City of Lowell, Massachusetts

2004-05 Program Year

Consolidated Annual Performance

and

Evaluation Report
(CAPER)

CDBG, ESG, HOME, and HOPWA Programs

Office of the City Manager
Division of Planning and Development
JFK Civic Center, 50 Arcand Drive
Lowell, MA 01852
978-970-4252

September 28, 2005

EXECUTIVE SUMMARY 5
GENERAL QUESTIONS 14
1. ASSESSMENT OF GOALS AND OBJECTIVES 14
2. CHANGES TO THE PROGRAM 19
3. AFFIRMATIVELY FURTHERING FAIR HOUSING 19
4. OBSTACLES TO MEETING UNDERSERVED NEEDS 33
5. LEVERAGING RESOURCES 33
MANAGING THE PROCESS 34
1. ACTIONS TAKEN TO ENSURE COMPLIANCE 34
CITIZEN PARTICIPATION 34
1. SUMMARY OF CITIZEN COMMENTS 35
2. DISTRIBUTION OF FEDERAL FUNDS AVAILABLE 36
INSTITUTIONAL STRUCTURE 39
1. IMPROVING THE INSTITUTIONAL STRUCTURE 39
MONITORING 39
1. MONITORING ACTIVITY 40
2. RESULTS OF MONITORING 41
3. SELF EVALUATION 41
LEAD-BASED PAINT 47
1. ACTIONS TAKEN TO REDUCE LEAD-BASED PAINT HAZARDS 47
HOUSING NEEDS 49
1. FOSTERING AND MAINTAINING AFFORDABLE HOUSING 49
SPECIFIC HOUSING OBJECTIVES 50
1. MEETING SPECIFIC AFFORDABLE HOUSING OBJECTIVES 50
2. SECTION 215 AFFORDABLE HOUSING 51
3. “WORST-CASE” AND DISABLED HOUSING 51
PUBLIC HOUSING STRATEGY 52
1. PUBLIC HOUSING AND RESIDENT INITIATIVES 52
BARRIERS TO AFFORDABLE HOUSING 53
1. ELIMINATION OF BARRIERS TO AFFORDABLE HOUSING 53
HOME/ AMERICAN DREAM DOWN PAYMENT INITIATIVE (ADDI) 55

1. ASSESSMENT OF GOALS AND OBJECTIVES 55
2. HOME MATCH REPORT 59
3. HOME MBE AND WBE REPORT 59
4. ASSESSMENTS 59
HOMELESS NEEDS 61
1. ADDRESSING THE NEEDS OF HOMELESS PERSONS 61
2. TRANSITION TO PERMANENT HOUSING 63
3. NEW FEDERAL RESOURCES OBTAINED 63
SPECIFIC HOMELESS PREVENTION ELEMENTS 63
1. ACTIONS TAKEN TO PREVENT HOMELESSNESS 63
EMERGENCY SHELTER GRANTS (ESG) 69
1. EMERGENCY SHELTER AND TRANSITIONAL HOUSING 70
2. ASSESSMENT OF GOALS AND OBJECTIVES 70
3. MATCHING RESOURCES 72
4. STATE METHOD OF DISTRIBUTION 72
5. ACTIVITY AND BENEFICIARY DATA 72
COMMUNITY DEVELOPMENT 74
1. ASSESSMENT OF GOALS AND OBJECTIVES 76
2. CHANGES IN PROGRAM OBJECTIVES 83
3. CARRYING OUT PLANNED ACTIONS 83
4. FUNDS NOT USED FOR NATIONAL OBJECTIVES 84
5. ANTI-DISPLACEMENT AND RELOCATION 84
6. LOW/MOD JOB ACTIVITIES 85
7. LOW/MOD LIMITED CLIENTELE ACTIVITIES 87
8. PROGRAM INCOME RECEIVED 89
9. PRIOR PERIOD ADJUSTMENTS 89
10. LOANS AND OTHER RECEIVABLES 90
11. LUMP SUM AGREEMENTS 92
12. HOUSING REHABILITATION 93
13. NEIGHBORHOOD REVITALIZATION STRATEGIES 93
ANTIPOVERTY STRATEGY 95

1. PERSONS LIVING BELOW POVERTY LEVEL.....95
NON-HOMELESS SPECIAL NEEDS.....97
1. ACTIONS TO ADDRESS NON-HOMELESS SPECIAL NEEDS 97
SPECIFIC HOPWA OBJECTIVES.....97
1. OVERALL ASSESSMENT 99
2. HOPWA GRANTEE NARRATIVE.....100
QUOTES FROM PROGRAM PARTICIPANTS 106

2004-05 Program Year CAPER

The CPMP 2004-05 Consolidated Annual Performance and Evaluation Report includes Narrative Responses to CAPER questions that CDBG, HOME, HOPWA, and ESG grantees must respond to each year in order to be compliant with the Consolidated Planning Regulations. The Executive Summary narratives are optional.

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

GENERAL

Executive Summary

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

This Consolidated Annual Performance and Evaluation Report (CAPER) describes the activities undertaken during the program year beginning July 1, 2004 and ending June 30, 2005 using Federal funds granted to the City of Lowell by the U.S. Department of Housing and Urban Development (HUD) under the Community Development Block Grant (CDBG), Home Investment Partnership (HOME), Emergency Shelter Grant (ESG), and Housing Opportunities for Persons with AIDS (HOPWA) programs. Activities and accomplishments described in this report primarily benefit low-income and moderate-income residents of the City of Lowell, neighborhoods with high concentrations of low-income and moderate-income residents, and the city as a whole. HOPWA funds were used for eligible activities throughout Middlesex County.

The HOPWA grant was made available to the City of Lowell after the approval of the City's Annual Action Plan for the 2004-05 program year. As a result, the HOPWA program was not discussed in that plan nor was it addressed in the City's 2000-2005 Consolidated Plan. The unanticipated availability and expenditure of HOPWA funds will result in expenditures and accomplishments that are in some cases inconsistent with projections made in these planning documents.

A complete draft of this report has been made available for public review and comment for a 15-day period beginning September 6, 2005. The availability of the report has been publicly advertised consistent with the provisions of Lowell's Consolidated Plan. The complete document is available for review on the City's website (www.lowellma.gov) and in print form at the Division of Planning and Development, the Pollard Memorial Library, and the Office of the City Clerk.

FUNDS RECEIVED

The table below outlines the Consolidated Plan funding received by the City of Lowell between July 1, 2004 and June 30, 2005. This table only includes new funds received during the program year and does not account for either unspent prior year funds used for 2004-05 program year activities or funds from prior years spent during the 2004-05 program year.

Program Funds Received

	CDBG	HOME	ESG	HOPWA	TOTAL
Entitlement Grants	$2,815,000	$1,327,303	$103,556	$659,000	$4,904,859
Program Income	$469,823	$479,890	$0	$0	$949,713
Total Funds Received	**$3,284,823**	**$1,807,930**	**$103,556**	**$659,000**	**$5,854,572**

Source: August 31, 2005 IDIS Report PR01

FUNDS EXPENDED

The activities and accomplishments outlined in this document are based on the expenditure of Federal funding between July 1, 2004 and June 30, 2005, as outlined below. Funds expended during the program year include reprogrammed prior year funds and funds awarded to activities in prior program years that were not spent until the 2004-05 program year. As a result, funds expended do not equal funds received. Reimbursements paid in July 2004 to subrecipients for activities completed prior to June 30, 2004 are not included in the totals below.

Program Funds Expended

	CDBG	HOME	ESG	HOPWA	TOTAL
Total Funds Expended	**$3,985,882**	**$2,514,868**	**$97,882**	**$579,140**	**$7,177,772**

Source: August 16, 2005 IDIS Reports PR03 & PR06

REGULATORY CAPS AND SET-ASIDES

Program administration expenses were within the regulatory caps as outlined below. For the 2004-05 program year, the Middlesex County HOPWA grant was initially awarded to the City of Cambridge. Later it was reallocated to the City of Lowell based on population statistics. Because Cambridge had already allocated the grant funds to subrecipients and established a monitoring protocol and Lowell would be responsible for managing contracts and reporting on program year accomplishments, both grantees would incur program administration expenses. As a result, HUD allowed two 3% administration allowances for this program year, one to each City.

Program Administration Expenses

	CDBG	HOME	ESG	HOPWA
FFY2004 Entitlement	$2,815,000	$1,327,303*	$103,556	$659,000
2004-05 Program Income	$469,823	$488,687	$0	$0
Administrative Cap Allowance	20%	10%	5%	3%
Maximum Allowable Expenditures	$656,965	$181,160	$5,178	Lowell = $19,770 Cambridge = $19,770
Actual Program Administration Expenditures	$621,580	$181,272†	$4,411	Lowell = $19,770 Cambridge = $19,770

*includes $111,931 in ADDI funds.
†includes unspent prior year program administration allowance.

