Workforce Development programs
- Decrease the housing cost burden for Elders and Disabled persons

In the long-term, a focus on economic development and support of microenterprises will mean that Medford residents will be better able to afford housing in Medford. In the short-term, support and self-sufficiency programs and the creation and preservation of affordable housing reduce the likelihood of housing instability, especially of elders and disabled populations.

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

Most activities undertaken by the City with CDBG and other federal and stated funds for low income families are efforts to reduce the number of persons in poverty and improve the quality of life for Medford residents, either directly or indirectly. Staff also work in partnership with citizens, other City departments and the public and private sectors to accomplish the City's goal of reducing poverty.

CDBG programs can be used and can indirectly influence the impact on household living by those at or below the poverty level by reducing other costs, including affordable housing, energy efficiency, public transportation and health care assistance.

Business Development – The Plan prioritizes the need for economic development in the City’s central neighborhood districts and support of microenterprises in Business Districts, and funds ADA improvements and compliance.

Job Creation - The Consolidated Plan prioritizes job creation through collaboration with state and local business developer groups and referrals to job training and readiness programs.

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 Office of Community Development is responsible for managing the expenditure of funds covered in the Consolidated Plan and works closely with the HUD Field Office representative to address any compliance issues, improve the timeliness of expenditures, hire and train staff to better fulfill objectives and monitor the performance of sub-recipients.

Monitoring functions performed, include:

- Inclusion of program requirements within funding agreements such as
- National Objectives Activity Eligibility Record keeping Procurement Conflict of Interest
- Review of reimbursement requests through desk audits, and if appropriate, field observations
- Review of grant recipient's program reports for eligibility of beneficiaries and of activities
- Provision of technical assistance upon request or as determined by desk reviews

The monitoring process is regularly evaluated to ensure effectiveness and improve efficiencies.

Utilizing staff resources, the Office of Community Development will conduct a risk assessment of subrecipients on an annual basis. The purpose of the risk assessment is to target staff time and resources while providing an appropriate level of monitoring, training and technical assistance. Quarterly reports are required from all public service agencies that receive funding. The CDBG Administrator, with assistance from the Senior Clerk, is responsible for primary financial management, contract compliance, reporting and monitoring functions of the office. Monitoring is done onsite and offsite as needed.

Where applicable, all contracts for construction are monitored for Section 3 compliance, MBE and WBE goals and compliance with the Davis-Bacon Act and the Massachusetts and Federal Prevailing Wage Laws. All contractors participating in CDBG funded projects will continue to be required to fulfill all required regulations.

HOME program requirements are monitored by the Malden Redevelopment Authority as administrator of the HOME program.

The City's monitoring standards and protocols will adhere to the guidance provided in HUD's CPD Monitoring Handbook: https://www.hud.gov/program_offices/administration/hudclips/handbooks/cpd/6509.2/

Expected Resources

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

Introduction

The City of Medford anticipates receipt of CDBG funds in the amount of approximately \$1,574,868 annually. To maximize the impact of CDBG funds, the City expends significant general government funds and encourages all partners and projects to strategically leverage additional funds.

As a member of the North Suburban Consortium, the City has available HOME Investment Partnership funds to support direct assistance to moderate income homebuyers and to subsidize the development cost of affordable housing projects.

Through the Coronavirus Aid, Relief, and Economic Security Act (CARES Act), which enacted to respond to the growing effects of this historic public health crisis, the City of Medford will receive an additional \$926,445 in CDBG-CV allocations for Program Year 2020. The purpose of the special allocations is to assist the City in preventing, preparing for, and responding to the coronavirus (COVID-19). Specific details of how these funds will be utilized will be determined once HUD has issued official CDBG-CV guidance.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,574,631	0	1,326,036	2,900,667	6,192,456	Block grant from U.S. Department of Housing and Urban Development to address housing, community development and economic development needs.

Table 99 - 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

To maximize the impact of the CDBG funds, the City strategically leverages additional resources and City partnerships whenever feasible. As a member of the North Suburban Consortium, the City may access HOME Investment Partnership (HOME) funds to support direct assistance to low-to-moderate-income first-time homebuyers and to subsidize an affordable housing development.

The City anticipates CDBG funds will also leverage additional resources, as well. Non-Entitlement funds, that will be used to further the goals of the Strategic Plan may include private foundations, organizations, and individuals.

The following anticipated leveraged resources, include:

Municipal General Funds: The annual City budget commits resources for the priority activities including Public Parks, Facilities, and Infrastructure, the Fair Housing Office, and the Disability Commission

Affordable Housing Resources: Affordable Housing developments are likely to utilize a variety of State Housing resources including HOME program funds, Low-Income Housing Tax Credit funds, Housing Bond funds, voucher-based Section 8 program, and private mortgage financing. Additional funds are leveraged through partnerships with private and for-profit developers.

Community Preservation Act: The City anticipates committing funds through the Community Preservation Act, as well as other state and federal grants that leverage spending on Affordable Housing and other CDBG-funded improvements.

Philanthropy: Private funding from national, state, and local funders including the United Way and private foundations/donors.

New Market Tax Credit Programs: The NMTC program provides tax credit incentives for equity investment.

Section 8 Funds: The Medford Housing Authority administers the Section 8 Housing Choice Voucher program and provides rental subsidies.

Continuum of Care Funds: Non-profit human service providers that offer housing and services to homeless persons through-out Medford and Tri-City region can access resources through the Massachusetts Balance of State. These resources include, but are not limited to, non-

entitlement ESG, McKinney-Vento, RAFT and HomeBASE. CSBG, LIHEAP, and Headstart are additional state and federal resources administered through the newly appointed Community Action Program agency, ABCD.

In addition to these resources, the City continues to explore the establishment of an Affordable Housing Trust that can enable the expansion of its capacity to generate and commit revenue to affordable housing needs.

The HOME program matching requirements are met through State Housing Bond funds and the Mass Rental Voucher program. Matching funds requirements are monitored by the Malden Redevelopment Authority as the NSC Lead Entity.

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

No additional publicly owned land is anticipated to be used to address needs. City parks and public facilities will continue to be operated to provide recreation and services to low- and moderate-income persons.

Discussion

The priorities identified within the Strategic Plan are the outcome of an extensive, comprehensive effort to identify community needs. The Strategic Plan assesses the available resources available to meet those needs. The City of Medford’s investments will leverage public and private funds to address the economic development, affordable housing, community development, and special needs populations’ needs.

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	Expansion & Preservation of Affordable Housing	2020	2024	Affordable Housing		Affordable Housing Public Services	CDBG: \$517,183	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 400 Households Assisted Rental units rehabilitated: 5 Household Housing Unit Homeowner Housing Rehabilitated: 1 Household Housing Unit Direct Financial Assistance to Homebuyers: 1 Households Assisted
2	Increase Economic Development Opportunities	2020	2024	Non-Housing Community Development		Economic Development	CDBG: \$536,230	Facade treatment/business building rehabilitation: 1 Business Businesses assisted: 5 Businesses Assisted
3	Enhance Parks, Public Facilities, & Infrastructure	2020	2024	Non-Housing Community Development		Public Facilities, Infrastructure, & Parks	CDBG: \$1,277,240	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 10000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Enhance Public Services	2020	2024	Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development		Affordable Housing Public Services	CDBG: \$255,277	Public service activities other than Low/Moderate Income Housing Benefit: 2000 Persons Assisted

Table 100 – Goals Summary

Goal Descriptions

1	Goal Name Goal Description	<p>Expansion & Preservation of Affordable Housing</p> <p>Support the expansion and supply of affordable homeownership and rental housing opportunities. Increase affordable housing ownership opportunities through homebuyer education programs and down-payment and closing cost assistance. Expand affordability of existing rental and owner-occupied housing through rehabilitation, thereby improving livability and ensuring homes become or remain affordable to low- to moderate-income households, by bringing units to code standard or providing safety improvements, energy efficiency improvements, access modifications, or treatment of lead or other home hazards.</p> <p>Proposed activities that the City of Medford anticipates funding through CDBG includes:</p> <ul style="list-style-type: none"> • Homeowner and rental housing rehabilitation • Acquisition of sites for affordable housing, rehabilitation, or conversion • Activities to facilitate private development, such as infrastructure improvements, site clearance and predevelopment soft costs • Development of zoning ordinances to facilitate affordable housing • Activities to increase the participation of private landlords in renting to Section 8 or to participate in other programs for housing rehabilitation • Housing counseling services • Activities related to fair housing counseling, education, and enforcement <p>During the 2020 program year, it is the intention of the Office of Community Development to establish/design additional affordable housing programs and build internal capacity within the department to administer these programs throughout the rest of the 2020-2024 Consolidated Plan cycle. Therefore, in PY2020 , the City only anticipates utilizing 14% of its CDBG allocation on housing activities that are ready for implementation. The investments towards housing activities will increase to 30% beginning with the 2021 Annual Action Plan, resulting in many more households assisted.</p>
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2	Goal Name	Increase Economic Development Opportunities
	Goal Description	<p>Enhance economic stability and prosperity by assistance to small businesses, increasing economic opportunities for residents through job readiness and skill training programs, promotion of entrepreneurship (including among culturally diverse populations), development of a storefront revitalization program, and other strategies.</p> <p>The City anticipates spending 15% of its FY20-21 allocation on this goal.</p>
3	Goal Name	Enhance Parks, Public Facilities, & Infrastructure
	Goal Description	<p>Enhance publicly-owned facilities and infrastructure that improves the community and neighborhoods throughout the City of Medford. Improvements may include parks, streets, sidewalks, streetscapes, tree planting, water/sewer/flood drainage, accessibility to meet American with Disabilities Act (ADA), improvement of neighborhood/recreational facilities, and other infrastructure and facilities.</p> <p>The City anticipates spending 35% of its FY20-21 allocation on this goal.</p>
4	Goal Name	Enhance Public Services
	Goal Description	<p>Increase access to jobs, education, health and wellness, recreation, and health and social services activities. The City seeks to provide a variety of public service programs and to continue support of nonprofit community development agencies. City objectives include:</p> <ul style="list-style-type: none"> • Combating social illness, public safety and substance abuse, which weaken the stability of the City’s households and neighborhoods; • Improving the quality of life for Medford’s school children, through the provision of after school childcare programs; • Improving the resources available to the City’s population at risk of homelessness, residents in crisis, local consumers, and the physically and emotionally disabled population; • Improving quality of life for Medford’s elderly population, through the provision of day health and recreational programs and transportation to reduce isolation; • Encouraging the expansion of affordable housing and assisting those with emergency and transitional housing needs through providing housing advocacy and assistance. <p>The City anticipates allocating 16% of its CDBG allocations to Public Service activities during PY2020.</p>

AP-35 Projects - 91.420, 91.220(d)

Introduction

In PY2020, the City of Medford will utilize CDBG funding to address the priority needs identified in the Strategic Plan. These priorities include the creation and preservation of affordable housing, upgrades and improvements to the public infrastructure, systems and facilities, expansion of local economic opportunities, and public services assisting vulnerable low-to-moderate-income residents.

#	Project Name
1	Planning and Administration
2	Housing Rehabilitation and Preservation Program
3	Affordable Housing Expansion Program
4	Public and Neighborhood Facilities Program
5	Public Infrastructure Improvements Program
6	Economic Development Program
7	Public Service Program
8	Neighborhood Tree Planting Program

Table 101 – Project Information

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

Funding has been allocated to best address the priorities identified in the Strategic Plan.

The primary priority in the City of Medford, and throughout the Boston-Metro area, is the expansion and preservation of affordable housing.

In 2020, the City has also prioritized the need for an increase in economic development programs, and will establish new programs to provide assistance to Medford’s small businesses.

The provision of public services is also a priority. A strong network of human service providers and non-profit agencies support low- and moderate-income Medford residents in achieving self-sufficiency, permanent housing, continuing education, job preparedness, wellness and other anti-poverty initiatives. However, the need for services far exceeds the available resources. Service providers are encouraged to maximize leveraged funds and to avoid duplication of services. The primary obstacle to addressing need is funding.

In past program years, the primary priority consisted of a continued commitment to an aging infrastructure and public facilities to increase accessibility to public spaces and services, particularly for low-to-moderate income Medford residents. Despite significant investment, this continues to be an area of need and the City will look to fund additional public infrastructure projects in 2020.

AP-38 Project Summary

Project Summary Information

1	Project Name	Planning and Administration
	Target Area	
	Goals Supported	Expansion & Preservation of Affordable Housing Increase Economic Development Opportunities Enhance Parks, Public Facilities, & Infrastructure Enhance Public Services
	Needs Addressed	Affordable Housing Economic Development Public Facilities, Infrastructure, & Parks Public Services
	Funding	CDBG: \$314,926
	Description	This funding is for CDBG administrative activities not covered by program activity costs.

Targ et Dat e	6/30/2021
Esti mat e the nu mb er and typ e of fam ilies that will ben efit fro m the pro pos ed acti vitie s	

	Location Description	
	Planned Activities	The planned activity is general administration by the community development staff of all CDBG-funded programs.
2	Project Name	Housing Rehabilitation and Preservation Program
	Target Area	
	Goals Supported	Expansion & Preservation of Affordable Housing

Needs Addressed	Affordable Housing
Funding	CDBG: \$108,592
Description	This project supports activities to improve the quality of Medford public housing developments, as well as improve the housing conditions for low-and-moderate income households throughout the City of Medford.
Target Date	6/30/2021

<p>Estimate the number and type of families that will benefit from the proposed activities</p>	<p>The City expects to rehabilitate 1 homeowner unit and 5 rental units.</p>
--	--

	Location Description	Citywide
	Planned Activities	Proposed activities in 2020 include: <ul style="list-style-type: none"> • Enhancement of conditions for public housing residents and LMI households • Repair improvements to public housing developments • Rehabilitation of Rental and Homeowner-occupied households
3	Project Name	Affordable Housing Expansion Program
	Target Area	
	Goals Supported	Expansion & Preservation of Affordable Housing

Needs Addressed	Affordable Housing
Funding	CDBG: \$517,183
Description	This project supports activities to expand affordable housing opportunities throughout the City of Medford.
Target Date	6/30/2021

<p>Estimate the number and type of families that will benefit from the proposed activities</p>	<p>400 low-mod households will benefit from these activities.</p>
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Location Description	Citywide
Planned Activities	Proposed activities in 2020 may include: <ul style="list-style-type: none"> • Acquisition and site clearance, ensuring timely delivery of affordable housing units at market-rate developments • Create affordable rental and homeownership opportunities Provide First-time Homebuyer down-payment and closing cost assistance
4 Project Name	Public and Neighborhood Facilities Program
Target Area	
Goals Supported	Enhance Parks, Public Facilities, & Infrastructure

Needs Addressed	Public Facilities, Infrastructure, & Parks
Funding	CDBG: \$250,000
Description	This project supports the improvement of neighborhood facilities, firehouses, public schools, libraries, and facilities providing shelter to persons having special need. The City defines the term "public facility" as facilities that are either publicly owned or that are traditionally provided by the government, owned by a nonprofit, and operated to be open to the general public.
Target Date	6/30/2021

<p>Estimate the number and type of families that will benefit from the proposed activities</p>	<p>Approximately 10,000 Low-mod persons throughout the City of Medford will benefit from the proposed activities.</p>
--	---

Location Description	Citywide
Planned Activities	<p>Proposed activities in 2020 may include:</p> <ul style="list-style-type: none"> • Expansion of recreational opportunities, including Open Space and park improvements • Removal of architectural barriers • Upgrade of facilities to achieve compliance with current public safety and access standards <p>Preservation and protection of environmental and historical resources</p>
5 Project Name	Public Infrastructure Improvements Program
Target Area	
Goals Supported	Enhance Parks, Public Facilities, & Infrastructure

Needs Addressed	Public Facilities, Infrastructure, & Parks
Funding	CDBG: \$1,167,234
Description	<p>This project supports the improvement to Medford's aging infrastructure.</p>
Target Date	6/30/2021

<p>Estimate the number and type of families that will benefit from the proposed activities</p>	<p>Approximately 10,000 Low-mod persons throughout the City Medford will benefit from the proposed activities.</p>
--	--

	Location Description	Citywide
	Planned Activities	<p>Proposed activities in 2020 may include:</p> <ul style="list-style-type: none"> • Road and street reconstruction • Upgrade and replacement of water and sewer lines • Flood and drainage improvements • Sidewalks, curbs, and gutter improvements • Parking lot improvements • Replacement and/repair of utility lines <p>Streetscape improvements (including tree planting and decorative signage)</p>
6	Project Name	Economic Development Program
	Target Area	

Goals Supported	Increase Economic Development Opportunities
Needs Addressed	Economic Development
Funding	CDBG: \$236,230
Description	This project supports the expansion of economic development opportunities in Medford to increase the growth of small businesses.
Target Date	6/30/2021