Source: August 16, 2005 IDIS Reports PR06 & PR26

The limit on CDBG expenditures for public service activities has been calculated as follows. Note that this information differs from that reported in the IDIS report PR26

because activity number 2004-0087 United Teen Equality Center – Open School, was conducted by a Community Based Development Organization (CBDO) operating within the boundaries of an Enterprise Community and is therefore exempt from the public service activity cap.

CDBG Public Service Activity Cap

FFY2004 Entitlement	$2,815,000
2003-04 Program Income	$821,052
Public Service Activity Cap Allowance	15%
Public Service Cap	$545,408
Public Service Activity Expenditures	$465,511

Source: August 16, 2005 IDIS Reports PR03 & PR26

The following table illustrates the City of Lowell's compliance with the regulatory requirement that 70% of CDBG expenditures benefit low and moderate income persons during each reporting period.

2004-05 Program Year CDBG Low and Moderate Income Benefit

	Summary of CDBG Resources	
01	Unexpended CDBG Funds at end of 2003-04 Program Year	$2,352,687†
02	FFY2004 Entitlement Grant	$2,815,000
03	Surplus Urban Renewal Funds	N/A
04	Section 108 Guaranteed Loan Funds	$0
05	2004-05 Program Year Program Income	$469,823*
06	Returns	$0
07	Adjustment to Compute Total Available	$0
08	Total Available (sum, lines 01-07)	$5,637,510
	Summary of CDBG Expenditures	
09	Disbursements other than Section 108 Repayments and Planning/Administration	$3,210,159
10	Adjustments to Compute Total Subject to Low/Mod Benefit	$0
11	Amount Subject to Low/Mod Benefit (line 09 + line 10)	$3,210,159
12	Disbursed in IDIS for Planning/Administration	$621,580
13	Disbursed in IDIS for Section 108 Repayments	$154,144
14	Adjustment to Compute Total Expenditures	$0
15	Total Expenditures (sum, lines 11-14)	$3,985,882
16	Unexpended Balance (line 08 - line 15)	$1,651,628
	2004-05 Program Year Low/Mod Benefit	
17	Expended for Low/Mod Housing in Special Areas	$0
18	Expended for Low/Mod Multi-Unit Housing	$0
19	Disbursed for Other Low/Mod Activities	$3,022,583
20	Adjustment to Compute Total Low/Mod Credit	$0
21	Total Low/Mod Credit (sum, lines 17-20)	$3,022,583
22	**Percent Low/Mod Credit (line 21/line 11)**	**94.16%**
	Minimum Required Low/Mod Credit	**70%**

†This figure differs from line 16 of the City of Lowell's 2003-04 Form 49.49. This discrepancy is due to a switch from using the City's MUNIS accounting system for this report to IDIS documentation. This figure is based on the available funds shown on IDIS report PR01 dated September 13, 2004, less the FFY2004 entitlement grant and 2004-05 program income (a total of $1,664,977), plus $509,060 worth of CDBG expenditures on 2004-05 activities and $178,650 worth of CDBG expenditures on prior year activities made between July 1, 2004 and September 14, 2004. In future years, the City of Lowell will rely on IDIS documentation for this report.

*This figure has been adjusted from the PR26 report noted in the table source. Line 05 was adjusted downward to reflect only 2004-05 Program Year program income as reported on the 8/15/05 PR01 report.

Source: September 21, 2005 IDIS Report PR26

The required HOME set-aside for Community Housing Development Organizations (CHDOs) is calculated as noted in the table below. The CHDO commitment listed is a set-aside included in HOME funds dedicated to housing projects in the Acre Plan area. An additional $50,000 was granted to the Lowell Transitional Living Center for CHDO operating costs.

HOME CHDO Set-Aside Calculation

FFY2004 Entitlement (HOME only)	$1,215,372
Minimum CHDO Set-Aside Percentage	15%
Minimum Required CHDO Set-Aside	$182,306
Total CHDO Commitments	$182,306

Source: August 16, 2005 IDIS Report PR02

The following table outlines the City of Lowell's expenditures in compliance with these regulatory requirements for the 2004-05 Program Year.

Compliance with Regulatory Requirements

Requirement	Required	Spent
CDBG Administrative Cap	<=$656,965	$621,580
CDBG Public Service Cap	<=$545,408	$465,511
HOME Administrative Cap	<=$181,160	$181,272*
HOME CHDO Set-Aside	>=$182,306	$182,306
ESG Administrative Cap	<=$5,178	$4,411
HOPWA Grantee Administrative Cap (Lowell)	<=$19,770	$19,770
HOPWA Grantee Admin. Cap (Cambridge)	<=$19,770	$19,770

*includes unspent prior year program administration allowance.

SUMMARY OF PRIORITY GOALS AND EXPENDITURES

The City of Lowell's 2000-2005 Consolidated Plan established five priority needs to be addressed using federal funds. The following table outlines these goals and how funds were used in the 2004-05 program year as well as over the entire five-year period covered by the Consolidated Plan. This chart does not include program administration costs, which are presumed to be distributed across the priority need areas in a manner roughly proportional to the activity expenses. The chart also does not include funds spent through the HOPWA program in 2004-05 because this program was not anticipated when the five-year Consolidated Plan was written.

Proportional Expenditures on Five-Year Plan Priority Needs

Priority Need	Consolidated Plan		Actual Expenditures			
	Five-Year Budget	Five-Year Proportion	2004-05 Expenditures	2004-05 Proportion	Five-Year Expenditures	Five-Year Proportion
AFFORDABLE HOUSING	$9,200,000	42%	$3,029,474	54%	$10,141,142	49%
ECONOMIC DEVELOPMENT	$3,800,000	17%	$399,563	7%	$2,561,149	12%
NEIGHBORHOOD STABILIZATION	$6,000,000	27%	$1,224,624	22%	$4,634,665	22%
HOMELESSNESS	$900,000	4%	$131,928	2%	$578,191	3%
YOUTH, ELDERLY, AND SPECIAL NEEDS	$2,100,000	10%	$843,625	15%	$2,833,215	14%

*Percentages may not equal 100 due to rounding.

Source: August 16, 2005 IDIS Reports PR03 & PR06, prior year CAPERs

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

ACTIVITIES

The following tables list the activities and programs that were supported using Consolidated Plan program funds during the 2004-05 program year. Payments made in July 2004 for activities completed prior to June 30, 2004 have generally been excluded from this list except as noted. Program Administration and Planning activities have also been excluded from this list.

Organization-Activity	2004-05 Expenditures
CDBG NON-PUBLIC SERVICE CAP ACTIVITIES:	
Acre Family Day Care Center – Taking Care of Business Initiative	$ 45,000
Architectural Heritage Foundation - CMAA Bldg (Renovation)	$ 71,866†
Audible Buzzers W. Sixth & Bridge Streets	$ 700
Big Brother/Big Sister – Adam Project Facility Improvements	$ 50,259
Boys & Girls Club of Greater Lowell, Inc. – Swimming Pool Renovations	$ 80,472
Boys & Girls Club of Greater Lowell, Inc. – Facility Improvements	$ 55,798
Bridge Street Parking Facility/Bus Shelter	$ 35,195
Cambodian American League of Lowell – Micro-Enterprise Training	$ 15,000
Cawley Stadium Improvements	$ 11,587
Centralville Neighborhood Action Group	$ 1,560
City of Lowell DPD – Acre Plan Park Restoration	$ 52,906
City of Lowell DPD – Acre Plan Relocation Costs	$ 62,300
City of Lowell DPD - Demolition Program	$144,636
City of Lowell DPD – Downtown Sidewalks Improvements (Bicycle Racks)	$ 3,325
City of Lowell DPD – Downtown Business Development/Historic Rehab/Job Creation	$ 9,368*
City of Lowell DPD – Downtown Venture Fund	$ 36,000
City of Lowell DPD – Emergency Housing Rehab	$ 63,086
City of Lowell DPD – Homework Program	$203,644
City of Lowell DPD – Housing Rehab Program	$120,300
City of Lowell DPD – Intersection Improvements	$ 3,410
City of Lowell DPD - JAM Urban Renewal Plan Phase I	$ 74,692
City of Lowell DPD - Lead Abatement Program	$258,630
City of Lowell DPD – Monsignor Keenan Park	$ 1,418
City of Lowell DPD – Moulton Square	$355,861*
City of Lowell DPD – Renewal Community Technical Assistance	$ 13,111
City of Lowell DPD - Small Business Loan Program	$ 42,500
City of Lowell DPD – Tanner Street Industrial Corridor Reuse Plan	$ 17,400
City of Lowell DPD – Technical Assistance Program	$ 49,700
City of Lowell Health Department-Health Inspectors/Sanitary Code Enforcement	$ 81,885
City of Lowell Health Department-Brady School Asbestos Removal	$ 12,134
City of Lowell DPW - Streets and Sidewalks	$140,488
City of Lowell, Dept. of Parks/Recreation - Billerica Street Park	$ 61,666
City of Lowell, Dept. of Parks/Recreation – South Common Pool	$ 33,244
City of Lowell, Dept. of Parks/Recreation – Bartlett/Koumantzelous Field	$ 9,937
City of Lowell, Division of NS - Graffiti Removal Program	$ 8,418
City of Lowell, Division of NS – Car Condo Program	$ 75
Community Family Adult Day Health Center	$ 15,354
Community Teamwork Inc. - Lowell Small Business Assistance Center (SBAC)	$ 80,354
Community Teamwork Inc. – Energy Efficiency Improvements	$ 6,295
Fort Hill Park Drainage Improvements	$ 7,869
Girls Inc – Facility Improvements	$ 50,024
Justice Resource Inst. (GRIP) – Kitchen Renovation	$ 55,529
Lowell Community Health Center – Expanding Elderly Health Care	$ 141
Lowell Council on Aging - Senior Center Lease	$364,733
Lowell Parks & Conservation Trust, Inc – Urban Forestry Program	$ 50,000
Mack Building ADA Compliance	$ 10,880
Mack Building Roof Replacement	$ 22,543
Middlesex North Resource Center Predevelopment Funds	$ 4,770
Pawtucketville Youth Org./St. Jeanne D'Arc Basketball - Field House at Fr. McGuire Field	$ 33,410
Police Precinct – 10 Hampshire Street	$ 4,950
Retarded Adult Rehab Assoc - Roof Replacement	$ 20,308
United Teen Equality Center (UTEC)	$104,890
Victorian Lighting – East Merrimack Street	$ 23,250
Whistler House Museum of Art	$ 18,663