<p>Estimate the number and type of families that will benefit from the proposed activities</p>	<p>The City's estimates assisting 6 businesses with the proposed activities.</p>
--	--

Location Description	Citywide
Planned Activities	Proposed activities in 2020 may include: <ul style="list-style-type: none"> • Job creation and retention for low-to-moderate-income residents • Storefront revitalization programs • Microenterprise loan or small business grant programs that support small business growth
7 Project Name	Public Service Program
Target Area	
Goals Supported	Expansion & Preservation of Affordable Housing Enhance Public Services

Needs Addressed	Affordable Housing Public Services
Funding	CDBG: \$255,277
Description	This program supports public services provided to low- to moderate-income individuals or households and assists with activities designed to improve livability and access to basic needs. Five agencies received additional funding for the efforts to prevent, prepare for and respond to the Coronavirus; they include Bread of Life, Housing Families, Inc, YMCA:Mystic Community Market, Council on Aging and Consumer Advisory Commission.
Target Date	6/30/2021

<p>Estimate the number and type of families that will benefit from the proposed activities</p>	<p>The proposed activities will benefit 2,000 low-income individuals and 2,000 families throughout the City of Medford.</p>
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Location Description	Citywide
Planned Activities	<p>Public service funded activities for July 1, 2020 - June 30, 2021 include:</p> <ul style="list-style-type: none"> • Bread of Life (\$2,500)* • Communitas, Inc. (\$5,045) • Consumer Advisory Commission (\$20,000)* • Council on Aging (\$65,232)* • Housing Families, Inc. (\$15,000)* • Immigration Learning Center (\$7,500) • Malden YMCA: Mystic Community Market (\$10,000)* • Medford Public Schools (\$10,000) • Mystic Valley Elder Services (\$10,000) • SCM Transportation (\$84,000) • The Community Family (\$5,000) • West Medford Community Center (\$21,000) <p>The aforementioned agencies with an asterik recived additional funding for their efforts to prevent, prepare for and respond to the Coronavirus.</p>

8	Project Name	Neighborhood Tree Planting Program
	Target Area	
	Goals Supported	Enhance Parks, Public Facilities, & Infrastructure
	Needs Addressed	Public Facilities, Infrastructure, & Parks
	Funding	CDBG: \$51,204
	Description	This program supports the planting and preservation of trees throughout the city, specifically in low-to moderate-income neighborhoods. The investment of trees in urban neighborhoods can improve air quality, provide shade to reduce temperatures in homes, and improve property values.
	Target Date	6/30/2021

Estimate the number and type of families that will benefit from the proposed activities	Approximately 10,000 Low-mod persons will benefit from the proposed activities.
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Location Description	Citywide
Planned Activities	<p>Proposed activities in 2020 may include:</p> <ul style="list-style-type: none"> • Site preparation and removal of old tree stumps <p>Planting new trees in LMI neighborhoods</p>

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

As the Community Development Block Grant (CDBG) is intended to predominantly serve low- to moderate-income residents, PY2020 CDBG funding will be allocated to projects that are either within CDBG eligible areas, eliminate slum and blight, or directly impact low- and moderate-income beneficiaries. Projects consisting of physical improvements will be undertaken in low- and moderate-income areas or at public facilities serving low-to-moderate-income residents. Public service and housing activities are operated based upon the eligibility of the person/households, not through geographic targeting.

Geographic Distribution

Target Area	Percentage of Funds

Table 102 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Projects were prioritized based on their availability to address identified needs with the resources available.

Sealed activities are those projects that are determined to be a high priority by the Office of the Mayor, Department of Public Works and Office of Community Development based on the consolidated planning process.

Discussion

The City of Medford will continue to target programmatic investments in low- and moderate-income areas, utilizing data analysis and input received during the citizen participation period and ongoing consultation with City departments, officials and community partners. As needs continue to far outweigh available resources, the City will seek to leverage additional resources whenever possible.

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

Introduction

This section highlights other actions that have been or will be taken in neighborhood revitalization. Actions include a reiteration of affordable housing strategy, addressing lead-based paint, reducing poverty, institutional structure, and enhanced coordination.

The activities and goals listed within this Annual Action Plan coincide with the priorities identified in the Consolidated Plan. Activities selected for Program Year 2020 funding are those projects that will make an immediate impact to low- and moderate-income residents. Eligible public service activities are selected through a formal solicitation process, which prioritizes programming to best address identified community needs.

Actions planned to address obstacles to meeting underserved needs

Medford's membership within the North Suburban Consortium provides access to gap funding critical to address the lacking supply of affordable housing. The City will continue to identify projects and partners, utilizing this resource whenever viable, as developing innovative strategies. The City will also insure that selected public improvement projects are ready to proceed.

Actions planned to foster and maintain affordable housing

Project coordination, monitoring expiring-use priorities, promoting affordable homeownership opportunities and ensuring long-term affordability through the addition of affordable units on the Local Initiative Program's Subsidized Housing Inventory are efforts of City staff and development boards to foster and maintain affordable housing. Additionally, the City will explore opportunities to create housing programs that preserve the quality of Medford's existing housing stock and support the creation of new housing.

Actions planned to reduce lead-based paint hazards

The City, in coordination with the North Suburban Consortium, will ensure compliance with Massachusetts lead laws on all homebuyer assistance and developer-driven projects, both homeowner and rental. Testing and lead-safe removal of lead-based paint hazards are required in all HOME and CDBG funded rehabilitation activities.

The City of Medford Board of Health serves as a point of contact regarding lead-based hazards and distributes pamphlets describing lead regulations and resources in their office. Whenever lead concerns arise, the Board of Health refers families to the Greater Lawrence Poisoning Prevention Program to initiate lead home inspections and blood testing.

Actions planned to reduce the number of poverty-level families

Aligned with its commitment to reduce poverty, the City prioritizes the funding of public service programs that support low-income Medford families in achieving self-sufficiency. Continued support for these anti-poverty programs is crucial as they provide vulnerable, at-risk families access to a variety of supportive services, basic essentials, advocacy, recreational opportunities, transportation, affordable childcare, emergency housing, financial literacy, skill building and job preparedness. The provision of such programming is necessary in addressing the economic, housing and health challenges facing low-to-moderate income residents, helping families move out of poverty.

The City also supports efforts of the Metro-North Regional Employment Board and will continue to provide the availability of job training opportunities and employment readiness programs.

Actions planned to develop institutional structure

The City will continue to enhance its program coordination functions, specifically in the areas of prioritization of projects and performance monitoring. Through inter-departmental communication, the Office of Community Development will be readily available to identify ready-to-proceed public works and facility projects. The City will evaluate its process for selection of public service projects to include a greater focus on outcome measures.

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

The City benefits from a strong network of Medford-based non-profits, regional housing and human services providers. Strong interagency coordination to improving the overall quality of life, leveraging resources, directly impacting the lives of low-to-moderate-income residents and shaping viable neighborhoods. The City will continue to seek out ways of expanding our engagement with community partners, enhancing outreach and coordination efforts.

The City directly operates quality programs for Medford elders, through its Council on Aging. Council on Aging helps to connect elderly residents with other community resources, augmenting existing senior programming.

Additionally, the City continues to participate as a member of the North Suburban Consortium to effectively coordinate its housing agenda with surrounding communities.

Discussion

The City's focus will be on upgrades to aging infrastructure and public facilities, job creation and retention and economic stabilization. Funding will also support affordable housing development, transportation, and recreational and supportive services aims at special needs populations. Proposed

activities fulfill HUD's priorities of providing decent affordable housing, suitable living environment and expanded economic opportunity, principally for low- and moderate-income persons. Community Development staff works in partnership with citizens, other City departments and the public and private sectors to accomplish established goals and objectives improving the quality of life for all Medford residents.

Program Specific Requirements

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

Introduction

The City of Medford's Action Plan, in alignment with the Strategic Plan, outlines available resources and proposed activities to be undertaken during the course of the 2020-2021 program year. As stated earlier in the AP-15, the City expects to receive \$1,574,868.00 in Community Development Block Grant entitlement funds.

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

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

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

Other CDBG Requirements

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

Discussion

A range of activities have been identified, including creation and preservation of affordable housing, physical improvements and upgrades to infrastructure and City systems, removal of architectural barriers, improvements to public facilities, job creation and retention and public services. The City anticipates that approximately 85% of CDBG funds will be used toward projects benefitting low-and-moderate income residents. Medford has not engaged in, nor anticipates receiving any program income from Section 108 loan proceeds, urban renewal settlements or float-funded activities.

Attachments

2020-2024 Consolidated Plan and 2020 Annual Action Plan

City of Medford

Public Notice published on 4/9/2020:

LEGAL NOTICE
CITY OF MEDFORD
5 YEAR CONSOLIDATED PLAN/
2020 ANNUAL ACTION PLAN
PUBLIC HEARING AND
30-DAY PUBLIC COMMENT PERIOD

A Public Hearing will be held by the Medford City Council on Tuesday, May 5, 2020. The purpose of this Public Hearing will be to invite the general public and representatives of public service agencies to express comments regarding the City's Five-Year Consolidated Plan and Annual Action Plan for community development and planning. The Action Plan contains the proposed use of Community Development Block Grant (CDBG) Funds for Program Year 2020, which extends from July 1, 2020 through June 30, 2021 and the five-year plan for the time frame 2020-2024.

The Office of Community Development will be requesting that the Medford City Council authorize Mayor Breanna Lungo-Koehn, official representative of the City of Medford, to submit the 2020-2024 Consolidated Plan and 2020 Annual Action Plan, application for funds and all other assurances and certifications to the U.S. Department of Housing and Urban Development. The City is applying for \$1,574,868 in CDBG funds.

Beginning April 9, 2020, the Draft 2020-2024 Consolidated Plan and 2020 Annual Action Plan can be found at www.medfordma.org for public review and comment. Written comments must be submitted no later than May 9, 2020 to Ashley Williams, City Hall, 85 George P. Hassett Dr., Room 308, Medford, MA 02155 or awilliams@medford-ma.gov.

Call 781-393-2501 for any accommodations/aids. T.D.D. 781-393-2516.
Medford is an EEO/AA/504 Employer.

S/ Adam Hurtubise, City Clerk

Public Comments for Consolidated Plan and 2020 Annual Action Plan:

**MEDFORD HOUSING AUTHORITY
121 RIVERSIDE AVENUE
MEDFORD, MASSACHUSETTS 02155**

TELEPHONE 781-396-7200
FAX 781-393-9223

TELEPHONE FOR THE DEAF
TTY 1-800-720-3489

Ashley Williams
CDBG Administrator
City of Medford, Office of Community Development
85 George P. Hassett Drive, Room 308
Medford, MA 02155

Subject: MHA Long Term Plans: City of Medford 5- Year Consolidated Plan

Dear Ms. Williams,

The Medford Housing Authority is happy to share with you our long-term goals which we hope can be incorporated into the City of Medford's 5-Year Consolidated Plan. The Medford Housing Authority is eagerly working to take measures to assist with HUD's overall plans to reposition public housing assets.

The repositioning of our public housing assets will ensure the long-term preservation of our affordable housing units. Repositioning of Public Housing Units will allow the MHA to undergo significant capital improvements to our developments and increase our possibilities of adding affordable housing units to our portfolio.

The Medford Housing Authority seeks to work in conjunction with the City of Medford to explore, expand and develop affordable housing opportunities in the City of Medford.

We thank you for all efforts and assistance. Should you have any questions about this matter, please feel free to contact me.

Sincerely,



Gabriel Ciccariello
Director of Modernization & Procurement



EQUAL HOUSING OPPORTUNITY



3/31/2020

To: Ashley Williams, Grant Administrator / Medford Office of Community Development
CC: Alicia Hunt, Acting Community Development Director
From: Roberta Cameron, Housing Medford
Subject: HUD Draft 5 Year Consolidated Plan

Thank you for the opportunity to comment on Medford's Five Year Consolidated Plan. Affordable housing is an increasingly high priority need in Medford, driven by escalating housing costs and limited supply. While the City is in the process of preparing a Housing Production Plan that will identify specific needs, recent planning and engagement initiatives such as the Community Preservation Plan (2017), the Mayor's Transition Plan (2020), and community discussions hosted by Medford Conversations, Medford Health Matters, and Housing Medford (2018-2019) have highlighted growing concern about housing issues, and in particular the impact on low income households in Medford.

Based on the needs identified through these processes, we would suggest the addition of a Goal to "Support the Creation and Preservation of Affordable Housing". Where Affordable Housing has been identified as a "High" Priority Need, the associated goal of Improving the Condition of Existing Housing is not an adequate response to this need (although this also remains an important goal, given the age of Medford's housing stock). Likewise, in addition to promoting participation in regional homeownership programs we must undertake to increase the supply of housing in Medford that qualifying LMI households can afford to buy or rent.

Where some affordable housing needs may be met through Public Services, the description of public service programs under the Goal related to Public Services should be clarified with respect to housing assistance by eliminating or moving the statement "Programs include legal aid, food pantry and meals, and referral and counseling services." as these do not exemplify housing programs. Also, rather than "encouraging" activities that address housing needs, the goal should be to provide housing advocacy and assistance.

Reflecting the urgency of Medford's housing needs, Housing Medford advocates that the City commit more CDBG funds to address affordable housing needs than the \$775,000 over five years, or 9.8% of our total anticipated funds. Moreover we hope to see the City pursue affordable housing activities that aim to assist more than one household per year. (We also note that the stated Goal Outcome Indicator for Affordable Housing does not match the description of the Goal.) Recognizing the need to balance housing with other priority needs such as economic development, accessibility and climate resiliency, we suggest that it would be appropriate to increase the share dedicated to affordable housing to at least 30%, which could enable the City to dedicate meaningful support to projects that create, preserve, or improve the quality of housing for low and moderate income households.

Finally, under Anticipated Resources, it would be helpful to acknowledge that the City anticipates committing funds through the Community Preservation Act, as well as other state and federal grants that leverage spending on Affordable Housing and other CDBG-funded improvements. In addition, we hope that the City continues to explore the establishment of an Affordable Housing Trust that can enable us to expand our capacity to generate and commit revenue to affordable housing needs.

Appendix - Alternate/Local Data Sources

Executive Summary

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

1. Introduction

Every five years, the U.S. Department of Housing and Urban Development (HUD) requires entitlement communities to develop a Consolidated Plan to assist in determining community needs and establishing affordable housing and community development priorities. This *2020-2024 Consolidated Plan* serves as the strategic plan for allocating federal funds to maximize positive impact for low and moderate-income persons.

The City of Revere, as an entitlement community for Community Development Block Grant (CDBG) funds, has undertaken a community-wide dialogue in the development of this Consolidated Plan. The City, as a member of the North Suburban HOME Consortium, further assisted in the development of the Consortium's Consolidated Plan, which identifies the regional Affordable Housing needs and priorities.

The Consolidated Plan consists of the following Sections:

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

The primary objective of HUD's Entitlement Programs is to develop viable communities through the provision of decent housing, a suitable living environment, and expanded economic opportunities. Four priority needs were identified with goals corresponding to those needs. The priority needs were determined by review of data, community meetings, public and stakeholder engagement, and NSC member consultations.

NSC Consortium Priority Needs:

Affordable Housing – There is a continuing need for the development of affordable owner-occupied and rental housing, rehabilitation of existing housing to ensure affordability and livability, and support to homebuyers. The escalating housing costs in the Greater Boston area have exacerbated an affordable housing crisis among low-and moderate-income households. The NSC communities have prioritized the creation and preservation of affordable housing, including development of affordable rental and owner-

occupied housing, as a strategy to address escalating housing costs for low- and moderate-income households.

City of Revere Priority Needs:

Economic Development – There is a need to provide economic opportunities to low- and moderate-income residents through redevelopment or investment in commercial districts, supporting entrepreneurship, promoting a dynamic business climate, and preserving a strong employment base.

Public Facilities, Infrastructure and Parks – The City of Revere has identified a need to improve City parks, public facilities, and infrastructure to address accessibility, climate resiliency, and other needs disproportionately affecting low- and moderate-income residents. Investing in the improvement and/or reconstruction of City infrastructure, public facilities, parks and open spaces is essential to improving the quality of life for low- and moderate-income residents. The removal of architectural barriers permits expanded utilization of public spaces and facilities by persons with disabilities and/or mobility limitations. In addition, the City is committed to ensuring environmental resiliency, specifically through flood drainage improvements in low- and moderate-income neighborhoods.

Public Services – The City of Revere recognizes the diverse range of economic, housing and health challenges facing Revere’s low- to-moderate income residents and is therefore committed to investing in a variety of public service activities aimed at providing essential services and furthering goals of self-sufficiency. Crucial needs within the Revere community continue to include: transportation and recreational opportunities for the elderly, critically ill, and physically and developmentally disabled, affordable child care, access to food and emergency services, transitional housing, life-skill building, supportive services and advocacy, ESOL classes and job preparedness. Strong interagency coordination with the City’s network of service providers is vital to improving quality of life and shaping viable neighborhoods.

3. Evaluation of past performance

When assigning priority to local housing and community development needs, the City of Revere continues to rely on census and other publically available data as pertains to socio-economic conditions, population growth and population trends. It has also reviewed and consulted its own municipal data, reports and plans. For this Consolidated Plan, public input again was sought through public hearings in order to help establish priorities, with additional community needs and priorities identified during the City’s ongoing comprehensive planning process. The City further consulted with knowledgeable parties in both the public and private sectors as well as community-based agencies and organizations operating in the City to obtain further input.

In its selection of Public Service activities for PY 2020, in particular, the City of Revere prioritized the funding of applications that outlined clear goals and outcomes measurements reflecting service to both

low and moderate income Revere residents and small businesses that have been economically impacted by COVID-19.

4. Summary of citizen participation process and consultation process

Public Input on Housing and Community Development Needs

The City of Revere and the North Suburban Consortium implemented broad-based approach to maximizing Stakeholder and citizen participation. These efforts included a stakeholder survey, consultation interviews and focus groups with key stakeholders and community organizations, and two periods of public comment. Further details regarding these consultation efforts are included in the Process section of this plan.

Public Hearing and Comment Period on Draft Plan.

The public hearing for both the five-year Consolidated Plan and 2020 Annual Action Plan will be held in March/April 2020 and will follow the second 30-day public comment period on the final draft plan.

5. Summary of public comments

No public comments were received.

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

No public comments were received, nor had any comments or views been rejected.

7. Summary

No additional summary is necessary.

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
CDBG Administrator	REVERE	Strategic Planning & Economic Development

Table 103– Responsible Agencies

Narrative

The Office of Strategic Planning and Economic Development is the agency charged with the administration of the federal CDBG funds. The Department prepares all plans and reports, provides financial oversight, and monitors program compliance.

The Department also is representing the City within the North Suburban Consortium, the administrating entity for federal HOME funds.

Consolidated Plan Public Contact Information

Beth Rosa

City of Revere

281 Broadway
 Revere, MA 02151
 (781) 286-8183
 brosa@revere.org

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

1. Introduction

The City of Revere through its Office of Strategic Planning and Economic Development undertook extensive consultations with relevant agencies, organizations, and community-based groups to obtain input on priority needs, recommended strategies, and investment opportunities. The consultations were conducted through a variety of methods including one-on-one interviews, stakeholder sessions, a web-based stakeholder survey, and meetings with a variety of community organizations.

Stakeholder Interviews: In June thru October 2019, a series of stakeholder meetings and interviews was conducted to discuss issues and opportunities related to housing and community development needs, as well as fair housing issues, throughout the City of Revere and the North Suburban Consortium. Individuals representing government and policy makers, nonprofit organizations, affordable housing providers, and other interested parties were invited to participate to ensure that as many points of view as possible were heard.

Stakeholder Web-based Survey: This survey sought input from housing and community development stakeholders for the purposes of identifying priority needs and providing feedback on the housing and community development conditions in Revere and the other NSC communities. A total of 34 survey responses were received, consisting of a range of organizations including: city agencies, regional housing agencies, housing providers, lenders, for-profit developers, social service providers and advocate groups, and citizen representatives. The participating agencies included social service providers that support low-income and near-homeless populations to maintain housing and secure available public and private resources. Agencies providing temporary and transitional housing to at-risk population like single mothers, victims of domestic abuse, elderly, people with disabilities and/or mental illnesses etc. were identified and reached out to for information through the survey as well as in-depth interviews.

Public Input Sessions: One public hearing for the North Suburban Consortium Consolidated Plan took place in February 2020 and a second public hearing for the City of Revere's Draft Consolidated Plan and 2020 Annual Action Plan is scheduled for April 24, 2020. The first public input session was focused on the findings of the Needs Assessment, Market Analysis, and Strategic Plan. The objective of this session was to seek public input regarding the priority needs and goals set forth for the next five years. The purpose of the second public hearing is receiving and address comments regarding both the Consolidated Plan sections, including the 2020 Annual Action Plan. Public notice of each hearing and 30-day comment period was published on April 22, 2020 through the Revere Journal.

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 Community Development Department, which is City Department responsible for the development of the Consolidated Plan, coordinates many of the planning, community development and housing initiatives within the City. The Department maintains continued collaboration with the relevant City Departments, Human Service Organizations, and homeless Continuum of Care members. The on-going collaboration enables the coordination of efforts and investments.

The City of Revere participates in the North Suburban Consortium, the HOME Program Consortium. As a member within the Consortium, the Community Development Department seeks to coordinate HOME investments to best address the needs and priorities of City of Revere.

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

The City of Revere as a member of the Balance of State CoC has adopted the goals within the Massachusetts Plan to End Homelessness. The City of Revere shares the State's goals of 1. increasing the number of permanently supportive housing units; 2. improve job readiness and achieve employments; 3. provide homeless prevention and rapid rehousing assistance; and 4. provide case management services to increase the likelihood of residential stability.

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

The City of Revere had been an active participant in the Balance of State Continuum. The City of Revere has consulted with CoC and regularly consults with non-profits, housing authorities, state agencies, advocacy groups, and property developers.

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 104– Agencies, groups, organizations who participated

1	Agency/Group/Organization	The Neighborhood Developers, Inc., fka CHELSEA NEIGHBORHOOD HOUSING SERVICES
	Agency/Group/Organization Type	Housing Services - Housing Services-Employment Civic Leaders
	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?	The agency was consulted in a small group meeting. The agency spoke of the need to produce desirable affordable housing, the need to focus neighborhood redevelopment efforts, and the need to improve commercial corridors. The agency spoke of current efforts of concentrated neighborhood revitalization and the City' commitment to comprehensive redevelopment. Identified issues were that there was less housing and more parking created, and owners do not adequately split properties. The anticipated outcome is the cooperative identification of affordable housing development opportunities.
2	Agency/Group/Organization	Balance of State Continuum of Care
	Agency/Group/Organization Type	Housing Services - Housing Planning organization Civic Leaders Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Anti-poverty Strategy

	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>The group was consulted in a small group meeting. The priority needs identified included: the need to produce and preserve affordable housing within this high demand market and the need to support through education and financial assistance homeownership of moderate-income households. The agency spoke of the coordination that exist within the NSC and their efforts to increase housing affordability for low and moderate-income persons. The anticipated outcome is efforts to increase affordable housing resources.</p>
3	<p>Agency/Group/Organization</p>	<p>HOUSING FAMILIES INC.</p>
	<p>Agency/Group/Organization Type</p>	<p>Housing Services - Housing Services-Children Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Service-Fair Housing</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Public Housing Needs Homelessness Strategy Economic Development Market Analysis Anti-poverty Strategy</p>
	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>The organization was consulted in a small group meeting. The agency spoke of exploring efforts to establish a Community Preservation Act (CPA) to address the housing needs of Revere residents. The city would like to create an overall trust within the community through the CPA initiative. Anticipated outcomes are to work with community members and banks to create an Affordable Housing Trust Fund to support tenant organizing and tenant rights. This organization was also separately consulted by another NSC community.</p>

4	Agency/Group/Organization	Revere Elders Affairs
	Agency/Group/Organization Type	Housing Services-Elderly Persons Services-Health Service-Fair Housing Publicly Funded Institution/System of Care
	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?	The agency was consulted in a small group meeting. Issues identified included long waitlists and being unable to access housing needs where housing needs are provided. Many seniors have lost housing due to high rent and do not know of available support programs to support them in such instances. The anticipated outcome is the cooperative identification of affordable housing development opportunities targeted towards the elderly. This agency was also consulted through an in-person session held on September 18, 2019.
5	Agency/Group/Organization	Community Action Programs Inter-City, Inc.
	Agency/Group/Organization Type	Services - Housing Services-Children Services - Narrowing the Digital Divide Publicly Funded Institution/System of Care
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted in a small group meeting. The agency spoke of low-income senior individuals and families being priced out of the housing market, often losing their homes to the bank. The anticipated outcome is to continue working towards addressing community needs, providing support through paying back rents, first, last, and security deposits, and providing referrals with available resources.

6	Agency/Group/Organization	Revere Housing Authority
	Agency/Group/Organization Type	Housing PHA Services - Housing Services - Narrowing the Digital Divide Publicly Funded Institution/System of Care Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing 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?	The agency was consulted in a small group meeting. The agency spoke on the lack of availability for affordable housing units for working families. There is also a great need for 2- 3-bedroom housing units and the rising increase of those accommodations. The outcome is anticipated to be the PHAs involvement in future affordable housing projects.
7	Agency/Group/Organization	North Suburban Consortium
	Agency/Group/Organization Type	Housing Services - Housing Regional organization Planning organization
	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?	The agency was consulted in a small group meeting. The agency spoke on the community exploring different spaces and looking towards dense development to replace the inefficient use of land in the city. Anticipated outcomes are to work with community banks to create new programs and developments that would create more effective use of land while providing adequate housing for individuals and families.
8	Agency/Group/Organization	D'Ambrosio Brown, LLC
	Agency/Group/Organization Type	Business and Civic Leaders

	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?	This business was consulted in a small group meeting on September 18, 2019.
9	Agency/Group/Organization	Traggorth Companies LLC
	Agency/Group/Organization Type	Housing Planning 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?	This organization was consulted through an in-person session held on September 18, 2019.
10	Agency/Group/Organization	TD Bank of Revere
	Agency/Group/Organization Type	Business and Civic Leaders
	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?	This organization was consulted through an in-person session held on September 18, 2019.
11	Agency/Group/Organization	METROPOLITAN AREA PLANNING COUNCIL
	Agency/Group/Organization Type	Services - Narrowing the Digital Divide Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis Non-Housing Needs Assessment

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted through an in-person session held on September 18, 2019. Anticipated outcomes and topics discussed include initiatives for sound management, sustainable land use, protection of natural resources, efficient and affordable transportation, a diverse housing stock, public safety, economic development, clean energy, and narrowing the digital divide among low- and moderate-income households throughout the City of Revere.
12	Agency/Group/Organization	CITIZEN HOUSING AND PLANNING ASSOCIATION
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Health Services - Narrowing the Digital Divide Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	This organization was consulted through an in-person session held on September 18, 2019.
13	Agency/Group/Organization	Eastern Equity Partners, LLC
	Agency/Group/Organization Type	Business and Civic Leaders
	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?	This company was consulted through an in-person session held on September 18, 2019.
14	Agency/Group/Organization	Joseph Festa Construction Company, LLC
	Agency/Group/Organization Type	Business and Civic Leaders
	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?	This company was consulted through an in-person session held on September 18, 2019.
15	Agency/Group/Organization	Suffolk Downs
	Agency/Group/Organization Type	Planning organization Business and Civic Leaders
	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?	This agency was consulted through an in-person session held on September 18, 2019.
16	Agency/Group/Organization	REVERE
	Agency/Group/Organization Type	Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Agency - Emergency Management Publicly Funded Institution/System of Care Other government - Local Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis Non-Housing Needs Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Revere's Mayors Office was consulted through an in-person session held on September 18, 2019. The Mayor's Office oversees all municipal services delivered throughout Revere, including the HUD programs administered by the Office of Strategic Planning and Economic Development. Topics discussed included emergency management and its mitigation plans in events of natural hazards and services to low-and moderate-income populations, as well as economic development and housing needs in Revere.

17	Agency/Group/Organization	Revere Department of Public Works
	Agency/Group/Organization Type	Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Other government - Local
	What section of the Plan was addressed by Consultation?	Market Analysis Non-Housing Needs Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Revere Department of Public Works was consulted through a focus groups session held with City departments on September 18, 2019. Topics discussed and anticipated outcomes include improvements to City infrastructure, water, and sewer.
18	Agency/Group/Organization	Revere Conservation Commission
	Agency/Group/Organization Type	Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Other government - Local
	What section of the Plan was addressed by Consultation?	Market Analysis Non-Housing Needs Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Revere Conservation Commission was consulted during a City agency focus group session on September 18, 2019. Topics and anticipated outcomes discussed include the protection of wetlands, public and private water supply, groundwater, flood control, erosion control, storm damage prevention, and water pollution.
19	Agency/Group/Organization	Mystic River Watershed Association
	Agency/Group/Organization Type	Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Market Analysis Non-Housing Needs Assessment

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Mystic River Watershed Association was consulted by the Town of Arlington, on behalf of the NSC Consortium, as part of a community stakeholder session. The agency focuses on the whole Mystic River watershed and specifically on greenways and building resiliency. Anticipated outcomes include supporting appropriate resiliency projects within the watershed.
20	Agency/Group/Organization	Comcast
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide
	What section of the Plan was addressed by Consultation?	Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Comcast was consulted on July 20, 2020 by the City of Medford on behalf of the NSC Consortium. Comcast's Internet Essentials program provides affordable home internet for income-eligible households, so there can be greater access to homework, job opportunities, healthcare and benefits, and education resources. Once a customer of Internet Essentials, there is the option to purchase a laptop or desktop computer at a discounted price. Internet Essentials has connected more than 8 million customers with high-speed Internet at home since 2011.

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

The Revere Office of Strategic Planning & Economic Development and the NSC Consortium made a good faith effort to reach out to all appropriate agency types, as specified through the City’s Citizen Participation Plan and 24 CFR Part 91.100. The only organization type that was not covered through direct consultation was Service - Broadband Internet Service Provider. The Town of Arlington made efforts to reach out to RCN on behalf of Arlington and Revere, while the City of Malden made multiple efforts to identify contacts for consultation with Xfinity and Verizon on behalf of Malden, Medford, and the other non-entitlement consortium members. No response to requests for consultation was received by either broadband service provider. However, the NSC Consultation Questions documents used by each community as a guide through stakeholder consultations included questions specific to challenges with broadband access and availability, as well as narrowing the digital divide. These questions were discussed with housing agencies and community organizations.

UPDATE: In July 20, 2020 the City of Medford made contact with a Comcast representative from the Internet Essentials program. More detail regarding this outreach and the Internet Essentials program is provided in the description box for Comcast in the Organizations Consulted table.

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	Massachusetts Department of Housing and Community Development	Increase affordable housing opportunities for low and very low-income households; increase supportive services for special needs households.

Table 105– Other local / regional / federal planning efforts

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

During the Consolidated Planning process, the City of Revere sought input and guidance from all the major housing, health, mental health and service agencies. Many of the key stakeholders operate on a regional basis and therefore their input demonstrates the cooperation and coordination that exist. As members of the Balance of State Continuum of Care and of the regional North Suburban HOME Consortium, the City of Revere plans and implements key housing and homeless initiatives on a regional basis.

The City of Revere coordinated the development of the Consolidated Plan through its participation in two regional efforts: public hearings and a web-based survey. The implementation of Consolidated Plan's strategies will be coordinated with regional efforts while responding to the identified needs of Revere's low- and moderate-income persons.

The City of Revere has proactively engaged residents and key stakeholders in the development of this Consolidated Plan. Stakeholder sessions, consultations with key organizations, and well-publicized public hearings complemented the City’s regular, on-going interactions with key agencies and the business community. Over the years, the City has developed excellent working relationship with housing agencies, private developers, human service providers, agencies and private business operators.

As part of the North Suburban HOME Consortium, the City of Revere collaborates on regional housing needs and priorities.

Narrative

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

The City of Revere reviewed its existing Citizen Participation Plan and compared its efforts to the best practices identified by HUD. Many of its past practices were consistent with the HUD recommendations. These successful efforts included broadly advertised hearings held at convenient locations during evening hours, utilization of relevant community-focused plans, and an ongoing dialogue with key stakeholder organizations. The City expanded upon these past practices to include a web-based resident survey conducted in coordination with all members of the North Suburban HOME Consortium.

The citizen participation process enabled the City to establish Consolidated Planning goals that capitalized on existing networks, identified opportunities to leverage existing investments, and to focus the investment of public resources on the highest priority needs.

As part of the North Suburban HOME Consortium, the City of Revere supported outreach efforts of the Malden Redevelopment Authority to obtain input on regional housing market assessment and housing needs.

Input from this extensive participation process was utilized to establish the funding priorities for CDBG.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	Non-targeted/broad community	Public Hearing is scheduled to take place on April 24, 2020.	No comments received.	None.	
2	Public Meeting	North Suburban Consortium	Public Meeting held by the Malden Redevelopment Authority in February 2020 for purposes of the North Suburban Consortium (NSC) Consolidated Plan. The public meeting was advertised in Revere and attended by some of Revere's residents and interested parties.	No comments specific to Revere were received.	None.	