† Includes $56,546 paid in August 2005 for activity during 2004-05 that was not included in the August 16 PR03 report.
* Includes expenditures for activity during June 2004 that was not reported in the 2003-04 CAPER.

Source: August 16, 2005 IDIS Report PR03

Organization-Activity	2004-05 Expenditures
CDBG PUBLIC SERVICE CAP ACTIVITIES:	
Alternative House – Teen Counseling	$ 3,000
Angkor Dance Troupe, Inc. - At-Risk Youth Program	$ 5,063
Asian Task Force Against Domestic Violence - Counseling	$ 6,000
Big Brother/Big Sister - One-to-One Mentoring	$ 12,000
Central Food Ministry, Inc. - Food Pantry	$ 5,000
City of Lowell Hunger/Homeless Commission -Emergency Motel Stay	$ 3,687
City of Lowell Division of NS – Neighborhood Projects	$ 20,134
Community Teamwork Inc.- ACE Advocacy Corps for Elders (formerly RSVP)	$ 6,698
Community Teamwork, Inc. - Fair Housing/Hsng Consumer Assist., Education & Advocacy	$ 19,584
Community Teamwork, Inc. - SuitAbility (Services for Economically Challenged Women)	$ 20,000
Girls, Inc. - Youth Enrichment Programs	$ 8,000
Greater Lowell Family YMCA - Camp Massapoag Camperships	$ 10,000
Kids in Disability Sports, Inc. - Sports, Social & Education Program	$ 5,000
Lao Family Mutual Association	$ 3,923
LifeLinks, Inc. - Independent Living Seminar Program	$ 12,500
LifeLinks, Inc. - Urban Youth Employment Program	$ 4,000
Lowell Association for the Blind, Inc - Transportation Services	$ 10,000
Lowell Community Health Center/Teen Coalition - League of Youth	$ 15,000
Lowell Council on Aging – Operating Programs	$ 25,188
Lowell Housing Authority - Youth Sports/Recreation Programs	$ 14,000
Lowell Junior High Football Association	$ 3,000
Lowell Transitional Living Center, Inc - Detox Coordination & Transportation	$ 34,996
Mass Alliance of Portuguese Speakers - Immigrant Social and Elder Services	$ 5,000
Mental Health Assoc. of Greater Lowell, Inc. - Bilingual Advocates	$ 10,000
Merrimack Valley Catholic Charities - Food Pantry	$ 15,000
Merrimack Valley Food Bank, Inc. - Food Distribution Program	$ 15,000
Merrimack Valley Food Bank, Inc. - Food Share/Mobile Food Pantry	$ 5,000
Merrimack Valley Housing Partnership – Project Genesis	$ 12,000
Middlesex Community College - Out-of-School Youth Program	$ 21,478
One Lowell Coalition - School Success for Newcomer Parents Initiative	$ 7,387
Open Pantry of Greater Lowell Inc. - Food Pantry	$ 6,000
Rape Crisis Svcs of Greater Lowell - Multi-lingual Sexual Assault Victims Program	$ 15,000
Retarded Adult Rehab Assoc - RARA Programs & Services	$ 10,000
Revolving Museum – Art Cart Carnival	$ 19,500
Salvation Army - SAGE Senior Center	$ 25,000
Southeast Asian Bilingual Advocates, Inc. (SABAI) - Women and Employment	$ 4,992
Spindle City Corps - Youth Programs	$ 5,000
St. Julie Asian Center - ESOL	$ 7,000
UMass Lowell Research Found. - Summer Youth Sports & Enrichment Pgm. – Transport.	$ 10,000
West End GYM Inc. – Youth Program	$ 5,000
YWCA of Lowell – Acre Youth Green Acre Project	$ 7,000
YWCA of Lowell - Lower Belvidere Youth Center	$ 12,000

Source: August 16, 2005 IDIS Report PR03

Organization-Activity	2004-05 Expenditures
ESG ACTIVITIES:	
Alternative House, Inc. - Emergency Shelter for Battered Women and Their Children	$ 19,177
Community Teamwork, Inc. - Milly's Place/Merrimack House Homeless Shelters	$ 14,023
House of Hope Inc. – Homeless Shelter Operating Expenses	$ 18,100
Justice Resource Inst. (GRIP) – Project Shelter	$ 16,667
Lowell Transitional Living Center, Inc. - Community Meals Program	$ 25,278
HOME ACTIVITIES:	
City of Lowell, DPD - Acre Plan	$905,755
City of Lowell, DPD - Acre Plan Roadway	$ 57,317
City of Lowell, DPD - First Time Homebuyer Program	$351,057
City of Lowell, DPD - Homework Program	$ 5,980
D'Youville Senior Care Center, Inc. – Facility Improvements	$ 1,490
East Boott Cotton Mills Redevelopment	$333,523
House of Hope – Salem Street Housing Construction	$303,561
Lowell Transitional Living Center, Inc. – CHDO Operating	$ 40,368
Middlesex Shelter, Inc. – Permanent Housing	$268,380
Residents First Development Corporation- Walker Place/Branch Place	$ 58,378
HOPWA ACTIVITIES:	
AIDS Action Committee – Rental Assistance	$ 87,372
AIDS Housing Corp. – Technical Assistance to Housing Providers & Svc. Orgs.	$ 11,340
Cambridge Cares About AIDS (CCAA)	$ 50,000
Cambridge Cares About AIDS (CCAA) / Ruah House – Permanent Hsg. & Support	$ 35,400
Cambridge Cares About AIDS (CCAA) / YMCA-SRO Program	$ 56,800
Justice Resource Institute (JRI) – Support Services	$ 35,718
Justice Resource Institute (JRI) - Tenant Based Rental Assistance (TBRA)	$ 27,199
Metro Boston Housing Partnership (MBHP) – Rental Assistance	$132,910
South Middlesex Opportunity Council (SMOC) – Housing Search and Placement	$ 47,300
Tri-City TBRA – Tenant Based Rental Assistance & Support Services	$ 57,700

Note: HOPWA expenditures listed above include final billings that were not included in the August 16 PR06 report.

Source: August 16, 2005 IDIS Report PR06

SUMMARY OF ACCOMPLISHMENTS

The activities listed above resulted in the following accomplishments during the 2004-05 program year. In addition to the specific outputs outlined below, the collective impact of these activities resulted in substantial improvements to the lives and neighborhoods of Lowell's low and moderate-income residents and persons living with AIDS/HIV throughout Middlesex County.