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	Newspaper Ad	Non-targeted/broad community	The Public Notice for the Consolidated Plan and virtual public hearing was published on April 22, 2020, through the Revere Journal. A copy of the notice is provided as an attachment on AD-25 Administration screen.	No written comments were received.	None.	

Table 106– Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Needs Assessment examines needs related to affordable housing, special needs housing, community development, and homelessness. Furthermore, it identifies those needs with the highest priorities which form the basis for the Strategic Plan section and the programs and projects to be administered. Specific detail and data regarding the City of Revere's housing needs is available in the North Suburban Consortium's 2020-2024 Consolidated Plan.

The City of Revere, with nearly 13% of its 20,230 households living in poverty, is a community with significant needs, many of which require coordinated, place-based responses. The City, through its Department of Planning and Community Development, is committed to the identification and implementation of housing and community development strategies that provide the greatest impact given funding restrictions. Like most of the North Suburban Consortium communities, the City of Revere is experiencing an affordable housing crisis. According to ACS data, 46% of the City's households experience a housing cost burden; this equates to 9,365 low- and moderate-income households. Of this amount, 4,735 households are considered severely cost-burdened, where more than 50% of monthly income is spent on housing costs. This housing cost burden disproportionately affects extremely low-income renters.

The CDBG program operates under federally-established income limits. Revere is the direct recipient of CDBG funds. These limits are based on median family income for the Boston-Cambridge-Quincy Metropolitan Statistical Area (MSA), currently defined as Essex, Middlesex, Norfolk, Plymouth, Suffolk, and Rockingham counties, and are adjusted annually.

Generally, very low-income refers to incomes at or below 30% of AMI; low-income refers to incomes between 31 and 50% of AMI; moderate-income refers to incomes between 51 and 80% of AMI; all adjusted for family size. The CDBG program targets low- and moderate-income beneficiaries.

The City of Revere and the NSC communities are all part of the Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area. Based on HUD's FY 2019 Income Limit Summary for this area, the Median Family Income (MFI) is \$113,300. The following table provides the current income limits subject to annual adjustments by HUD

FY 2019 HUD Income Limits for the Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area

Household Size	30% of Median Extremely Low Income	50% of Median Very Low Income	80% of Median Low Income
1	\$24,900	\$41,500	\$62,450
2	\$28,450	\$47,400	\$71,400
3	\$32,000	\$53,350	\$80,300
4	\$35,550	\$59,250	\$89,200
5	\$38,400	\$64,000	\$96,350
6	\$41,250	\$68,750	\$103,500
7	\$44,100	\$73,500	\$110,650
8	\$46,950	\$78,250	\$117,750

Source: U.S. Department of Housing and Urban Development (HUD), effective June 28, 2019
<https://www.huduser.gov/portal/datasets/il/il2019/2019summary.odn>

FY 2019 HUD Income Limits for the Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area

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

Describe the jurisdiction's need for Public Facilities:

Non-housing community development covers a broad range of needs, including public facilities, infrastructure and transportation, human services, and neighborhood services. The City of Revere recognizes the importance of public facilities, community facilities, and recreational facilities. These needs are primarily addressed by a broad range of funding sources, supplemented with targeted HUD funding. Existing local and regional plans helped identify needs and were complemented by resident surveys and stakeholder focus groups.

How were these needs determined?

These needs were determined through surveys, public meetings, stakeholder focus groups and through existing policy and plans.

Describe the jurisdiction's need for Public Improvements:

The City of Revere needs for public improvements include, but are not limited to, the following areas noted by participants in focus groups and surveys:

- Revere Historic Museum
- Open space
- Streets and sidewalks
- wetland preservation (Rumney and Belle Isle Marshes)
- Improve transportation, walkability, complete streets
- Indoor recreational facility, skate parks, ADA accessibility
- Arts and culture along beachfront
- Place making initiatives
- Community gardens
- Northern Strand Community Trail improvements (bike to the sea)
- Tree plantings
- commercial kitchen (incubator programs to businesses)

How were these needs determined?

These needs were determined through surveys, public meetings, stakeholder focus groups and through existing policy and plans.

Describe the jurisdiction's need for Public Services:

The City of Revere has a high concentration of low- and very low-income residents that face several significant challenges related to health, vocational training, housing, nutrition, and educational attainment. Through an assessment of data related to educational attainment, employment, and community health outcomes, the City has identified a high demand for public services such as housing, emergency services, job training, domestic violence, after school programming, youth programs, access to healthy food, small business assistance.

How were these needs determined?

<p align="left" class="BulletArrows">These needs were determined through surveys, public meetings, stakeholder focus groups and through existing policy and plans. The City is currently in the process of developing its Master Plan, which is anticipated to be made available for public comment January 2020.</p>

Based on the needs analysis above, describe the State's needs in Colonias

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Consistent with HUD's objectives, the City of Revere has prioritized the expansion of economic opportunity, the availability of safe, decent, affordable housing, and creation of suitable living environments. An analysis of the existing market and community data supports the City's investment in preserving and producing affordable housing, improving the condition of existing housing stock, retaining and expanding its employment base, and investing in public facilities, parks, and infrastructure.

The housing market data clearly demonstrates the lack of enough safe, affordable housing stock. An analysis of median contract rents shows a substantial increase in rents from 2009-2017. The median rent increased by more than 20%, reaching a high median rent of \$1,173. Even though the City has seen a 4% decrease in median home value between 2009-2017, there is still a significant lack of affordable housing and the median value of \$332,100 (ACS 2013-2017) makes homeownership unachievable for low- and moderate-income households. The data supports a recurring theme, which is that many people who grew up in Revere can no longer afford to live in Revere.

More data and information regarding Revere's Housing Market Analysis is available in the North Suburban HOME Consortium's Consolidated Plan.

North Suburban Consortium MA-05 Overview

The North Suburban Consortium housing market has been and is expected to continue to be significantly influenced by the Greater Boston Metro market, of which it is a part. The NSC communities have become and continue to be highly desirable areas to reside, in large part due to their proximity to the region's economic centers and accessible public transit choices, which include bus, subway, and commuter rail services provided by the Massachusetts Bay Transportation Authority (MBTA). The region's population growth has driven unmet demand for housing in the urban core, raising housing costs in those communities closest to the economic center. Worsening traffic and longer commute times, coupled with the recent expansion of the Silver Line to Chelsea and the Green Line Extension project currently underway in Medford, have increased the demand for housing approximate to Boston's job centers. This demand has resulted in the conversion of long-standing affordable multi-family units into market-rate condominiums, the conversion of small two- and three-family stock into high-end homes, and the conversion of non-residential properties into market-rate residential units. Naturally occurring affordable housing, or those homes that are rented or sold at an affordable rate without government subsidy or regulation, is rapidly becoming market rate.

With single-family residences making up nearly 37% of the housing stock, the NSC had prioritized affordable homeownership as an appropriate strategy in the last 5-year Consolidated Plan. However, the increased house prices just in the past two years have made this strategy infeasible because most houses are unaffordable for low-and moderate-income buyers.

Supporting the development of multifamily housing with five or more units would create opportunities for deeply affordable housing as well as housing for specific subpopulations. These properties, which comprise 25% of the housing stock, are developed more efficiently by experienced developers who can secure the required public resources required to make these properties sustainable. The availability of Low Income Housing Tax Credits (LIHTC) often makes multifamily rental development the most efficient and effective use of HOME resources.

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

Introduction

Like much of the Metro-North region, the City of Revere labor force has benefited from the national economic recovery and Boston’s economic growth. With a civilian labor force of 30,340, Revere has a relatively low unemployment rate of 5.96% for adults over the age of 25 (ACS 2011-2015).

Average commute time is perhaps the best indicator of Boston’s impact on Revere’s employment statistics. 55% of Revere’s employed residents travel more than 30 minutes to work, suggesting residents are commuting into Metro-Boston. While Metro-Boston provides employment opportunities, Revere recognizes the importance of local economic growth on tax revenue and the City’s financial stability.

Local economic growth has been identified as a priority need throughout the Consolidated Plan process. The City, through its Economic Development Department, seeks an environment that is “conducive to growing and attracting business in order to strengthen and revitalize the City’s neighborhoods and communities and to stabilize and transform our physical, social, and economic development.” CDBG funds are a critical resource that can support business growth through direct financial assistance, commercial property improvements, and infrastructure upgrades.

The City, along with all NSC member communities are being served by the Metro-North Regional Employment Board (REB). The REB is a “public-private partnership whose mission is to enable area residents to gain the skills to maximize their economic sufficiency and provide employers with the workforce they need to effectively compete in the changing world economy”. The REB charters two career centers, both operated by Middlesex Community College. Initiatives of the REB are supported by local programs that aim to bolster English language skills, family stability, education, and employment readiness.

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	19	0	0	0	0
Arts, Entertainment, Accommodations	3,648	0	17	0	-17
Construction	888	0	4	0	-4

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Education and Health Care Services	5,217	0	25	0	-25
Finance, Insurance, and Real Estate	1,659	0	8	0	-8
Information	503	0	2	0	-2
Manufacturing	1,093	0	5	0	-5
Other Services	1,037	0	5	0	-5
Professional, Scientific, Management Services	2,243	0	11	0	-11
Public Administration	0	0	0	0	0
Retail Trade	2,816	0	13	0	-13
Transportation and Warehousing	1,123	0	5	0	-5
Wholesale Trade	821	0	4	0	-4
Total	21,067	0	--	--	--

Table 107 - Business Activity

Data Source: 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	30,340
Civilian Employed Population 16 years and over	27,670
Unemployment Rate	8.73
Unemployment Rate for Ages 16-24	40.00
Unemployment Rate for Ages 25-65	5.96

Table 108 - Labor Force

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	4,675
Farming, fisheries and forestry occupations	1,690
Service	3,900
Sales and office	6,990
Construction, extraction, maintenance and repair	2,560
Production, transportation and material moving	1,850

Table 109 – Occupations by Sector

Data Source: 2011-2015 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	11,940	45%
30-59 Minutes	11,130	42%
60 or More Minutes	3,425	13%
Total	26,495	100%

Table 110 - Travel Time

Data Source: 2011-2015 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	3,080	190	1,555
High school graduate (includes equivalency)	8,805	655	2,325
Some college or Associate's degree	6,540	490	1,300

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Bachelor's degree or higher	5,515	565	755

Table 111 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	80	880	455	1,380	1,330
9th to 12th grade, no diploma	510	315	775	1,020	820
High school graduate, GED, or alternative	1,255	2,890	2,800	6,095	3,330
Some college, no degree	1,545	2,090	1,855	2,480	775
Associate's degree	155	420	430	1,055	355
Bachelor's degree	365	2,090	1,150	1,510	475
Graduate or professional degree	130	940	425	740	305

Table 112 - Educational Attainment by Age

Data Source: 2011-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	27,410
High school graduate (includes equivalency)	29,776
Some college or Associate's degree	36,464
Bachelor's degree	43,093
Graduate or professional degree	66,875

Table 113 – Median Earnings in the Past 12 Months

Data Source: 2011-2015 ACS

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

According to the ACS data, the two highest percentages of jobs exist within the following sectors: Education and Health Care Services (22%) and Arts, Entertainment, Accommodations (16%). The major occupation by sector is overwhelmingly Management (business and financial) followed by Sales and Office.

The Massachusetts Office of Labor and Workforce Development tabulates employment and wage statistics for Workforce Investment Areas. The Metro-North WIA includes the NSC as well as other regions of Metro-North Boston. The largest occupation is Professional and Technical Services, followed by Management, Sales, and Healthcare.

In terms of projected growth for the Metro-North WIA by 2024, the Office of Labor and Workforce Development projects that the health care and social assistance industry will add nearly 10,283 jobs and the industry category of professional, scientific and technical services will add 4,284 jobs. The accommodation and food services industry are projected to add 1,927 jobs, while educational services are projected to add 1,375 jobs by 2024.

Metro-North Regional Employment Board FY2017-2020 strategic plan is available at: https://masshiremetronorth.org/regionaldata/#_localplan/

Describe the workforce and infrastructure needs of the business community:

The manufacturing industry has identified a critical need for new workers to replace older, highly-skilled workers who are about to retire. The Advanced Manufacturing sector presents numerous career pathway opportunities for the region's residents to enter a growing sector. The industry offers a variety of positions that either requires a high school diploma or equivalent, associate degree, or bachelor's degree.

The healthcare industry has the second highest employment in the Metro-North, under the Professional, Technical, and Scientific industry, with 57,739 workers employed in the region. When compared to the state, the location quotient for healthcare (the Healthcare and Social Assistance Industry Sector) in the Metro-North region is .77 (13.8% of Metro-North's employment). Private hospitals, physician offices, nursing care facilities, and home healthcare services have the highest number of jobs in the Metro-North region within the healthcare industry. Home Health Care Services added the highest number of jobs from 2013 to 2015. The sheer volume of employment in the healthcare sector virtually demands

a REB focus on the healthcare industry. Further, the growing number of retirees in the healthcare workforce in combination with the growth in the aging population in need of healthcare services also presents future workforce areas to address.

Overall, the Industrial Technology (IT) sector has seen major growth nationally and regionally and will continue to do so. Employers within the region have expressed the challenges they have faces in recruiting IT professionals for positions domestically and therefore have had to apply for H1B visas in order to fill local positions. In Metro-North, employment for IT occupations is projected to increase 21% from 2012 to 20122. Most of the growth was in the sectors of software and IT services. Domestic training in the IT sector would be beneficial in reducing the number of H1B visas needed while simultaneously filling in the growing number of IT positions within the region.

Metro-North Regional Employment Board FY2017-2020 Strategic Plan is available at: <https://masshiremetronorth.org/regionaldata/#strategic>

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

The growth of the Boston metropolitan area will continue to put pressure on the housing market, placing additional upward pressure on prices, and making it harder and harder for low wage workers.

In June 2019, the Encore Boston Harbor resort and casino opened in Everett, MA, at a total cost of \$2.6 billion. The resort is in a commercial industrial area on the Mystic River, about five miles from downtown Boston. Its development rehabilitated a 33-acre parcel of land previously used for industrial purposes. After a remediation process to clean the site, Wynn Resorts constructed an integrated resort with a hotel, a harbor walk, restaurants, a casino, spa, retail outlets, and meeting and convention space. Public amenities of the year-round harbor walk include a picnic park, paths for bikers and pedestrians, viewing decks, waterfront dining and retail, a performance lawn, floral displays, and boat docks. The operations of the casino require significant employment training and support. With proper job readiness and job training, currently unemployed workers may be able to take advantage of casino and resort related jobs. This is just the second casino-resort located in Massachusetts and offers a large range of new employment opportunities that were not previously offered in the region.

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

The ability of the NSC workforce to access and take advantage of job opportunities in today's economy varies significantly.

Technological changes are at the forefront. In the midst of the demise of retail and manufacturing, companies are looking for a different “type” of a worker. Companies may increase their use of robotics, but now they need manufacturing workers who are skilled in computers and electronics. A generation ago, manual machines were the predominant driver most business; however, today, even in retail, a straight cashier is no longer enough. There is a need for a generalized customer service worker who can talk to customers and solve problems. According to the Metro-North Workforce Development Board, the 2% of people who are unemployed and have the biggest barriers are those that were affected by automation and technology because the skill set required that is now required in those industries is different now than what it was a generation ago.

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

The Metro-North region has the second-largest labor force in Massachusetts. The labor force has a full spectrum of workers, from professionals to persons on public assistance. The diversity of the workforce requires a broad menu of available services including workshops, individualized assistance, job search, training, and placements. For dislocated workers, low-income adults, and underemployed persons, career training is provided after an assessment of skills and interest. In many cases, occupational skills training, short-term skills development, and intensive job placement assistance is required. The Metro-North Regional Employment Board charters two career centers, both operated by Middlesex Community College, to serve the 20-community Metro-North region. The REB focuses on a continual alignment of curricula with employer needs. The alignment has led to the focus on the four emerging areas listed below (HealthCare, Advanced Manufacturing, Life Sciences, and Information Technology). Initiatives include:

The SCILS Initiative is a 4-year \$5 million project led by the Boston Office of Jobs and Community Services (JCS) on behalf of the Metro Boston region. Funded in April 2012 by an H1B Technical Skills Training grant that will improve career opportunities for residents and provide a more highly trained life science workforce for our healthcare and biotechnology sectors. The Initiative will target occupations such as Biological Technicians and Medical Lab Technicians and support occupational training, contextualized learning, customized training, program development and the recruitment, case management and placement of eligible participants.