Accomplishment Unit of Measure	2004-05 Program Year Accomplishments	2000-2005 Five-Year Accomplishments	Five Year Program Goals
CDBG Program			
People Served by Infrastructure Improvements	28,353	61,696	25,000
People Served by Public Service Activities	40,772	277,686	177,575
People Receiving Micro-Enterprise Training	75	844	N/A*
Homeless Persons Receiving Services	177	1,273	N/A*
People Served by Fair Housing Education Programs	425	425	N/A*
Households Receiving Homebuyer Training	419	1,076	600
Derelict Housing Units Demolished	10	40	40
Properties Assisted with Graffiti Removal	400	1,814	N/A*
Housing Units Inspected for Code Compliance	6,370	19,707	6,000
Businesses Assisted	112	138	N/A*
Housing Units Rehabilitated	27	147	575
Housing Units Abated for Lead Hazards	15	135	250
Jobs Created of Retained	92	354	450
Parks Improved and Constructed	7	15	N/A*
Tree Planting and Neighborhood Beautification Projects	18	487	N/A*
Non-Profit Public Facilities Improved and Constructed	9	12	N/A*
Neighborhood Parking Lots Constructed	2	4	N/A*
Public Facilities with Architectural Barriers Removed	0	4	10
HOME Program			
New Affordable Housing Units Developed	45	69	282
First Time Homebuyers Assisted	42	251	500
Housing Units Rehabilitated	0	40	75
Households Receiving Rental Assistance	0	29	N/A*
ESG Program			
Homeless Persons Receiving Services	1,393	5,880	3,600
HOPWA Program			
People with HIV/AIDS Receiving Support Services	203	N/A	N/A*
HIV/AIDS Households Receiving Support Services	13	N/A	N/A*
People Receiving Rental Assistance	67	N/A	N/A*

*These units of accomplishment measure were not included in the 2000-2005 Consolidated Plan.

Source: IDIS Reports September 22, 2005

General Questions

1. *Assessment of the one-year goals and objectives:*
    a. *Describe the accomplishments in attaining the goals and objectives for the reporting period.*
    b. *Provide a breakdown of the CPD formula grant funds spent on grant activities for each goal and objective.*
    c. *If applicable, explain why progress was not made towards meeting the goals and objectives.*

2. *Describe the manner in which the recipient would change its program as a result of its experiences.*

3. *Affirmatively Furthering Fair Housing:*
    a. *Provide a summary of impediments to fair housing choice.*
    b. *Identify actions taken to overcome effects of impediments identified.*

4. *Describe Other Actions in Strategic Plan or Action Plan taken to address obstacles to meeting underserved needs.*

5. *Leveraging Resources*
    a. *Identify progress in obtaining "other" public and private resources to address needs.*
    b. *How Federal resources from HUD leveraged other public and private resources.*
    c. *How matching requirements were satisfied.*

1. ASSESSMENT OF GOALS AND OBJECTIVES

GOALS AND OBJECTIVES FOR REPORTING PERIOD

The goals and objectives for the 2004-2005 reporting period are based on five priority needs identified in the 2000-2005 Five Year Consolidated Plan. The Five-Year Plan provided the guidelines for selecting projects and activities to fund during each subsequent program year. The goals identified in the plan, and the anticipated funds available are summarized in the table below.

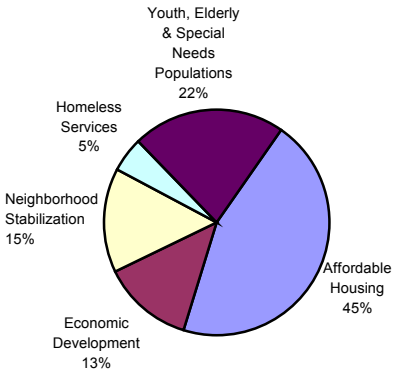
FY 2000-2005 Consolidated Plan Priority Needs

PRIORITY NEEDS	GOALS	ESTIMATED 5-YEAR BUDGET	% OF TOTAL
AFFORDABLE HOUSING	Increase and upgrade the supply of affordable housing	**$9,200,000**	**42%**
ECONOMIC DEVELOPMENT	Increase economic opportunities for people of low to moderate income	**$3,800,000**	**17%**
NEIGHBORHOOD STABILIZATION	Continue with the development of neighborhood physical infrastructure such as street and sidewalks, partnerships with neighborhood organizations and upgrade delivery of public safety services	**$6,000,000**	**27%**
HOMELESS SERVICES	Improve the coordination and delivery of homeless services provided by all of Lowell's "continuum of care" providers	**$900,000**	**4%**
YOUTH, ELDERLY, SPECIAL NEEDS POPULATIONS	Provide necessary support services for the youth, elderly and special needs populations	**$2,100,000**	**10%**
TOTAL		**$22,000,000**	**100%**

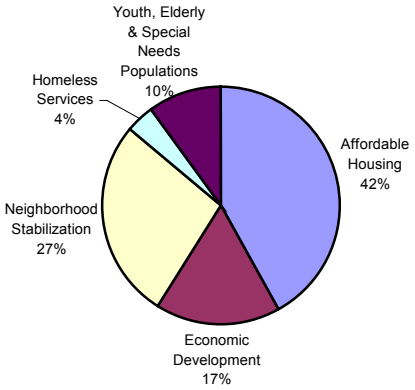
Source: City of Lowell, Five-Year Consolidated Plan FY 2000-05

The City awarded $4,934,991 in federal funds to more than 90 projects during the 2004-05 reporting period. The charts below compare the budget for FY 04-05 funds with the proposed five-year budget.

Distribution of Funds by Priority Needs



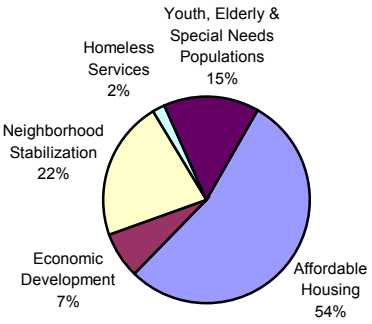
Proposed 5 Year Budget 2000-05



Annual Plan Budget 2004-05

The chart below illustrates the actual distribution of funds during the reporting period.

Actual Distribution of Funds During Program Year
July 1, 2004 – June 30, 2005



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

The following table outlines how funds were distributed among the priority need areas in the 2004-05 program year as well as over the entire five-year period covered by the Consolidated Plan. This chart does not include program administration costs, which are presumed to be distributed across the priority need areas in a manner roughly proportional to the activity expenses. The chart also does not include funds spent through the HOPWA program in 2004-05 because this program was not anticipated when the five-year Consolidated Plan was written.

Distribution of Consolidated Plan Funds by Priority Needs

Priority Need	Consolidated Plan		Actual Expenditures			
	Five-Year Budget	Five-Year Proportion	2004-05 Expenditures	2004-05 Proportion	Five-Year Expenditures	Five-Year Proportion
AFFORDABLE HOUSING	$9,200,000	42%	$3,029,474	54%	$10,141,142	49%
ECONOMIC DEVELOPMENT	$3,800,000	17%	$399,563	7%	$2,561,149	12%
NEIGHBORHOOD STABILIZATION	$6,000,000	27%	$1,224,624	22%	$4,634,665	22%
HOMELESSNESS	$900,000	4%	$131,928	2%	$578,191	3%
YOUTH, ELDERLY, AND SPECIAL NEEDS	$2,100,000	10%	$843,625	15%	$2,833,215	14%

*Percentages may not equal 100 due to rounding.

Source: August 16, 2005 IDIS Reports PR03 & PR06, prior year CAPERs

The table below outlines the measurable performance accomplishments resulting from the expenditure of Federal funds through the Consolidated Plan programs during the 2004-05 program year and cumulatively over the 2000-2005 five-year planning period.

Accomplishment Unit of Measure	2004-05 Program Year Accomplishments	2000-2005 Five-Year Accomplishments	Five Year Program Goals
CDBG Program			
People Served by Infrastructure Improvements	28,353	61,696	25,000
People Served by Public Service Activities	40,772	277,686	177,575
People Receiving Micro-Enterprise Training	75	844	N/A*
Homeless Persons Receiving Services	177	1,273	N/A*
People Served by Fair Housing Education Programs	425	425	N/A*
Households Receiving Homebuyer Training	419	1,076	600
Derelict Housing Units Demolished	10	40	40
Properties Assisted with Graffiti Removal	400	1,814	N/A*
Housing Units Inspected for Code Compliance	6,370	19,707	6,000
Businesses Assisted	112	138	N/A*
Housing Units Rehabilitated	27	147	575
Housing Units Abated for Lead Hazards	15	135	250
Jobs Created of Retained	92	354	450
Parks Improved and Constructed	7	15	N/A*
Tree Planting and Neighborhood Beautification Projects	18	487	N/A*
Non-Profit Public Facilities Improved and Constructed	9	12	N/A*
Neighborhood Parking Lots Constructed	2	4	N/A*
Public Facilities with Architectural Barriers Removed	0	4	10
HOME Program			
New Affordable Housing Units Developed	45	69	282
First Time Homebuyers Assisted	42	251	500
Housing Units Rehabilitated	0	40	75
Households Receiving Rental Assistance	0	29	N/A*
ESG Program			
Homeless Persons Receiving Services	1,393	5,880	3,600
HOPWA Program			
People with HIV/AIDS Receiving Support Services	203	N/A	N/A*
HIV/AIDS Households Receiving Support Services	13	N/A	N/A*
People Receiving Rental Assistance	67	N/A	N/A*

*These units of accomplishment measure were not included in the 2000-2005 Consolidated Plan.

Source: IDIS Reports September 22, 2005

CPD FORMULA GRANT FUNDS SPENT ON ACTIVITIES

The table below outlines the Consolidated Plan funding received by the City of Lowell between July 1, 2004 and June 30, 2005. This table only includes new funds received during the program year and does not account for either unspent prior year funds used for 2004-05 program year activities or funds from prior years spent during the 2004-05 program year.

Program Funds Received

	CDBG	HOME	ESG	HOPWA	TOTAL
Entitlement Grants	$2,815,000	$1,327,303	$103,556	$659,000	$4,904,859
Program Income	$469,823	$479,890	$0	$0	$949,713
Total Funds Received	**$3,284,823**	**$1,807,930**	**$103,556**	**$659,000**	**$5,854,572**

Source: August 31, 2005 IDIS Report PR01

The expenditure of Federal funding between July 1, 2004 and June 30, 2005 is outlined below. Funds expended during the program year include reprogrammed prior year funds and funds awarded to activities in prior program years that were not spent until the 2004-05 program year. As a result, funds expended do not equal funds received. Reimbursements paid in July 2004 to subrecipients for activities completed prior to June 30, 2004 are not included in the totals below.

Program Funds Expended

	CDBG	HOME	ESG	HOPWA	TOTAL
Total Funds Received	$3,284,823	$1,815,990	$103,556	$659,000	$5,863,369
Total Funds Expended	$3,985,882	$2,514,868	$97,882	$579,140	$7,177,772
Expenditure Rate	121.3%	138.5%	94.5%	87.8%	122.4%

Expenditure Rate = Total Expenditures/(FY2004-05 Entitlement + Program Income)

Source: August 16, 2005 IDIS Reports PR03 & PR06

At the start of FY 2004-05 the City of Lowell received $659,000 in HOPWA funds for projects supporting housing and services for individuals and families with HIV/AIDS. As the largest city in Middlesex County, Lowell is responsible for administering this grant program countywide. The 2000-2005 Five Year Plan and FY 2004-05 Annual Action Plan does not account for these additional funds in their projected budgets and did not take it into consideration during the appropriation of funds for the priority needs and objectives identified in the Five-Year Plan. Discussion of HOPWA projects and accomplishments for the FY 2004-05 reporting period as well as expended funds will be discussed in more detail in subsequent sections.

EXPLANATION FOR LACK OF PROGRESS ON MEETING GOALS

In most cases, the five-year goals established in the 2000-2005 Consolidated Plan were met or exceeded as a result of activities completed during the past five years, as is outlined in the table above. In certain cases, including housing production, the cost of the activity relative to available funds was not accurately considered in establishing the five-year target.

Lowell has failed to address only two of the needs which were identified in the 2000-05 Consolidated Plan as "High" priorities using Consolidated Plan funds during the

five-year planning period. The preservation of expiring use subsidized affordable housing stock has largely been accomplished through refinancing of existing developments, incorporating state and Federal subsidy in certain cases. Fortunately, no subsidized affordable housing units have been lost in Lowell between July 1, 2000 and June 30, 2005 due to expiring use contracts.

The one priority for which little accomplishment can be identified is the development of regional housing partnerships. The town-centered system of local governance, the heavy reliance on property taxes for decentralized school, and municipal finance that dominate Massachusetts have hampered all efforts to create meaningful inter-municipal cooperation on affordable housing production.

2. CHANGES TO THE PROGRAM

No changes to the 2000-2005 Consolidated Plan Program were made during this reporting period. The five priorities identified in the Five-Year Plan were the basis for allocating HUD funds during FY 2004-05.

In the Spring of 2005, the City of Lowell completed a new Five Year Plan for program years 2005-2010. This new plan incorporates substantial public input, grantee and sub-recipient experiences over the past five years, and changes in local circumstances to establish a new five-year program of priorities. Changes to the priority needs and annual plan process made in this new plan will apply to subsequent program years.

The new Five-Year Plan identifies eight goals based on HUD priority needs including Homeless/HIV/AIDS, Nonhomeless Special Needs, Rental Housing, Owner-occupied Housing, Public Facilities, Infrastructure, Economic Development, and Public Services. The distribution of funds among these categories is essentially similar to that used during the 2000-2005 program years, with the exception of Homeless/HIV/AIDS. Given HUD's goal to eliminate homelessness in ten years, and the additional source of HOPWA funds available to assist individuals and families with HIV/AIDS, the City's expected distribution of funds for this priority jumped from 4% in the 5-year projected budget for 2001 to 15% in 2005. Increasing and improving the quantity and quality of affordable housing continues to be the best funded priority in Lowell.

In an attempt to make the annual action plan process more accessible to the public, the 2005-2010 Plan also calls for some changes to the Citizen Participation Plan. In addition to posting notices and running ads in the Lowell Sun, the new plan requires advertising public hearings and the availability of draft and final plans on the City's website and on the local cable station. Public notices are also posted in Portuguese, Spanish, and Khmer, in addition to English.

3. AFFIRMATIVELY FURTHERING FAIR HOUSING

The City of Lowell released an Analysis of Impediments to Fair Housing Choice Report (AI) in 2001, identifying 7 impediments and 3 recommendations related to local fair housing issues. The 2004-05 Annual Action Plan suggested activities to take during the program year to address these impediments. A brief summary of these impediments and the actions taken during FY 04-05 is provided below.

The City is currently updating the 2001 AI. No new impediments have been identified in the updated report. Progress made toward the impediments/recommendations outlined in the 2005 AI will be addressed during 2005-2010 Five Year Consolidated Plan years and their CAPERs.

IMPEDIMENT #1: LACK OF FAIR HOUSING AGENCY

The lack of a coordinating entity to perform fair housing enforcement, education, advocacy, and monitoring in Lowell has the effect of creating an impediment to fair housing. Comments from community resource agencies who participated in Fair Housing public hearings and the results of the fair housing survey, made it apparent that there is discrimination in rental practices against minorities, households with children, and families with subsidized income or rental vouchers. Impediment #12 and 13 of the 1997 AI also identified discriminatory real estate practices and the lack of education about one's fair housing rights as impediments. The low number of Massachusetts Commission Against Discrimination (MCAD) housing discrimination cases does not suggest that there is a minimal level of housing discrimination in Lowell; more likely it reveals that victims of discrimination are unable to register complaints because there is no place to file in the jurisdiction and they may not have the time or transportation to travel to, or knowledge of, the Massachusetts Commission Against Discrimination in Downtown Boston, or they are unaware of their housing rights.

Actions Proposed in the FY 2004-05 Annual Action Plan to Address Impediment #1:

The City of Lowell's Fair Housing Advocate position has been eliminated, and the responsibilities of this position have been transferred to Community Teamwork, Inc. (CTI) Fair Housing Consumer Education office. This position will continue to perform many of the same functions as the City of Lowell's Fair Housing Advocate.

Actions Taken to Address Impediment #1 in FY 2004-05:

CTI has used CDBG funds to hire a Fair Housing Advocate/Educator who works within the Consumer Education Program. The program's fair housing objective is to assist consumers with discrimination that would prevent them from buying or renting housing. Activities include providing information and services that will heighten awareness among housing seekers and providers of their rights and obligations under existing fair housing laws. In addition, the Fair Housing coordinator will work in conjunction with the Housing Consumer Education Center and all existing local commissions and coalitions focusing on housing issues to help identify the housing resources available to the residents of Lowell.

During FY 2004-05 the Fair Housing Advocate provided fair housing assistance to more than 400 individuals. CTI continues to develop the Fair Housing Program and intends to increase the services and visibility within the community. The program will include a "Lowell Fair Housing Coalition" composed of community residents, organizations and businesses that will focus on outreach and education. "Train the Trainers" sessions and fair housing counseling will also be provided.

IMPEDIMENT #2: CONCENTRATION OF SUBSIDIZED HOUSING IN SMALL GEOGRAPHIC AREA

Minorities live in all neighborhoods in the City but are primarily concentrated in the lower per capita income census tracts in Central Lowell. 60%, or 1,200, public housing units are located in these Census Tracts. 1,500 state/federal subsidized housing developments and 40% of all Section 8 certificate holders are also located within these Census Tracts. According to the 2000 Census the minority concentrations in these areas of Lowell have increased since 1990. This concentration may be a result of economics, historical housing patterns and/or personal choice. Some of it, however, may be due to past discrimination by real estate and banking professionals, past public policy decisions about location of public investment, large-scale subsidized housing site selection decisions, and other publicly initiated projects. Historical policies and actions regarding the siting of public housing locations in the 1950's, urban renewal in the 1960's, no risk federally subsidized mortgage lending decisions made in the banking industry, targeting of federal funds to housing in the suburbs, and neighborhood disinvestment that led to the Community Reinvestment Act of the 1970's transformed inner city neighborhoods throughout the U. S. The concentration of low-income minorities in Central Lowell may also be due, as reported by community resource providers, to private sector discrimination by property owners.