CONNECT Program - a consortium of service providers in the Chelsea area, USDOL awarded a three-year \$3M Workforce Innovation Fund grant to the REB. The CONNECT Partnership represents an innovative strategy focused on co-location and bundling of complementary services for residents (especially Chelsea, Revere, and Everett) in order to increase the impact of services in addressing multiple obstacles to family self-sufficiency. CONNECT is a partnership of six organizations that includes: Bunker Hill Community College; Career Source (a Metro-North career

center); The Neighborhood Developers (a community development corporation that provides affordable housing and, financial stability, and other services); Metro Credit Union; Centro Latino (an adult basic education/ESOL provider); and Metropolitan Boston Housing Partnership (a homeless prevention and housing services organization).

Healthcare Partnership: The Healthcare Career Ladders tool was designed to raise awareness of healthcare career options among youth in in-school and out-of-school programs, as well as job seekers and training seekers served through the Metro-North Career Centers and area training providers. The tool displays the different occupations in the healthcare field, their corresponding wages, and the steps along a career ladder for each occupation.

Additionally, the Metro-North REB is a collaborative partner within the Mass Casino Career Training Institute (MCCTI). Founded within Massachusetts Casino legislation, the MCCTI will provide training and placement services within the newly developed Everett Casino. Anticipated skills include casino operations, customer service, culinary arts, and hotel operations.

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

No

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

Discussion

MA-50 Needs and Market Analysis Discussion

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

Housing problems for Extremely Low, Low Income, and Moderate-Income households exist throughout the City of Revere.

As nearly 50% of the City's low- and moderate-income households experience housing problems, for the purposes of this evaluation, concentrations are defined as more than 50%.

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

The concentration is defined as poverty rates or minority concentrations in excess of 20%.

In the southern-end of Revere, there is a large concentration of Hispanic households that exceeds 20%:

- Census Tract 25025170100 is made up of 31% households with persons of Hispanic origin. The number of households living in poverty is 10.03% and 52.48% is cost-burdened.
- Census Tract 25025170601 is made up of 32.16% households with persons of Hispanic origin. The number of households living in poverty is 12.97% and 40.40% is cost burdened.
- Census Tract 25025170702 is made up of 38.73% households with persons of Hispanic origin. The number of households living in poverty is 27.15% and 51.99% is cost burdened.
- Census Tract 25025170701 is made up of 32.92% households with persons of Hispanic origin. The number of households living in poverty is 26.70% and 46.09% is cost burdened.
- Census Tract 25025170800 is made up of 31.75% households with persons of Hispanic origin. The amount of household living in poverty is 10.77% and 47.74% is cost burdened.

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

With higher numbers of low- and moderate-income and minority households, these older, more dense neighborhoods have traditionally been underserved. They tend to have a range of challenges including housing overcrowding, need for public safety services, less access to parks and open space, and aged public infrastructure.

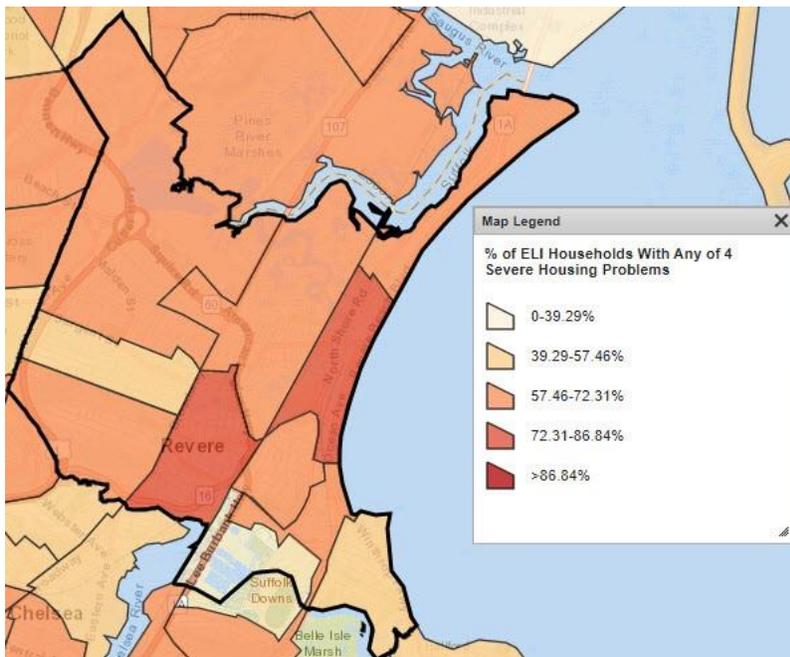
Are there any community assets in these areas/neighborhoods?

The City has continued to invest in improving these neighborhoods both with the use of federal CDBG and HOME funds as well as City Government fund. Street and sidewalk improvements have been and continue to be a priority. The City has been successful in attracting non-federal resources to improve the quality of life and economic opportunities for residents of these neighborhoods.

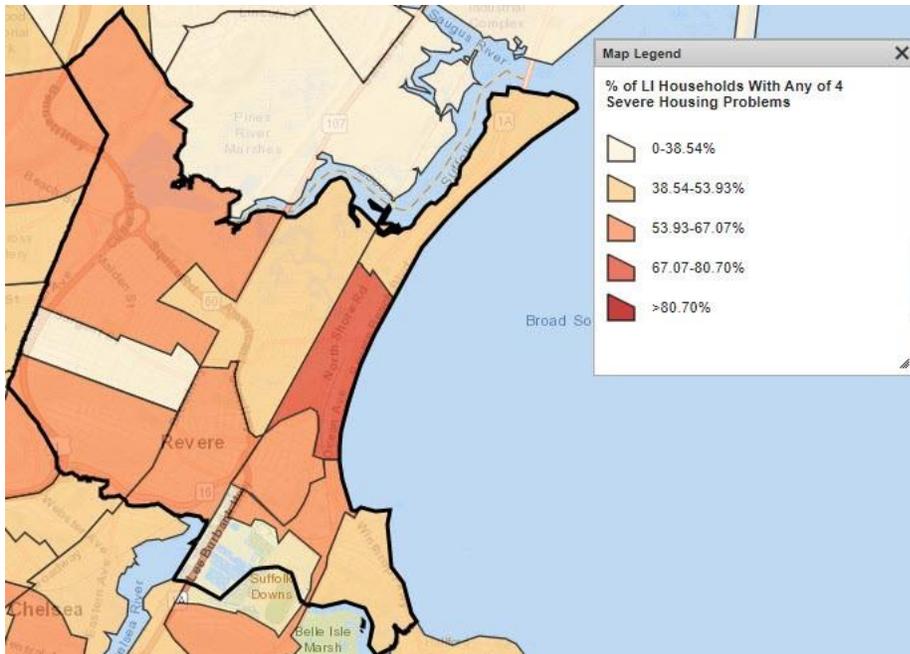
Are there other strategic opportunities in any of these areas?

There are three significant development opportunities in the areas of concentration. These opportunities include:

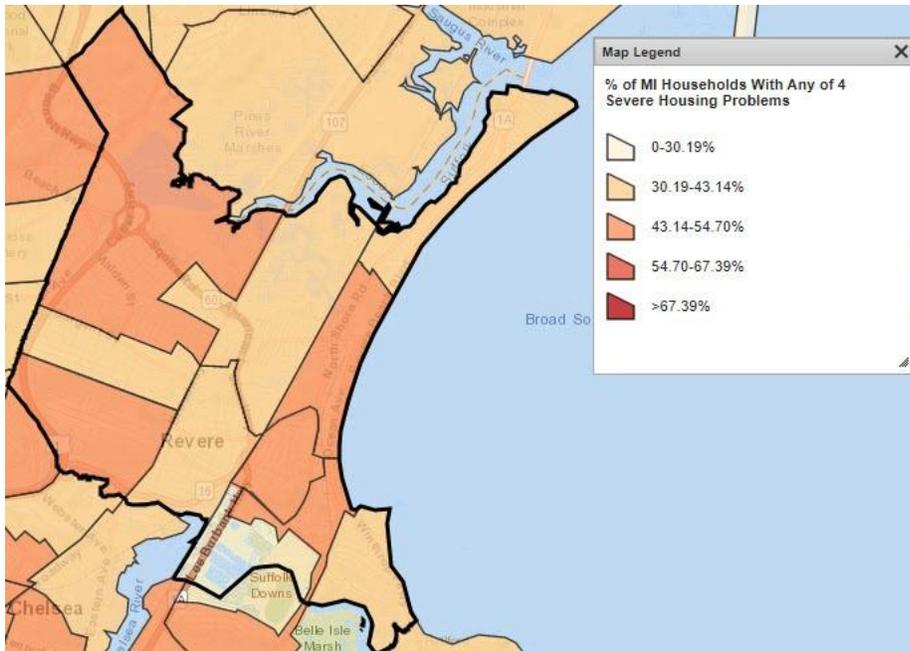
- **Broadway Central Business District Revitalization:** Revere’s downtown core will be redeveloped with concentrated and well-planned infrastructure improvements that support small business, help create jobs, and facilitate the development of new housing units with ready access to public transportation, services, and urban amenities.
- **Shirley Avenue Neighborhood:** The transformative Development Initiative, through MassDevelopment, has enabled the City of Revere and its local collaborative partners, to leverage equity investments to revitalize this area of concentrated poverty.
- **525 Beach Street:** The Neighborhood Developer’s invested \$10,000,000 into the construction of 30 units of affordable housing on Beach Street during the last Consolidated Plan cycle.



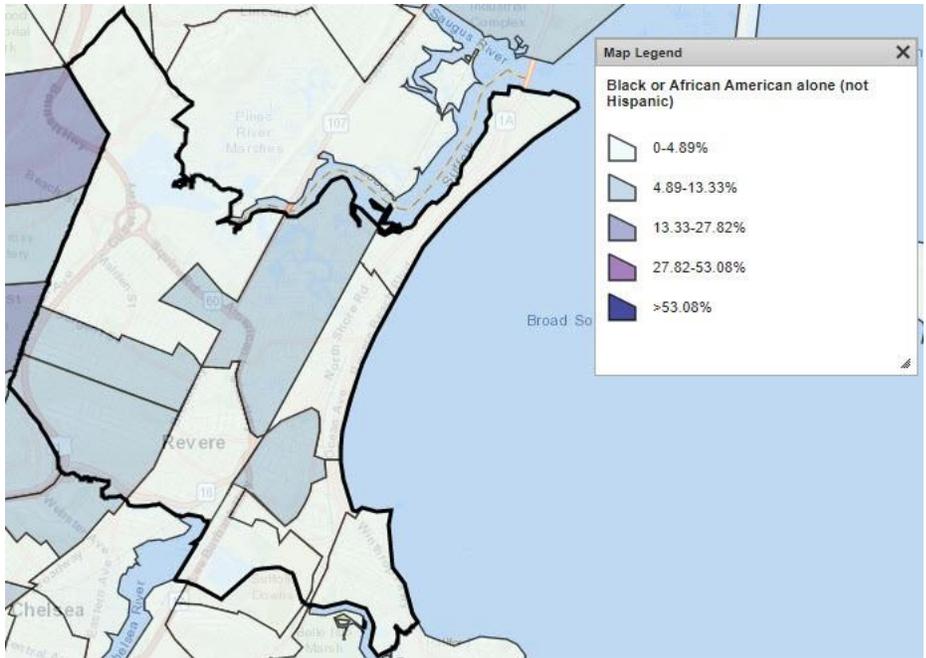
ELI Households with Any of the 4 Severe Housing Problems



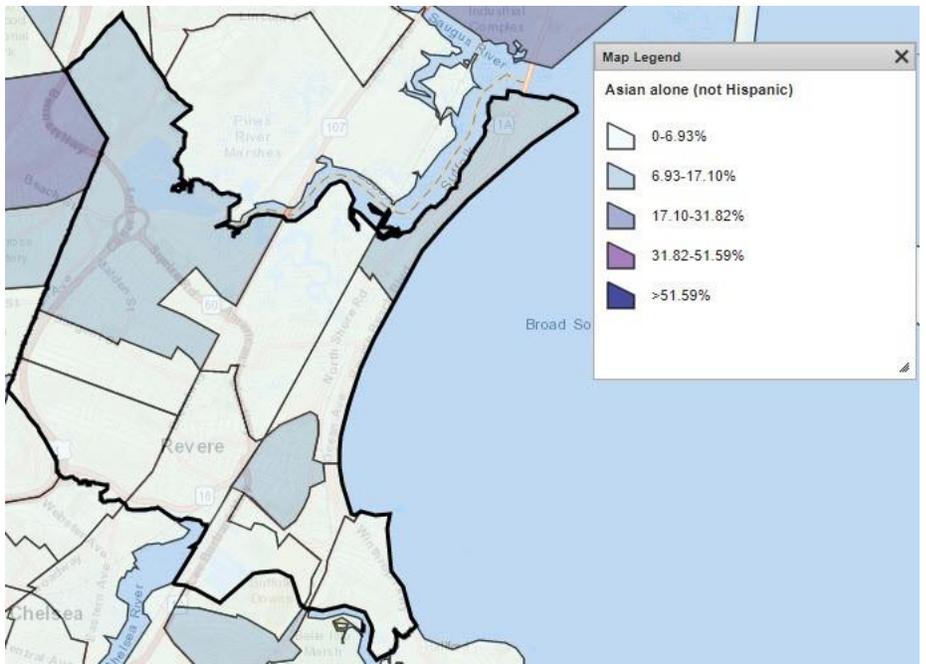
LI Households with Any of the 4 Severe Housing Problems



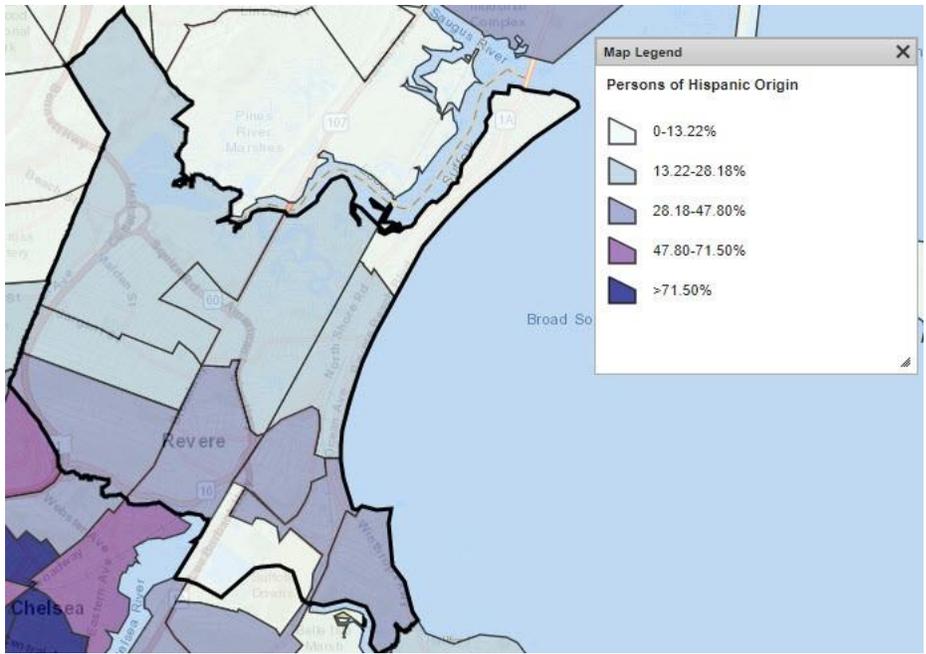
MI Households with Any of the 4 Severe Housing Problems



Black/African American Alone



Asian Alone



Hispanic (Any Race)

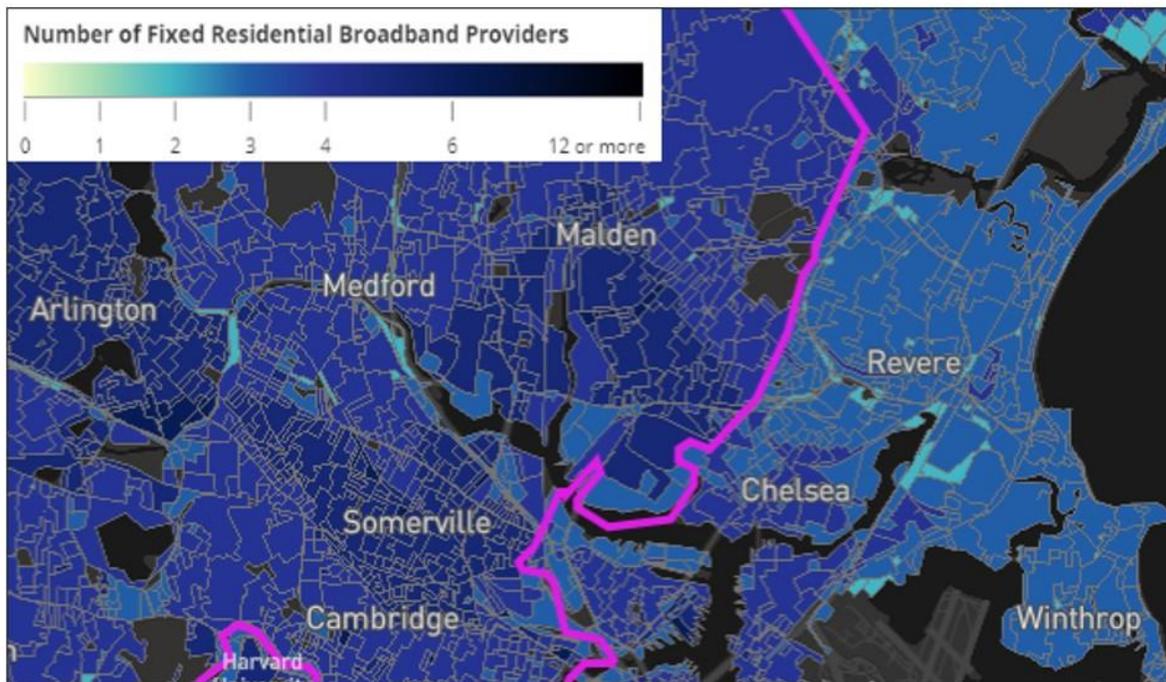
MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

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

Per HUD guidance, all Consolidated Plans submitted after January 1, 2018, must address broadband needs within the jurisdiction. Below is a map outlining the Consortium's access to providers offering broadband services. The speeds identified are 25Mbps download and 3Mbps upload – the minimum speeds to be considered broadband.