Actions Proposed in the FY 2004-05 Annual Action Plan to Address Impediment #2:
Section 4.1.3 of the City of Lowell's Comprehensive Master Plan addresses this impediment by presenting findings and recommendations that will assist in reducing the concentration of subsidized housing in Lowell. The Master Plan details a 20-year housing strategy based on feedback received through community-based planning efforts, such as focus groups and surveys, and an extensive data collection and research phase that initially resulted in an Existing Conditions report released in February 2002.

During FY 2004-05 the following recommendations concerning affordable housing will be actively promoted and used as guidelines for new housing developments in Lowell in order to discourage the creation of clusters of poverty.

Action steps:

1. Housing for the very low and low-income families should be distributed in lower density, smaller structures.
2. Adopt an inclusionary zoning provision that requires large-scale projects to commit a small percentage of units to permanent affordable housing.
3. Support the reinvention of the Julian Steele housing project and the implementation of its accompanying replication plan.
4. Lowell and its neighboring towns should commit to expanding the supply of affordable housing at a range of income levels to stabilize the regional housing market.
5. Support efforts to promote increased market-rate housing development in areas where the concentration of subsidized housing causes an imbalance or concentration of poverty.

The City of Lowell's new Zoning Ordinance strongly encourages residential development in the Downtown area. An increased emphasis on mixed income housing in the Downtown will help to increase the overall housing stock in Lowell, and a number of developers have been accessing the Low Income Housing Tax Credits for the creation of new affordable housing as a part of downtown housing

developments. In addition, Planned Residential Development regulations allow for greater density when creating public or common open space. These regulations were applied specifically to the Julian Steele Reinvention Plan, which will reduce the concentration of subsidized housing in the Sacred Heart neighborhood of Lowell by creating new and affordable ownership and rental opportunities for low and moderate-income households.

Actions Taken to Address Impediment #2 in FY 2004-05:

The City continues to encourage the construction of market rate units in vacant buildings in and around the downtown neighborhood where historically there has been a severe concentration of subsidized housing. Since 2000 in the Downtown census tracts, 396 new units have been built and occupied, 358 have received building permits and are under construction, and 299 more are currently working through the permitting process for a total of 1053. Several projects have included some affordable units and all have been developed without displacing a single existing affordable unit.

The robust housing and condo market also played a major role in the successful development of market rate housing in downtown Lowell. If the economy slows down, concerns about previous disinvestments must be addressed so that the success of the last five years is not lost. The establishment of a solid middle class in these areas with a safe and active downtown will hopefully stabilize this area for the long term.

While the concentration of low-income, minority populations in central Lowell is no longer an impediment, the 2005 AI recommends that a commitment be made to developing affordable housing in sections of the City and the region with low concentrations of affordable housing and/or minority populations.

IMPEDIMENT #3 – POSSIBLE LACK OF GEOGRAPHIC OPTIONS FOR MINORITIES BEING RELOCATED FROM THE JULIAN D. STEELE HOUSING DEVELOPMENT

The relocation of 180 JDS households requires the use of other LHA sites or S8 rental assistance, depending upon the preference of the JDS tenant. The analysis in section IV shows that a possible impediment exists only for those tenants that choose to relocate to other LHA sites. The relocation of JDS residents to public housing units in "Areas of Minority Concentration", as defined by the Consolidated Plan will be considered an impediment only if there are "involuntary" relocations of tenants because the LHA is unable to provide an option that would give the JDS tenant an acceptable geographic choice. The "Area of Minority Concentration" is a designation used by the City to define block groups with a minority population greater than 37.3%. It was established by selecting the highest quartile block groups of minority concentration.

76 JDS residents have indicated a preference for other LHA public housing units. There are 682 family units appropriate for these 76 residents. 320 family units are located at the North Common Public Housing Development, the LHA's largest development. North Common is located in a block group that has a very high minority concentration of 59%. The LHA George Flanagan development with 166 units is the next largest family development and is located in a block group with a minority concentration of 41%. Both sites are located in "Areas of Minority Concentration." The remaining LHA family units are located in smaller scattered site locations with 26 units or less.

There will be about 50 JDS residents that will be presented with the choice of moving to an "Area of Minority Concentration." The impediment exists only if the JDS tenant declines another LHA unit offered to them and there are not adequate options open to them. In terms of housing options, any site located in a block group with a 10% lower relative minority concentration than the block group in which the JDS housing development is located, would be considered adequate choice.

Actions Proposed in the FY 2004-05 Annual Action Plan to Address Impediment #3:
All Julian Steele residents were relocated to housing of their choice without incident. LHA gave Julian Steele residents several options, and each household freely selected another location in Lowell or moved out of the City. Those that relocated to areas of minority concentration did so by choice. Therefore, this Impediment is no longer a concern. However, the Annual Action Plan and the CAPER will continue to provide updates on the progress of the reconstruction and replication plan for the Julian Steele units. All former residents of Julian Steele will be given the opportunity to move back to the reinvented housing units. Of the 180 replacement units, 135 will be owner occupied and 45 will be rental. The owner occupied will be sold through a lottery. Former Julian Steele residents will be given first choice, followed by LHA, holders of Section 8 vouchers, and finally, all other income eligible households.

Julian Steele was demolished during the summer of 2003. LHA has received all necessary permits from the City to move forward with construction. RFPs were issued for construction of the road and housing units in March 2004, and construction began on the infrastructure in late April. Construction of the housing units will begin in July, and it is anticipated that approximately 90 units will be completed by the end of the year.

The Replication Plan has exceeded its original requirement with more affordable units than initially designed. In addition, the clearance and ongoing redevelopment of the former Julian Steele site has spurred development in the surrounding area. New houses have been built in the area, improvements have been made to properties, and values of neighboring properties have increased.

Actions Taken to Address Impediment #3in FY 2004-05:

The City continues to implement an extensive replication plan that aims to produce new affordable units on scattered sites throughout the City. Since 2000, 127 rental units, affordable to households earning less than 50% of the area median income (AMI), 92 units affordable to households earning between 50% and 80% AMI, and 24 new affordable ownership units have been created. The LHA has made project-based section 8 certificates available to assist with these replication efforts.

The entire site has been cleared and the Residents First Development Corporation (RFDC), the non-profit responsible for implementing the Julian Steele Reinvention plan, has selected a single for-profit partner to complete the subdivision according to the fully permitted and approved development plan. The RFDC expects to execute the agreement with the developer in October 2005 and construction of new housing should commence shortly thereafter.

IMPEDIMENT #4: INCREASED WAITING PERIOD FOR FAMILIES WITH CHILDREN ON LHA WAITING LIST

All families with children that are on the LHA waiting list for either an LHA housing unit or LHA managed Section 8 voucher will be disproportionately affected because 180 JDS residents will be placed at the head of the waiting lists for LHA family units and Section 8 vouchers. Of the 2,405 on the LHA waiting list, there are 816 large family households waiting for units with 3 to 5 bedrooms. 81% of these households are minorities. The waiting period for a family before an LHA unit becomes available is two years for 2 to 5 bedroom units. The LHA estimates that the relocation of JDS households will increase the wait by about one year.

It must be noted that the HUD public policy of deconcentrating poverty by the development of mixed income housing on existing troubled public housing sites results in increasing waiting lists. This is an unavoidable outcome due to the temporary relocation of tenants during the construction period.

Actions Proposed in the FY 2004-05 Annual Action Plan to Address Impediment #4:
This impediment was identified as temporary and would be corrected once all families of JDS were placed in housing of their choice. Housing opportunities are being developed through a variety of means with an emphasis on "increasing housing opportunities for low income persons in target neighborhoods by encouraging mixed income housing proposals that will provide housing alternatives." Housing units are being put into service through the lead abatement program, rehab, and demolition to make way for new construction in the Acre.

Actions Taken to Address Impediment #4 in FY 2004-05:
The issue of very long public housing and rental voucher waiting lists continues to be an issue, not just in Lowell but also in cities nation-wide, especially in Massachusetts which has one of the highest cost of living rates in the country. The lack of affordable housing options is well documented in the City of Lowell's 2005-2010 Five Year Consolidated Plan, as well as strategies that Lowell is undertaking to ameliorate the barriers to affordable housing.