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

The Consortium compares well above the national average. Lack of broadband provider competition leaves room for market rigidity – allowing providers to not offer affordable options for low- or moderate-income families. Ultimately, the lack of market options when considering broadband access disproportionately impacts low- and moderate-income households because they often have few financial resources to spend on broadband services. However, the Consortium has relatively high broadband coverage with multiple providers. For those households that do struggle with broadband access, all libraries within the Consortium offer free internet access.



Number of Fixed Residential Broadband Providers

Jurisdiction	No providers	1 or more providers	2 or more providers	3 or more providers
Nationwide	0.10	99.9	98.7	89.3
Malden	0.0	100	100	99.81
Arlington	0.0	100	100	99.78
Medford	0.0	100	100	99.73
Revere	0.0	100	100	97.64

Source: FCC Broadband Mapping – broadbandmap.fcc.gov

Number of Broadband Providers by 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.

It is the goal of all NSC communities to increase energy efficiency and build resiliency for all low- and moderate-income households. To identify natural hazard risks and other challenges impacting low- and moderate-income residents, the NSC consulted with key stakeholders in resiliency, energy efficiency, environmental planning, and public health.

The most common natural hazard among residents in the region is inland and coastal flooding. Areas most at-risk are Environmental Justice (EJ) or vulnerable communities that had not been previously invested in; consist of predominantly renter-occupied households; and are surrounded by poor infrastructure.

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 Strategic Plan outlines each jurisdiction's plan for allocating HUD entitlement grants and identifies local priorities within the regional context. Informed by qualitative and quantitative data gathered through citizen participation and consultation with stakeholders throughout the region, market analysis, and an assessment of U.S. Census and other local data that reflect community needs, the strategic plan identifies the highest priority needs toward which to direct grant dollars. The following goals were identified to meet these high-priority needs (in no particular order or ranking):

Goal 1: Improve the Condition of Existing Housing - Improvements to existing housing conditions including the rehabilitation and preservation of owner- and renter-occupied housing to bring units to code standard or provide safety improvements, energy efficiency improvements, access modifications, or treatment of lead or other home hazards.

Goal 2: Support the Expansion of Affordable Housing - Support the expansion and supply of safe, affordable homeownership and rental housing opportunities. The redevelopment of existing housing will address expanding the supply of affordable housing, improve the quality of an aged housing stock, and cure blighting neighborhood influences.

Goal 3: Increase Economic Development Opportunities - Enhance economic stability and prosperity by increasing economic opportunities for residents through job readiness and skill training, promotion of entrepreneurship (including among culturally diverse populations), and other strategies.

Goal 4: Enhance Parks, Public Facilities, and Infrastructure - Enhance publicly-owned facilities and infrastructure that improves the community and neighborhoods throughout the City of Revere. Improvements may include parks, streets, sidewalks, streetscapes, water/sewer/flood drainage, Historic Preservation and cultural resources, accessibility to meet American with Disabilities Act (ADA), reconstruction of community/recreational facilities, and other infrastructure and facilities.

Goal 5: Enhance Public Services – Provide essential services that improve the quality of life and opportunities to low- and moderate-income persons by Increasing access to jobs, education, health and wellness, recreation, and health and social services activities.

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

Geographic Area

Table 114 - Geographic Priority Areas

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

The Community Development Block Grant (CDBG) program is intended to predominantly serve the needs of areas and individuals that are low- to moderate-income as defined by HUD. The City of Revere does not have any designated or targeted geographic priority areas; however, investments will be allocated for CDBG-eligible Census tract/block groups.

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

Priority Needs

Table 115 – Priority Needs Summary

1	Priority Need Name	Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence
	Geographic Areas Affected	
	Associated Goals	Improve the Condition of Existing Housing Support the Expansion of Affordable Housing Enhance Public Services
	Description	Rehabilitation of quality affordable owner-occupied and rental housing.
	Basis for Relative Priority	The escalating housing costs in the Greater Boston Area has created an affordability crisis among low- and moderate-income households. Revere and the NSC has prioritized the improving the existing affordable rental and homeownership stock as a strategy to address escalating housing costs. The detailed analysis of housing stock, conditions, market trends, and affordability supports this prioritization.
2	Priority Need Name	Economic Development
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Chronic Homelessness Individuals
	Geographic Areas Affected	
	Associated Goals	Increase Economic Development Opportunities
	Description	Redevelopment or investment in commercial districts, supporting entrepreneurship, promoting a dynamic business climate, and preserving a strong employment base.
	Basis for Relative Priority	This priority need was determined through extensive stakeholder consultation and through existing policies and plans. Specifically related to future economic development initiatives, local financial institutions were consulted with to understand the needs of their low- to moderate-income clientele.
3	Priority Need Name	Public Facilities, Infrastructure, & Parks
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Chronic Substance Abuse veterans Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with HIV/AIDS and their Families Non-housing Community Development

	Geographic Areas Affected	
	Associated Goals	Enhance Parks, Public Facilities, & Infrastructure
	Description	Investing in the improvement and/or reconstruction of City infrastructure, public facilities, parks and open spaces is essential to improving the quality of life for low- and moderate-income residents. The removal of architectural barriers permits expanded utilization of public spaces and facilities by persons with disabilities and/or mobility limitations. In addition, the City is committed to ensuring environmental resiliency, specifically through flood drainage improvements in low- and moderate-income neighborhoods.
	Basis for Relative Priority	Needs were identified through a collaborative process that involves the ongoing evaluation of Revere’s public facilities and infrastructure, consistent coordination and engagement with City departments and assessment of existing policy and plans.
4	Priority Need Name	Public Services
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Mentally Ill 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

Geographic Areas Affected	
Associated Goals	Enhance Public Services
Description	Recognizing the diverse range of economic, housing and health challenges facing Revere’s low-to-moderate income residents, the City is committed to investing in a variety of public service activities aimed at providing essential services and furthering goals of self-sufficiency. Crucial needs within the Revere community continue to include: housing, emergency services, job training, domestic violence, after school programming, youth programs, access to healthy food, and small business assistance.
Basis for Relative Priority	Revere’s needs for public services are based on an ongoing evaluation of programmatic needs among low- and moderate-income residents and initiatives designed to expand economic opportunities and improve quality of life. Throughout the program year and Consolidated Planning process, the City has engaged residents, public services providers, experts and officials to identify the diverse human service needs of the community. Consultations with public service agencies offer crucial insight into the needs of low- and moderate-income households and necessitate the continued support of programs providing essential services to Revere’s most vulnerable residents. The City places a high priority on supporting a range of programming, particularly those assisting children, elderly and developmentally and physically disabled persons.

Narrative (Optional)

The City of Revere conducted an extensive needs assessment and consultation process that identifies many priority needs across the jurisdiction. Virtually all housing and community development needs were identified as important; however, pending available resources throughout the course of the next five years, the City may not be able to fund activities to address all priority needs. In some cases, a priority need may not be funded because it is addressed through other community resources.

The Priority Needs Summary Table assigns a “high” or “low” priority to each need, as prescribed by HUD. Generally, designating a need as “high priority” means that the jurisdiction plans to allocate funding to address it during the five-year consolidated plan period. A low priority need indicates that, while the need is a recognized priority, there may be insufficient funds to address it with Federal community development resources. To the extent community partners are able to assume these activities through other funding sources, the Plan would support them. Changes in the availability of resources may allow certain low priority needs to be funded, or, conversely, for high priority needs not to be funded. As conditions and resources available vary by jurisdiction, so does the level of priority

attached to each need. A high or low priority designation is assigned to each priority need for each jurisdiction.

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

Introduction

The City of Revere anticipates receipt of CDBG funds in the amount of approximately \$4,061,300 annually. To maximize the impact of CDBG funds, the City expends significant general government funds and encourages all partners and projects to strategically leverage additional funds.

As a member of the North Suburban Consortium, the City has available HOME Investment Partnership program funds to support direct assistance to moderate-income homebuyers and to subsidize the development cost of affordable housing projects

Through the Coronavirus Aid, Relief, and Economic Security Act (CARES Act), which enacted to respond to the growing effects of this historic public health crisis, the City of Revere will receive an additional \$477,809 in CDBG-CV allocations for Program Year 2020. The purpose of the special allocations is to assist the City in preventing, preparing for, and responding to the coronavirus (COVID-19).

The City does not anticipate any Program Income in 2020, nor does it intend to reallocate any prior-year funds to 2020 projects and activities.

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	812,106	0	0	812,106	3,248,424	Block grant from U.S. Department of Housing and Urban Development to address housing, community development and economic development needs.

Table 116 - 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

The City anticipates CDBG funds will leverage additional public and private resources. Sources of leveraged funds may include state funds for street and sidewalk improvements; Low-income Housing Tax Credits, State Housing Bond funds, and private mortgage funds for housing programs; and federal, state, and local funds in support of human service programs.

The HOME program matching requirements are met through State Housing Bond funds and the Mass Rental Voucher program. Matching funds requirements are monitored by the Malden Redevelopment Authority as the NSC Lead Entity.

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

No additional publicly owned land is anticipated to be used to address needs. City parks and public facilities will continue to be operated to provide recreation and services to low- and moderate-income persons.

Discussion

The priorities identified within the Strategic Plan are the outcome of an extensive, comprehensive effort to identify community needs. The Strategic Plan assesses the available resources available to meet those needs. The City of Revere's investments will leverage public and private funds to address the economic development, affordable housing, community development, and special needs populations' needs.

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
City of Revere Department of Planning and Community Development	Government	Economic Development Non-homeless special needs Ownership Rental neighborhood improvements public facilities public services	Jurisdiction
Revere Housing Authority	PHA	Public Housing	Jurisdiction

**Table 117 - Institutional Delivery Structure
Assess of Strengths and Gaps in the Institutional Delivery System**

The institutional structure of the Department of Planning and Community Development (DPCD) has been developed over years of successful operation. Through clearly defined roles and responsibilities within a collaborative working environment, the City of Revere has a delivery system capable of undertaking projects, programs, and services to meet the priority needs of low- and moderate-income residents.

The DPCD directly provides programs in the areas of housing rehabilitation and lead hazard abatement. The DPCD, with additional technical expertise from relevant city departments and qualified professionals, oversees the Public Improvement projects. If additional funding were to be available, DPCD would expand its staffing to allow for additional long-range strategic planning and project coordination.

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	
Mortgage Assistance	X	X	

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Rental Assistance		X	
Utilities Assistance	X	X	
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics			
Other Street Outreach Services			
Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	
Mental Health Counseling	X	X	X
Transportation	X		
Other			

Table 118 - 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)

The City of Revere is not a direct recipient of public or private resources with which to address homelessness or to prevent homelessness. Revere is an active member of the “Balance of State” Continuum of Care (CoC), which is overseen by the Commonwealth of Massachusetts. Revere supports the goals of the CoC and the efforts of regional non-profits and service providers to ensure the adequacy of services for eligible persons and families.

The City of Revere is not a direct recipient of public or private resources of which to address the needs of HIV families.

Despite the lack of direct funding to support these vulnerable households, mainstream services are provided through a network of regional providers. Services are available to homeless individuals, at-risk households, veterans, and persons with HIV.

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

The City of Revere is an active member of the Commonwealth’s “Balance of State” Continuum of Care, which coordinates an effective service delivery system for persons experiencing homelessness. The CoC has identified removal of barriers to workforce participation as a leading cause of homelessness. The City of Revere funds several workforce readiness- education and soft employment skills programs- consistent with the CoC’s priorities.

The City of Revere is not a direct recipient of public funds dedicated to homeless or any special needs population but has consistently funded public service programs that serve homeless and special needs persons. Within its funding decisions, the City selected programs that are coordinated with regional programs.

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

The Institutional Structure and Service Delivery System would benefit from better coordination by the Commonwealth of Massachusetts in relation to the placement of homeless families in hotels/motels. The State’s current methodology of a State-wide placement system has created undue burden on communities like Revere that have hotels/motels under State contract. The State’s practice places high demands on municipal services and service providers as well as creating additional challenges for families experiencing homelessness.

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	Improve the Condition of Existing Housing	2020	2024	Affordable Housing		Affordable Housing	CDBG: \$600,000	Rental units rehabilitated: 18 Household Housing Unit Homeowner Housing Rehabilitated: 10 Household Housing Unit
2	Support the Expansion of Affordable Housing	2020	2024	Affordable Housing		Affordable Housing	CDBG: \$160,000	Direct Financial Assistance to Homebuyers: 5 Households Assisted
3	Increase Economic Development Opportunities	2020	2024	Non-Housing Community Development		Economic Development	CDBG: \$700,000	Facade treatment/business building rehabilitation: 30 Business Businesses assisted: 35 Businesses Assisted
4	Enhance Parks, Public Facilities, & Infrastructure	2020	2024	Non-Housing Community Development		Public Facilities, Infrastructure, & Parks	CDBG: \$951,876	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 27500 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Enhance Public Services	2020	2024	Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development		Affordable Housing Public Services	CDBG: \$687,356	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1500 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 10 Households Assisted Homeless Person Overnight Shelter: 24 Persons Assisted

Table 119 – Goals Summary

Goal Descriptions

1	Goal Name	Improve the Condition of Existing Housing
	Goal Description	The age of Revere’s Housing stock, along with data on the number of low- and moderate-income households who live in sub-standard conditions indicates the need for an active housing rehabilitation program. Improvements to existing housing conditions including the rehabilitation and preservation of owner- and renter-occupied housing to bring units to code standard or provide safety improvements, energy efficiency improvements, access modifications, or treatment of lead or other home hazards.

2	Goal Name	Support the Expansion of Affordable Housing
	Goal Description	Support the expansion and supply of safe, affordable homeownership and rental housing opportunities. The redevelopment of existing housing will address expanding the supply of affordable housing, improve the quality of an aged housing stock, and cure blighting neighborhood influences.
3	Goal Name	Increase Economic Development Opportunities
	Goal Description	Enhance economic stability and prosperity by increasing economic opportunities for residents through job readiness and skill training, promotion of entrepreneurship (including among culturally diverse populations), small business grants, microenterprise loans and revitalizing the major commercial corridors. Programs will include efforts to increase the physical environment through storefront improvements, streetscape improvements, and improved accessibility, in addition to providing direct assistance to eligible businesses.
4	Goal Name	Enhance Parks, Public Facilities, & Infrastructure
	Goal Description	Enhance publicly-owned facilities and infrastructure that improves the community and neighborhoods throughout the City of Revere. Improvements may include parks, streets, sidewalks, streetscapes, water/sewer/flood drainage, accessibility improvements for persons with disabilities, improvement of neighborhood/recreational facilities, and other infrastructure and facilities.
5	Goal Name	Enhance Public Services
	Goal Description	Increase access to jobs, education, health and wellness, recreation, and health and social services activities. This will include an array of human service programs to support the service needs of low-income households including special needs populations.

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)

The City of Revere will operate a housing rehabilitation program that assists existing owner-occupied homeowners to improve their properties. CDBG rehabilitation funds will be utilized to address the rehabilitation needs of an estimated number of 10 owner-occupied units and an estimated number of 18 affordable rental units. An estimated number of 10 extremely low-income/low income units will be provided affordable housing.

The City of Revere is a participating member of the North Suburban HOME Consortium (NSC), in which HOME-funds are administered by the City of Malden. The NSC estimates over 100 families/households will benefit from HOME funded housing programs over the course of the next five years. HOME-funded activities will include new construction of rental housing, leased to persons at/below 60% AMI and/or dedicated to formerly homeless households; down payment assistance/buy down subsidy programs targeted to low-income households (at or below 80% AMI); and the rehabilitation of rental and homeowner housing.

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

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

Hazards created by lead-based paint are addressed through enforcement of the Lead Paint Notification Laws, the promotion of the MassHousing “Get The Lead Out” Program, which provides Lead Remediation financing to eligible property owners, and the integration of lead remediation in the housing rehabilitation programs and affordable housing development programs.

Public Awareness and Education is the keystone of an effective public health policy. The Commonwealth’s Childhood Lead Paint Prevention Program (CLPP) provides a wealth of information on the hazards, safe treatment, and legal responsibilities related to Lead-based Paint Hazards. The CLPP additionally tracks childhood blood testing rates and incidence of poisoning. The commitment to raise public awareness led to the passage of Massachusetts’ Lead Law that requires property owners to remove or cover all lead paint hazards in homes built before 1978 if a child under 6 resides in the home.

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

The City of Revere has fully integrated Lead Hazard education and remediation into housing policies and programs. The City requires compliance with Mass Lead Notification Laws to be documented within all project files. Affordable rental projects are required to be free of lead-based paint hazards prior to occupancy; first-time homebuyers are required to sign the Commonwealth’s Transfer of Property Notification in the case of purchasing of existing properties; and, any new construction or substantial rehabilitation will be fully led compliant.

The City of Revere also promotes the availability of favorable financing to remove lead hazard risks. Referrals to “Get the Lead Out” program and Revere’s home rehabilitation program are regularly made by Community Development staff.

Additionally, CDBG and HOME program requirements require the following:

26. The Property Owner is required to provide required notice to all occupants
27. The home is to be inspected by a trained professional
28. Assess if the project is low, moderate, or high-risk de-leading
29. Have work performed by appropriate party
30. Monitor de-leading to insure compliance with federal and state laws
31. Obtain project clearance

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

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

The City of Revere continues its active engagement in a network of regional and local organizations, operating programs, and initiatives intended to help reduce the number of persons living in poverty. According to the 2013-2017 ACS, 13% of Revere residents live in poverty. To reduce this number, the City will continue its focus on the following Anti-poverty initiatives:

- Support for Economic Development initiatives that result in employment opportunities for low- and moderate-income residents
- Provision of training, technical assistance, and resources to support emerging and existing small business owners
- Provision of job readiness and job training programs for low-income residents
- Removal of barriers to education and employment
- Provision of services that support self-sufficiency

Economic Development: Revere’s Anti-poverty strategy is predicated upon the expansion of economic opportunities for all its residents. The City works to expand local economic opportunities through commercial property improvement programs, streetscapes and façade programs in Broadway Central Business district and along commercial corridors, and small business assistance programs. Additionally, proposed economic development opportunities at larger mixed-use Transit Oriented Development (TOD) are likely to benefit low income residents.

Employment Opportunities: The City of Revere is intently focused on living -wage, long term employment as the most effective poverty fighting tool. Revere’s unemployment rate as of December 2019 is 3.4%, which is a 2.2 point drop from 5.6% unemployment rate in January 2015. While Revere employment statistics benefit from the economics of Metro-Boston, the creation of jobs conveniently located near low-income neighborhoods is key to further reducing this number.

Job Training: workforce development job training programs available to Revere residents include:

- Metro North Regional Employment Board (MNEB) – Career Center in Everett with its educational partner Bunker Hill Community College; North Shore Community College is the educational partner of the North Shore Workforce Investment Board.
- Revere CARES/MGH Center for Community Health Improvement – Affiliated with “Building Futures” a youth employment initiative of *Career Source*, a Massachusetts One Stop Center; it is chartered by the Metro North Regional Employment Board and operated by Employment Resources, Inc.
- Community Action Program Inter-City, Inc. (CAPIC) – Offers employment training programs in collaboration with the Agency’s workforce/training subcontractor American Training, Inc./LARE. CAPIC works with Project Hope and the Green Hobs Academy to train and place clients in the

following paths: Administrative assistant, accounting support, office computer skills, bio-medical, hospitality, culinary arts, automotive repair technician, CDL license, financial services, medical office, building maintenance, and certified nursing assistant.

Barriers to Employment: Basic Education/High School Degree, English Language skills, transportation, and affordable childcare have all been identified as barriers to employment. The City's goal is to address these barriers through the provision of services for low-income residents; making necessary support services both available and accessible to residents.

Support Services: The integration of supportive social services is essential to remove barriers that face residents who are seeking employment.

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

Most activities undertaken by the City with CDBG and other federal and state funds for low income families are efforts to reduce the number of persons in poverty and improve the quality of life for Revere residents, either directly or indirectly. Staff also work in partnership with citizens, other City departments and the public and private sectors to accomplish the City's goal of reducing poverty.

CDBG programs can be used and can indirectly influence the impact on household living by those at or below the poverty level by reducing other costs, including affordable housing, energy efficiency, public transportation and health care assistance.

The City's Anti-Poverty strategy is coordinated with this Consolidated Plan as follows:

Economic Development Initiatives: The Plan prioritizes the need for economic development and proposes funding for commercial redevelopment within Central Business District

Provision of Training to Small Business: The Consolidated Plan identifies support for small business development as a priority.

Provision of Job Readiness and Job Training Programs: The Consolidated Plan prioritizes job readiness and training programs and proposes funding for such programs.

Removal of Barriers to Education and Employment and Support Services: The Consolidated Plan prioritizes after-school programs and English language programs. The City has proposed funding for both programs.

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 Department of Planning and Community Development is responsible for managing the expenditure of funds covered in the Consolidated Plan and works closely with the HUD Field Office representative to address any compliance issues, improve the timeliness of expenditures, hire and train staff to better fulfill objectives and monitor the performance of sub-recipients.

Monitoring functions performed, include:

- Inclusion of program requirements within funding agreements
- Review of reimbursement requests through desk audits, and if appropriate, field observations
- Review of grant recipient's program reports for eligibility of beneficiaries and of activities
- Provision of technical assistance upon request or as determined by desk reviews

The monitoring process is regularly evaluated to ensure effectiveness and improve efficiencies. Where applicable, all contracts for construction are monitored for Section 3 compliance, MBE and WBE goals and compliance with the Davis-Bacon Act and the Massachusetts and Federal Prevailing Wage Laws. All contractors participating in CDBG funded projects will continue to be required to fulfill all required regulations.

HOME program requirements are monitored by the Malden Redevelopment Authority as administrator of the HOME program.

Expected Resources

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

Introduction

The City of Revere anticipates receipt of CDBG funds in the amount of approximately \$4,061,300 annually. To maximize the impact of CDBG funds, the City expends significant general government funds and encourages all partners and projects to strategically leverage additional funds.

As a member of the North Suburban Consortium, the City has available HOME Investment Partnership program funds to support direct assistance to moderate-income homebuyers and to subsidize the development cost of affordable housing projects

Through the Coronavirus Aid, Relief, and Economic Security Act (CARES Act), which enacted to respond to the growing effects of this historic public health crisis, the City of Revere will receive an additional \$477,809 in CDBG-CV allocations for Program Year 2020. The purpose of the special allocations is to assist the City in preventing, preparing for, and responding to the coronavirus (COVID-19).

The City does not anticipate any Program Income in 2020, nor does it intend to reallocate any prior-year funds to 2020 projects and activities.

Anticipated Resources

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

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	812,106	0	0	812,106	3,248,424	Block grant from U.S. Department of Housing and Urban Development to address housing, community development and economic development needs.

Table 120 - 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

The City anticipates CDBG funds will leverage additional public and private resources. Sources of leveraged funds may include state funds for street and sidewalk improvements; Low-income Housing Tax Credits, State Housing Bond funds, and private mortgage funds for housing programs; and federal, state, and local funds in support of human service programs.

The HOME program matching requirements are met through State Housing Bond funds and the Mass Rental Voucher program. Matching funds requirements are monitored by the Malden Redevelopment Authority as the NSC Lead Entity.

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

No additional publicly owned land is anticipated to be used to address needs. City parks and public facilities will continue to be operated to provide recreation and services to low- and moderate-income persons.

Discussion

The priorities identified within the Strategic Plan are the outcome of an extensive, comprehensive effort to identify community needs. The Strategic Plan assesses the available resources available to meet those needs. The City of Revere's investments will leverage public and private funds to address the economic development, affordable housing, community development, and special needs populations' needs.

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	Increase Economic Development Opportunities	2020	2024	Non-Housing Community Development		Economic Development	CDBG: \$381,226	Jobs created/retained: 50 Jobs Businesses assisted: 10 Businesses Assisted
2	Enhance Public Services	2020	2024	Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development		Affordable Housing Public Services	CDBG: \$431,034	Public service activities other than Low/Moderate Income Housing Benefit: 1500 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 10 Households Assisted Homeless Person Overnight Shelter: 24 Persons Assisted

Table 121 – Goals Summary

Goal Descriptions

1	Goal Name	Increase Economic Development Opportunities
	Goal Description	<p>Enhance economic stability and prosperity by increasing economic opportunities for residents through job readiness and skill training programs, promotion of entrepreneurship (including among culturally diverse populations), assistance to small businesses, development of a storefront revitalization program, and other strategies.</p> <p>As a result of the COVID-19 pandemic, the closure of small businesses has resulted in lost wages, reduced goods and services, and a deep reduction in local tax revenue for the City of Revere. In 2020, the City anticipates using CDBG funds to assist microenterprises (5 or less employees) and other small businesses by providing loans, grants, and technical assistance.</p> <p>Out of the \$381,226 allocated to this goal: \$300,000 is for program delivery; whereas \$81,226 is for program administration.</p>
2	Goal Name	Enhance Public Services
	Goal Description	<p>Increase access to jobs, education, health and wellness, recreation, and health and social services activities. This will include an array of human service programs to support the service needs of low-income households including special needs populations.</p> <p>The City anticipates using CDBG funds for the following public service activities in response to COVID-19:</p> <ul style="list-style-type: none"> • Help struggling LMI households with rent and mortgage payments. Services may include direct rental, utility and mortgage assistance to assist people who have lost their job, been furloughed, or had their hours reduced because of the economic impact of COVID-19. • Food assistance, including the funding of food banks and food distribution (i.e. meal or grocery delivery to seniors and public housing residents) • Shelter assistance, including the expansion of existing shelters or creation of new shelters for social distancing • Counseling services, including financial, mental health, and domestic violence counseling • Operational support to non-profit organizations <p>Out of the total \$431,034 allocated to this goal: \$349,808 is for program delivery for public services; whereas \$81,226 is for program administration.</p>

AP-35 Projects - 91.420, 91.220(d)

Introduction

In PY2020, the City of Revere will utilize CDBG funding to address the priority needs identified in the Strategic Plan. These priorities include the creation and preservation of affordable housing, upgrades and improvements to the public infrastructure, systems and facilities, expansion of local economic opportunities, and public services assisting vulnerable low-to-moderate-income residents.

#	Project Name
1	CV - SMALL BUSINESS ASSISTANCE
2	Planning and Administration
3	CV - Public Services & Direct Benefit

Table 122 – Project Information

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

Funding has been allocated to best address the priorities identified in the Strategic Plan.

The primary priority in PY 2020 for the City of Revere, is preventing the spread of coronavirus and assisting in the support of COVID-19 response services.

In 2020, the City has also prioritized the need for an increase in economic development and youth employment training programs.

AP-38 Project Summary

Project Summary Information

1	Project Name	CV - SMALL BUSINESS ASSISTANCE
	Target Area	
	Goals Supported	Increase Economic Development Opportunities
	Needs Addressed	Economic Development
	Funding	CDBG: \$299,939
	Description	Grant program created to help our small businesses in the City of Revere that have been impacted by the COVID-19 pandemic. This project is funded through both CDBG-CV and regular 2020 CDBG. The \$549,509 in the Estimated Amount line represents the combined funding amount for both resources. The Expected Resources and Goals Outcome Indicators is reflective of just the 2020 CDBG funds. Details on the CDBG-CV funds is included in the 2019 AAP amendment.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Over 1,500 low-mod individuals and 10 low-mod households are anticipated to benefit from the proposed activities.
	Location Description	Citywide.

	Planned Activities	<p>Proposed activities in 2020 may include:</p> <ul style="list-style-type: none"> • Rental assistance • Employee retention • Technical assistance to small businesses • Working capital • Advocacy programs <p>Probable partners include: Mini-Grant Program (\$2,500-\$5,000) and a Microlending/Bridge Loan Program. The City is also considering additional TA Programs & Partnerships with the Chamber of Commerce, Concilio Latino, EForAll (immigrant enterprise), MA Biz Immigration Coalition, WEE (woman-headed microenterprise), and others</p>
2	Project Name	Planning and Administration
	Target Area	
	Goals Supported	Increase Economic Development Opportunities Enhance Public Services
	Needs Addressed	Economic Development Public Services
	Funding	CDBG: \$162,421
	Description	This funding is for CDBG administrative activities not covered by program activity costs.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Not applicable.
	Location Description	Not applicable.

	Planned Activities	The planned activity is general administration by the community development staff of all CDBG-funded programs.
3	Project Name	CV - Public Services & Direct Benefit
	Target Area	
	Goals Supported	Enhance Public Services
	Needs Addressed	Affordable Housing Public Services
	Funding	CDBG: \$349,746
	Description	This program supports public services provided to low- to moderate-income individuals or households and assists with activities designed to improve livability and access to basic needs, prevent the spread of COVID-19, and assist individuals and households economically impacted by COVID-19. Subrecipients (CBOs) are best positioned to tailor to highest need among service population. This project is funded through both CDBG-CV and regular 2020 CDBG. The \$578,108 in the Estimated Amount line represents the combined funding amount for both resources. The Expected Resources and Goals Outcome Indicators is reflective of just the 2020 CDBG funds. Details on the CDBG-CV funds are included in the 2019 AAP amendment.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Over 1,500 low-mod income individuals and 10 households will benefit through the proposed activities.
Location Description	Citywide	

<p>Planned Activities</p>	<p>Proposed activities in 2020 may include:</p> <ul style="list-style-type: none"> • Housing-Related Assistance: home-based service delivery, rental/mortgage payment assistance, utility assistance. • Health and Wellness: food security, transportation, home-based care, counseling and mental health, related urgent needs • Employment Training: computer training, employment support, digital learning, summer jobs, job training • Youth Empowerment program <p>Probable partners includes: CAPIC, Chelsea Restoration Corporation, Housing Families, Inc., The Neighborhood Developers, Mystic Valley Elder Services, and the Revere Senior Center. The City is also considering possible partnerships with the Disabilities Commission, First Congressional Church, HarborCOV, Revere Health Department, North Suffolk Mental Health, SUDI Office, and Veterans Affairs department.</p>
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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

As the Community Development Block Grant (CDBG) is intended to predominantly serve low- to moderate-income residents, PY2020 CDBG and CDBG-CV funding will be allocated to projects that are either within CDBG eligible areas or directly impact low- and moderate-income beneficiaries.

Public service and housing activities are operated based upon the eligibility of the person/households, no through geographic targeting.

Geographic Distribution

Target Area	Percentage of Funds

Table 123 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

All 2020 CDBG and CDBG-CV funding is to be allocated to COVID-19 related activities. Projects were prioritized based on their availability to address identified needs with the resources available.

Sealed activities are those projects that are determined to be a high priority by the Office of the Mayor and Office of Strategic Planning and Economic Development.

Discussion

The City of Revere will continue to target programmatic investments in low- and moderate-income areas, utilizing data analysis and input received during the citizen participation period and ongoing consultation with City departments, officials and community partners. As needs continue to far outweigh available resources, the City will seek to leverage additional resources whenever possible.

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

Introduction

This section highlights other actions that have been or will be taken in to carry out the strategies outlined in the Consolidated Plan.. Actions include a reiteration of affordable housing strategy, addressing lead-based paint, reducing poverty, institutional structure, and enhanced coordination.

The activities and goals listed within this Annual Action Plan coincide with the priorities identified in the Consolidated Plan. Activities selected for Program Year 2020 funding are those projects that will make an immediate impact to low- and moderate-income residents. Eligible public service activities are selected through a formal solicitation process, which prioritizes programming to best address identified community needs.

Actions planned to address obstacles to meeting underserved needs

Revere's membership within the North Suburban Consortium provides access to gap funding critical to address the lacking supply of affordable housing. The City will continue to identify projects and partners, utilizing this resource whenever viable, as developing innovative strategies.