The Lowell Housing Authority waiting list for public housing has increased from 2,405 in 2001 to 5,059 at the time of this report. The wait list for Section 8 Vouchers has decreased and it is likely that the Section 8 waiting list will open soon. Minorities make up a majority of the families on the waiting list.

The relocation of 180 JDS tenants was completed by 2002. Additional vouchers were obtained to alleviate the decommissioning of the JDS units. The JDS relocation, therefore, has no effect on the waiting list at this point. The increase is due to a nationwide freeze on rental vouchers and a severe shortage of affordable housing options throughout the state, circumstances and policies that are outside the control of local government.

IMPEDIMENT #5: SHORTAGE OF 3&4 BEDROOM AFFORDABLE RENTAL UNITS FOR FAMILIES WITH CHILDREN

As identified in the 1997 AI, Families with Children face a shortage of 3 & 4 bedroom units. University of Massachusetts, Lowell students who rent large off campus apartments intensify this impediment. University of Massachusetts, Lowell is not keeping up with on campus housing at a rate that keeps up with increasing enrollments. Students are renting many of the larger rental units limiting the supply of units available to larger families.

Actions Proposed in the FY 2004-05 Annual Action Plan to Address Impediment #5:
The City has addressed this issue in its Comprehensive Master Plan (May 2003), as described in the recommendation below.

> **Recommendation:** Facilitate and encourage the development of student housing in the City of Lowell to reduce the impact of student tenants on the affordability of rental housing.
> **Action Step:** Partner with UMass Lowell and neighborhood groups to identify areas with convenient access to the University that would be suitable for the development of new student housing, such as on-campus dormitories and off-campus privately owned student housing.

The City of Lowell's Division of Planning and Development (DPD) is currently in the process of developing a Pawtucketville Neighborhood Plan, and will continue to work on this project throughout FY 2004-05 with a tentative completion date of 2006. UMass Lowell's North Campus is located in this neighborhood, and DPD will involve the University on a number of community issues and plans, with a particular emphasis on housing and future development within this neighborhood.

In addition, the City of Lowell's Replication Plan for the Julian D. Steele Development includes the creation of at least 99 three-bedroom housing units.

Actions Taken to Address Impediment #5 in FY 2004-05:
The University of Massachusetts, Lowell contributes to lessening the pressures of their students on the housing market in the neighborhoods by keeping on-campus housing costs below market levels, encouraging students to stay on campus when possible. In an effort to encourage construction of off-campus higher-density student housing in locations near the University, the City created the Institutional zoning district (INST). The new mixed-use district is designed to capitalize on the development potential of the major institutional campuses in the City, while serving to contain the impact of these campuses in designated areas. The INST provides for much higher permitted residential densities and lower parking requirements for student housing than were available under the zoning districts near the campus prior to December 2004. In June 2005, a 120-unit private student housing project was proposed for development in an INST district adjacent to the South Campus of the University of Massachusetts-Lowell. This project is currently in the permitting process.

As a result of these efforts, this issue is no longer considered an impediment to fair housing choice. The City recognizes that there may be other factors contributing to the shortage of affordable rental housing units. For this reason, the 2005 AI

suggests that the City should develop policies or incentives favoring development of larger housing units, funded with Federal, State, or City resources.

IMPEDIMENT #6: LACK OF RACIAL DIVERSITY ON CITY BOARDS AND COMMISSIONS

There is a lack of diversity reflecting the racial and ethnic composition of the City on the zoning and planning boards. Currently there is minimal minority representation.

Actions Proposed in the FY 2004-05 Annual Action Plan to Address Impediment #6:
The City of Lowell will continue to monitor the make up of City Boards each year. The table below will be the benchmark for future board member appointments.

Membership on Lowell City Boards and Commissions

YEAR	1998	2003
Number of City Boards & Commissions	27	22
Total Membership	97	134
Female	31	36
Asian	5	7
Hispanic	5	4

Source: City of Lowell Clerks Office

Actions Taken to Address Impediment #6 in FY 2004-05:
The City made no progress on diversifying its board membership. This impediment is included in the 2005 AI.

IMPEDIMENT #7: DISCRIMINATION IN RENTAL REAL ESTATE PRACTICES BECAUSE OF LEAD PAINT ISSUES.

The City's abundance of older housing stock with lead paint, in conjunction with Massachusetts Lead Paint Law, has the effect of impeding the housing options of families with young children. Many landlords are reluctant to rent to families with young children, particularly because of lead paint law issues and the high cost of compliance.

Actions Proposed in the FY 2004-05 Annual Action Plan to Address Impediment #7:
As of March 31, 2004, 308 units have been made lead safe through the Lead Hazard Control Program. The LHCP expects to meet its commitment of 469 units by December 31, 2004, at which time the current LHCP will expire. A renewal grant application will be submitted to request a 24-month extension to continue Lowell's efforts to provide lead safe housing to low/moderate income families.

Actions Taken to Address Impediment #7 in FY 2004-05:
The Lead Hazard Control Grant Program's period of performance was extended to June 30, 2005. As of that date, 514 units were brought into Full Deleading Compliance. Additionally, 32 units will be completed during the close out period ending September 30, 2005, bringing the total unit count to 546. A renewal grant application was submitted in June 2005. If funded, Lowell will be granted $3 million to continue its efforts to provide lead safe housing to low/moderate income families and achieve the Federal goal of eliminating childhood lead poisoning by the year 2010.

The lead abatement program spent $258,630 in CDBG funds to delead 15 housing units.

RECOMMENDATION #1: LACK OF POLICY REGARDING ACCESSIBILITY AND VISITABILITY

The DPD lacks guidelines regarding visitability/accessibility that go beyond what is required by the basic "handicapped accessibility" laws for CDBG and HOME funded residential development of more than four units. This guideline would affect new construction of private residential developments and rehabs of 4 or fewer units.

Actions Proposed in 2004-05 Annual Action Plan to Address Recommendation #1:
During FY 2004-05, the City of Lowell's Division of Planning and Development will work to create written visitability guidelines for new construction and rehab projects where HOME and CDBG funds exceed $20,000 per unit.

Actions Taken to Address Recommendation #1 in FY 2004-05:
The City recognizes the advantages of incorporating the concept of visitability into building codes and construction policy, however with no control over building codes, the City is unable to make significant advancements in addressing this recommendation. This recommendation is included in the 2005 AI.

RECOMMENDATION #2: LACK OF FLEXIBLE LRTA PUBLIC TRANSPORTATION HOURS

The LRTA buses operate only until 6pm thus restricting residents without cars access to public transportation to second and third shift jobs, many of which are held by minorities. In addition, there are no translation services offered through the customer service line of the LRTA.

Actions Proposed in 2004-05 Annual Action Plan to Address Recommendation #2:
The City of Lowell's Comprehensive Master Plan, which included an extensive data collection and research component which resulted in an Existing Conditions Report, details a strategy to expand public transportation services in Lowell for residents, employees and visitors. Based on research conducted for the Existing Conditions Report's Transportation component, which included traffic volume and pattern studies, the City of Lowell's Division of Planning and Development recommends the following action steps in the Master Plan:

> **Recommendation:** Provide multi-modal transportation connections within and between Lowell and a variety of regional destinations.
> **Action Step:** Expand the hours of nightly LRTA operation in conjunction with MBTA community rail arrivals/departures, special events and other locations of evening activities.

During FY 2004-05, the City of Lowell will continue to work closely with LRTA to help expand public transportation opportunities for all residents of Lowell.

Actions Taken to Address Recommendation #2 in FY 2004-05:
The City of Lowell has made substantial progress on overcoming Recommendation #2 and achieving the action steps outlined in the 2001 recommendation. The progress includes the completion of the Master Plan Existing Conditions Report that included traffic volume and pattern studies and the LRTA's subsequent complete revision of their service plan that includes a bus hub at the Gallagher terminal to simplify transfers between public transportation modes as well as extended service hours for some bus routes and a downtown circulator service in the evenings. The City is currently preparing an application for state transit oriented development grant funds to improve the pedestrian and bicycle access and connections to the Gallagher terminal. The lack of flexible LRTA public transportation hours is no longer considered an impediment to fair housing choice.

RECOMMENDATION #3: MONITOR THE LHA SENIOR DESIGNATION PLAN

The Allocation Plan for the Designation of elderly and disabled units owned by the LHA is being identified as an area of concern. The fair housing concerns include the impact on housing options at LHA sites and the availability of units for disabled populations.

In the current version of the LHA Designation plan, 102 new Section 8 (S8) rental vouchers will be set aside to replace the LHA units that will be lost to the disabled population when the seniors are occupying 75% of the units. However, if the waiting list preferences remain the same as shown above, the percentage of elderly or near elderly can continue to increase with a further loss of units for the disabled. There is no provision in the plan to replace disabled units beyond the 102 based on a 75% elderly population. As a result of this action there could be a loss of housing options available to the disabled and a clear impediment to fair housing choice would exist.