Actions planned to foster and maintain affordable housing

The City has a strategic goal of preserving, producing, and improving affordable housing. The City operates a home rehabilitation program that supports the programs and projects of its affordable housing providers. The North Suburban Consortium provides access to funding to address this high priority affordable housing goal.

Actions planned to reduce lead-based paint hazards

The City, in coordination with the North Suburban Consortium, will ensure compliance with Massachusetts lead laws on all homebuyer assistance and developer-driven projects, both homeowner and rental. Testing and lead-safe removal of lead-based paint hazards are required in all HOME and CDBG funded rehabilitation activities.

The City will continue to provide housing rehabilitation funding, which requires safe treatment of all lead-based paint hazards. In addition, the Malden Redevelopment Authority, as HOME fund Administrator, will ensure compliance with MA lead laws on all homebuyer assistance and developer-driven projects, both homeowner and rental.

Actions planned to reduce the number of poverty-level families

Aligned with its commitment to reduce poverty, the City prioritizes the funding of public service

programs that support low-income Revere families in achieving self-sufficiency. Continued support for these anti-poverty programs is crucial as they provide vulnerable, at-risk families access to a variety of supportive services, basic essentials, advocacy, recreational opportunities, transportation, affordable childcare, emergency housing, financial literacy, skill building and job preparedness. The provision of such programming is necessary in addressing the economic, housing and health challenges facing low-to-moderate income residents, helping families move out of poverty.

Additionally, the City is an active member of MassHire, the region's workforce and employment board, and will continue to support job training and employment readiness programs.

Actions planned to develop institutional structure

The City will continue to enhance its program coordination functions, specifically in the areas of prioritization of projects and performance monitoring. Through inter-departmental communication, the Office of Strategic Planning and Economic Development will be readily available to identify ready-to-proceed public works and facility projects. The City will evaluate its process for selection and oversight of public service projects to include a greater focus on goal and outcome measures.

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

The City benefits from a strong network of Revere-based non-profits, regional housing and human services providers. The City's ongoing comprehensive planning process provides an additional platform for Revere's public housing authority, nonprofit and other private housing developers, as well as a range of community agencies to discuss demographic changes, community priorities, and opportunities for capacity building and coordination to meet shared goals. The City will continue to seek out ways of expanding our engagement with community partners, enhancing outreach and coordination efforts.

On a regional basis, the City will continue to participate as member of the North Suburban HOME Consortium. Through this participation, the City is able to effectively coordinate its housing agenda with the surrounding communities.

Discussion

No further discussion is necessary.

Program Specific Requirements

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

Introduction

The City of Revere's Consolidated and Annual Action Plans identify the available resources available to meet priority needs.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

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

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	72.00%

Discussion

Program Income as it pertains to the Community Development Block Grant Program is limited to the Housing Rehabilitation deferred loan program component. None of the other activities will generate any program income

Program Income will be realized from:

32. Sale of property in which part or all funding was provided by the City of Revere's Community Development Block Grant Program. If the property owner participating in the Housing Rehabilitation Loan Program, the outstanding balance of the loan would be due and payable at the time of closing. If the property owner participated in the deferred loan program, the entire loan would be due and payable at the time of the closing of the sale Over the past thirty-plus years only ten (10)-rehabilitated properties participating in the deferred loan program were sold within the fifteen-year restriction period. Therefore, the City of Revere does not anticipate any program income from this source.
33. Payment of principal and interest due on a Housing Rehabilitation LoanIf the loan is called due to any violation of the agreement between the City of Revere and the property owner, i.e. rental agreement, low/moderate-income unit etc., the entire unpaid balance would be due and payable.

The City anticipates that at least 70% of the program year CDBG funds will benefit persons of low and moderate-income. For public service activities, 100% of persons assisted will be of low and moderate-income. The remaining CDBG funds (public facilities and infrastructure) will benefit at least 60% of persons of low and moderate-income.

Attachments

2020-2024 Consolidated Plan and 2020
Annual Action Plan
City of Revere, MA

PUBLIC NOTICE

CITY OF REVERE 5 YEAR CONSOLIDATED PLAN/ 2020 ANNUAL ACTION PLAN

PUBLIC HEARING AND PUBLIC COMMENT PERIOD

The City of Revere is currently planning for the use of fiscal year 2020-21 Community Development Block Grant (CDBG) program funds. As part of this process, the City of Revere will submit its 2020-2024 Consolidated Plan and 2020 Annual Action Plan to the U.S. Department of Housing and Urban Development (HUD) on or before May 15, 2020 or at such a date thereafter prescribed by HUD. The Consolidated Plan, which has a duration of 5 years, describes the City's community development priorities and multiyear goals based on assessment of housing and community development needs, an analysis of housing and economic conditions, and available resources. CDBG funds are made available to the City as an entitlement authorized by the Housing and Community Development Act of 1974. The City of Revere anticipates an allocation of \$812,260 in new 2020 Community Development Block Grant (CDBG) funds for fiscal year 2020-21. The City is also required to submit an annual Action Plan to HUD. The Action Plan provides information on the needs of low- and moderate-income residents and eligible target areas of the City during the period between July 1, 2020 and June 30, 2021.

The City proposes to allocate \$651,000 of its 2020 CDBG funds to activities that will help prevent the spread of coronavirus 19 (COVID-19) and facilitate assistance to eligible communities, households, and persons economically impacted by COVID-19. These funds will supplement the \$477,809 CDBG-CV funding the City received from HUD made available through the Coronavirus Aid, Relief, and Economic Security Act (CARES Act).

Eligible CDBG activity categories include, but are not limited to:

- Interim assistance, which could assist low- and moderate-income households with rental assistance for no more than three months
- Public services, which could include grab and go delivery meal program and programs that support COVID-19 response services
- Business assistance programs
- Program Administration

By this Notice the City is publishing the following actions to solicit public comment on the 2020-2024 Consolidated Plan, 2020 Annual Action Plan, and use of CDBG funds:

Public Comment Period and Process

The Draft 2020-2024 Consolidated Plan and 2020 Annual Action Plan is available for a 5-day public review and comment period from April 22, 2020 to April 27, 2020. The draft plan will be posted on the City website: www.revere.org/departments/economic-development. Citizens wishing to provide written comments during the public review and comment period may submit them to Bethany Rosa, CDBG Program Director, 281 Broadway, Revere, MA 02151 or BRosa@revere.org.

Public Hearing

In light of the recent COVID-19 pandemic, a virtual Public Hearing will be held on Friday, April 24, 2020 at 12:00PM EDT. Instructions for participating in the virtual hearing will be provided on the City's website: <https://www.revere.org/departments/economic-development>

The purpose of this Public Hearing will be to invite the general public and representatives of public service agencies to express comments regarding the City's Five-Year Consolidated Plan and Annual Action Plan for community development and housing needs. The Action Plan contains the proposed use of Community Development Block Grant (CDBG) Funds for Program Year 2020, which extends from July 1, 2020 through June 30, 2021 and the five-year plan for the time frame 2020-2024.

More information on the Consolidated Plan is available on the City's website at <https://www.revere.org/departments/economic-development>.

Public Hearing – April 24, 2020

The public hearing for the 2020-2024 Consolidated Plan, 2020 Annual Action Plan, and 2019 AAP CARES Act Amendment was held through a virtual meeting on April 24, 2020.

Attendance:

Danielle Oosterman, resident

Julie Rouse, For Kids Only, Public service

Bethany Rosa, City of Revere

Fatou Drammah, Women Encouraging Empowerment, Public service

John Festa, City of Revere

Tech Lang, City Of Revere

John Stamatoopoulous, resident

Robert O'Brien, City of Revere

Julie DeMauro, City of Revere

Paul Rupp, Community Reinvestment Associates

Dimple Rana, City of Revere

Maggie Haney, City of Revere

Public Comments:

There were no written comments received.

2020-2024 North Suburban Consortium Consolidated Plan

Lead by City of Malden, MA, on behalf of the City of Revere,
MA

~ *Legal Notice* ~

ANNOUNCEMENT OF PUBLIC HEARINGS and PUBLIC COMMENT PERIODS

City of Malden

North Suburban Consortium

CONSOLIDATED PLAN 2020-2024 and Annual Action Plan

The Malden Redevelopment Authority (MRA) on behalf of the City of Malden (Malden) and the North Suburban Consortium (NSC) will conduct public hearings regarding the development of the Five Year Consolidated Plan (2020-2024) and the 2020 Annual Action Plan. The MRA is the administrator of the Federal Community Development Block Grant (CDBG) Program for Malden and the Federal HOME Investment Partnerships (HOME) Program for the NSC comprised of the communities of Arlington, Chelsea, Everett, Malden, Medford, Melrose, Revere, and Winthrop.

Malden will receive approximately \$1.3 million in CDBG funds and the NSC will receive approximately \$1.9 million in HOME funds in the 2020 Program Year (City Fiscal Year 2021) that begins Jul. 1, 2020. More information on the CDBG and HOME Programs, including the Citizen Participation Plan and prior Annual Action Plans, is available online at maldenredevelopment.com.

Malden and the NSC are in the process of developing a new Five Year Consolidated Plan, which is a document required by the U. S. Department of Housing and Urban Development (HUD). The Five Year Plan includes broad goals and objectives to address priority needs with the use of resources available from HUD. The CDBG and HOME Programs are designed to address the causes and consequences of poverty, principally through activities that benefit low and moderate income persons.

Public Hearing #1: Mon., Jan. 27, 2020 at 5:30 pm, Malden Senior Center auditorium, 7 Washington St., Malden. The hearing includes public input on community needs, current programs and strategies, priorities for housing, addressing homelessness, neighborhood preservation and revitalization, and economic opportunity that might be addressed with CDBG or HOME funding. The hearing will include a discussion of the CDBG and HOME Programs, funding processes, and public comment periods. The facility is handicap accessible; residents with language interpretation or other special needs should call 781-324-5720 x 5728 by Jan. 22.

CDBG Applications Available: Tues., Jan. 28, 2020 at 8 am CDBG Applications for Malden will be available at the MRA, 17 Pleasant St., Third Floor, Malden and online at maldenredevelopment.com. CDBG applications are due no later than Fri., Feb. 28 at 12 pm. **CDBG applications must be submitted to Alexander Pratt, Community Development Director, by hand delivery or mail to the above address.** Applications received after 12 pm Fri., Feb. 28, including by mail, will not be considered.

Five Year Consolidated Plan Comment Period: The draft Five Year Consolidated Plan will be published for public comment on the MRA website Jan. 31, 2020, and will also be available for review at the MRA, 17 Pleasant St., Third Floor, Malden for a 30-day comment period. All comments received by Mar. 2, 2020 will be included in the Final Plan sent to HUD along with the MRA's responses. Comments may be emailed to apratt@maldenredevelopment.com or sent in writing on or before Mar. 2, 2020 to the MRA, 17 Pleasant St., Third Floor, Malden, MA 02148, Attn: Alexander Pratt.

Public Hearing #2: Tues., Feb. 11, 2020 at 5:30 pm, Malden Senior Center cafeteria, 7 Washington St., Malden. The hearing includes discussion of the CDBG and HOME Programs, including technical assistance on CDBG applications, and feedback regarding the draft Five Year Plan. The facility is handicap accessible; residents with language interpretation or other special needs should call 781-324-5720 x 5728 by Feb. 6.

Annual Action Plan Comment Period: The draft Annual Action Plan includes the proposed annual CDBG spending plan for Malden, and the annual HOME spending plan for the NSC. The draft Annual Action Plan will be available for review and public comment Mar. 23, 2020 through Apr. 23, 2020 at the MRA, 17 Pleasant St., Third Floor, Malden and the MRA website maldenredevelopment.com. Comments on the One Year Action Plan may be emailed to apratt@maldenredevelopment.com or sent in writing on or before Apr. 23, 2020 to the MRA, 17 Pleasant St., Third Floor, Malden, MA 02148, Attn: Alexander Pratt.



January 17, 2020

Notes from Con Plan Public Meeting – January 27, 2020

Comments from City Councillor Winslow:

Affordable units being bought up by investors, raising rents. Need to protect Malden tenants. Preserve naturally occurring affordable housing.

Hospital site should be included in planning, potential site for affordable housing

Use CDBG to assist in our lead pipe replacement efforts

Improve access and connectivity to greenways.

Need a transit action plan and focus on improved bus stops. Also support bike use.

Question from Karen Lynch, Mass Senior Housing: What are we talking about when we talk about Affordable Housing. Answer: Alex explained income levels using his slide. I added a few comments relative to the HOME program.

Comment from Rhoda Gibson, Mass ADAPT: We need more apartments that are accessible to disabled persons. Most new apartments being built do not have accessible units.

Comment from Alice Krapf: Need food assistance because families are spending such a high percentage of their income on housing. As a result they have unhealthy diets.

Comment from Susan Collins, Medford Community Housing: Need more resources for first time home buyer counseling. Families need more one-on-one assistance. Disabled persons in particular need a lot of assistance in the process. Question: Can HOME be used for counseling or support services? Answer: no.

City Councilor Ryan O'Malley: Wants to ensure that CDBG and HOME funds are not used by landlords to improve their properties only to then displace low-income residents and charge higher rents.

Comment from Marcia Manong: should look for ways to link low income people to fresh produce, ie. via farmers markets.

Comment from Alicia Hunt, Interim CD Director, Medford: Recommends, in context of climate resiliency, looking at what is flooding now with minor local events as these will be part of larger scenarios when there is a disaster scale event.

Comment from Roberta, Housing Medford: Expressed interest in pursuing a tenant-based rental assistance program. Challenging administrative requirements for such a program, suggested that the NSC works to find a partner to help administer such a program.

HOME Director James Barnes suggested we can look at models being undertaken elsewhere and see how it's done.



Deborah A. Beale
Executive Director

Malden Redevelopment Authority

Main Office

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Mailing Address: P.O. Box 278, Malden, MA 02148
Phone: 781-324-6723 • Fax: 781-322-3734

Healthy Homes/Rehab Office

178 Pearl Street
Malden, MA 02148
Phone: 781-387-1940 • Fax: 781-387-0272

Public Hearing

CDBG and HOME Programs

Monday, January 27, 2020 at 5:30pm

Malden Senior Center Auditorium

7 Washington St, Malden, MA 02148

Agenda

1. Presentation on CDBG and HOME programs
2. Presentation on Five Year Consolidated Plan and the North Suburban Consortium
3. Malden Annual Funding Process and Annual Action Plan
4. Public comment

Background

The MRA is the administrator of the federal Community Development Block Grant program for Malden and the federal HOME Investment Partnerships (HOME) program for the North Suburban Consortium (NSC) comprised of the communities of Arlington, Chelsea, Everett, Malden, Medford, Melrose, Revere, and Winthrop. The CDBG and HOME programs are designed to address the causes and consequences of poverty, principally through activities that benefit low and moderate income persons. More information is available online at maldenredevelopment.com. Questions should be directed to Alex Pratt, Community Development Director, at 781-324-5720 x5728 or apratt@maldenredevelopment.com.

Important Dates

- January 27th – First public hearing on CDBG and HOME
- January 28th – CDBG applications made available at MRA
- January 31st – Draft Five Year Consolidated Plan published; public comment period begins
- February 11th – Second public hearing on CDBG and HOME, including technical assistance
- February 28th – CDBG applications due by 12pm
- March 2nd – Draft Five Year Consolidated Plan public comment period ends
- March 23rd – Draft Annual Action Plan published; public comment period begins
- April 23rd – Draft Annual Action Plan public comment period ends
- May 15th – 2020-2024 Consolidated Plan and FY21 Annual Action Plan due to HUD

Board of Directors

Michael Williams, *Chairman* | Robert K. Foley | Amanda M. Linchan | Robert D. Rotondi | Albert N. Spadafora

Public Hearing #2
CDBG and HOME Programs
Tuesday, February 11, 2020 at 5:30pm
Malden Senior Center Cafeteria
7 Washington St, Malden, MA 02148

Agenda

1. Discussion of Community Development Block Grant (CDBG) and HOME programs
2. Discussion of Annual Action Plan and Five Year Consolidated Plan
3. Public comment
4. Technical assistance on CDBG applications

No public comment was received at this hearing. Technical assistance was provided to several applicants for CDBG funds.

The Malden Redevelopment Authority is the administrator of the federal Community Development Block Grant program for Malden and the federal HOME Investment Partnerships (HOME) program for the North Suburban Consortium (NSC) comprised of the communities of Arlington, Chelsea, Everett, Malden, Medford, Melrose, Revere, and Winthrop. The CDBG and HOME programs are designed to address the causes and consequences of poverty, principally through activities that benefit low and moderate income persons.

Appendix - Alternate/Local Data Sources