Actions Proposed in FY 2004-05 Annual Action Plan to Address Recommendation #3:
The Allocation Plan for Designated Housing was approved for implementation in April 2003. LHA will complete and submit a progress report one year after the plan was implemented. This report is expected to be completed in May 2004 and will be submitted to DPD as soon as it is available.

Actions Taken to Address Recommendation #3 in FY 2004-05:
The Lowell Housing Authority has successfully implemented the Designation Plan. The 75-25 percent of elderly to disabled residents has remained relatively constant over the last 3 years. The table below illustrates the current distribution of designation units among the participating LHA properties.

Senior Designation Plan Unit Update

Location	Total Units	Elderly	Young Disabled	Near Elderly Disabled	Percent Elderly	Percent Disabled
Archambault Towers	189	101	25	53	53%	41%
Father Norton Manor	112	85	3	18	76%	19%
Francis Gatehouse	90	78	2	8	87%	11%
Lawrence/Faulkner Street	27	24	0	3	89%	11%
Total	**418**	**288**	**30**	**82**	**69%**	**27%**

Source: LHA, April 2005

The City encourages the LHA to continue to work with elderly and disabled tenants and advocates for those populations, in maintaining fair, balanced, and transparent policies for designating units as they become available.

4. OBSTACLES TO MEETING UNDERSERVED NEEDS

The City of Lowell continues to support non-profit agencies, the local housing authority, homeless providers and special needs groups in their goal to meet the underserved persons of the community. The City also continues to communicate with these groups as their needs or the demand for services change over the year. The City will provide technical assistance to providers in the pursuit of federal, state, and other funding sources.

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

5. LEVERAGING RESOURCES

PROGRESS IN OBTAINING OTHER PUBLIC AND PRIVATE RESOURCES

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

HUD RESOURCES USED TO LEVERAGE OTHER PUBLIC AND PRIVATE RESOURCES

The funds provided through the Consolidated Plan programs during the 2004-05 program year have leveraged a substantial amount of other public and private resources despite difficult economic circumstances. These activities leveraged over $11,000,000 in other funding, including approximately $3,000,000 in other Federal funds, $2,000,000 in State funds, and nearly $6,000,000 from local and private sources.

MATCHING REQUIREMENTS

The City of Lowell complies with federal matching requirements for both HOME and ESG funds. As of July 1, 2004, Lowell maintained $3,805,001 in excess matching funds from prior years. This reserve was more than adequate to meet the required $143,537.07 match liability for the 2004-05 program year. Nevertheless, Lowell is reporting an additional $225,430 in matching funds from the Massachusetts Rental Voucher program during 2004-05. The HOME Match Report, Form 40107-A, is supplied in the Appendix of this report.

Lowell complies with the ESG match requirements through the matching funds provided by subrecipients. Lowell's total ESG match liability for the 2004-05 program year was $103,556. A total of $3,276,367 was identified in the 2004-05 program year to support the matching requirements. More discussion about the

matching funds supplied by each subrecipient and their activities is included in subsequent sections of this report.

Managing the Process

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

1. ACTIONS TAKEN TO ENSURE COMPLIANCE

The City has three staff members that assist with the oversight and compliance of Consolidated Planning projects. The project selection process for FY 2004-05 was consistent with the City's Five-Year Plan. During the selection process, activities were evaluated based on a number of criteria including consistency with the priority needs identified in the Five-Year Plan, as well as compliance with CDBG national objectives.

Throughout the reporting period City staff monitor projects supported with federal funds to ensure compliance with the program and comprehensive planning requirements. A more thorough discussion of the City's monitoring process is included later in the report.

During the 2004-05 reporting period the City identified opportunities for improvement in some comprehensive planning processes. In particular, the City is working to improve its documentation of compliance with federal Davis Bacon and environmental regulations.

City staff met with project managers responsible for activities subject to Davis Bacon, at the start of the 2005-06 program year, to review reporting requirements, and continue to offer technical assistance with projects throughout the duration of a project. The City collects monthly reports from all activities receiving federal funds as part of its monitoring procedure. Construction contracts, subject to Davis Bacon, as well as weekly payroll reports, are now required to be submitted to the City to document compliance with the appropriate Davis Bacon Wage Decision.

The City has also made improvements to its environmental review process. This process has been centralized with one well-trained staff person, responsible for assessing projects subject to environmental review. Staff is currently working to improve review forms and methods of documentation.

As a result of its experiences, the City has also revised its method of collecting information from subrecipients relative to MBE/WBE reporting. With these improvements the City will be able to ensure compliance with comprehensive planning requirements.

Citizen Participation

1. *Provide a summary of citizen comments.*

2. *In addition, the performance report provided to citizens must identify the Federal funds made available for furthering the objectives of the Consolidated Plan. For each formula grant program, the grantee shall identify the total amount of funds available (including estimated program income), the total amount of funds committed during the reporting*

period, the total amount expended during the reporting period, and the geographic distribution and location of expenditures. Jurisdictions are encouraged to include maps in describing the geographic distribution and location of investment (including areas of minority concentration). The geographic distribution and expenditure requirement may also be satisfied by specifying the census tracts where expenditures were concentrated.

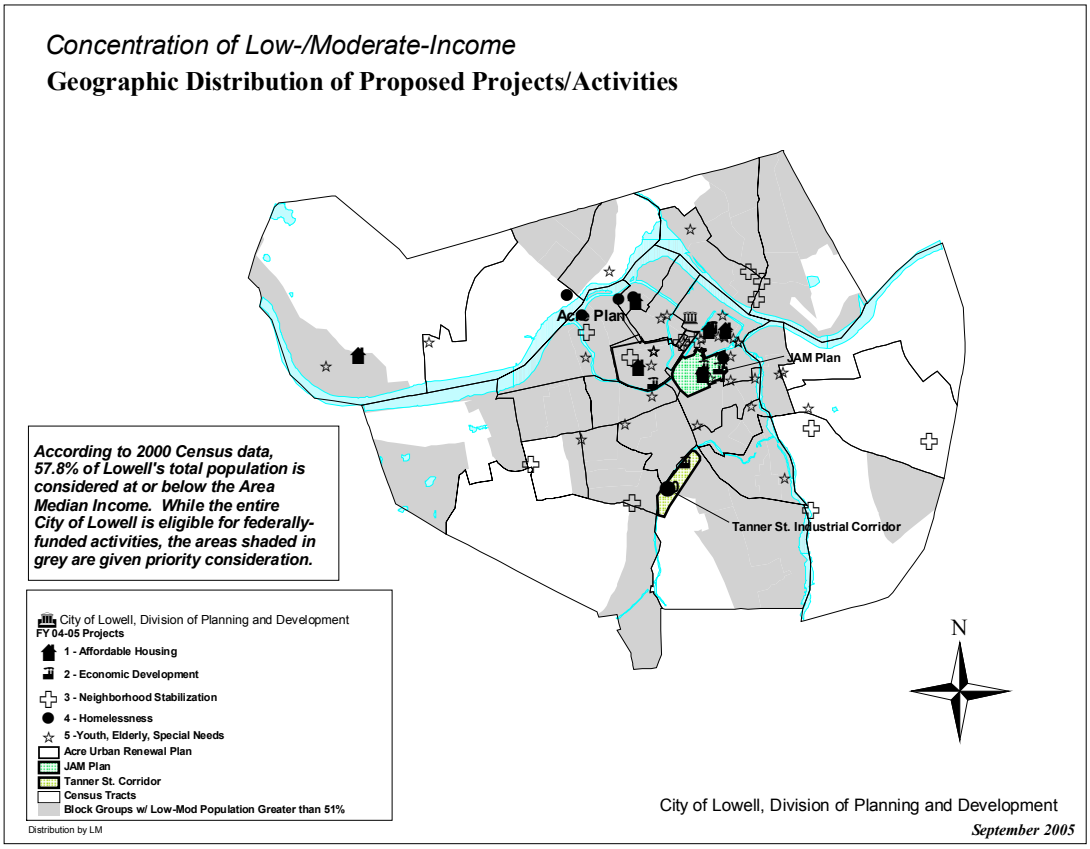
1. SUMMARY OF CITIZEN COMMENTS

The availability of the CAPER for FY 2004-05 was advertised in the Lowell Sun and the Boston Globe on August 30, 2005 and September 6, 2005. Public notices were also posted on the City's website as well as, in English, Spanish, Portuguese, and Khmer at the Clerk's Office in Lowell City Hall, the Division of Planning and Development, and the Pollard Memorial Library, along with copies of the draft CAPER. The fifteen-day comment period ended on September 20, 2005.

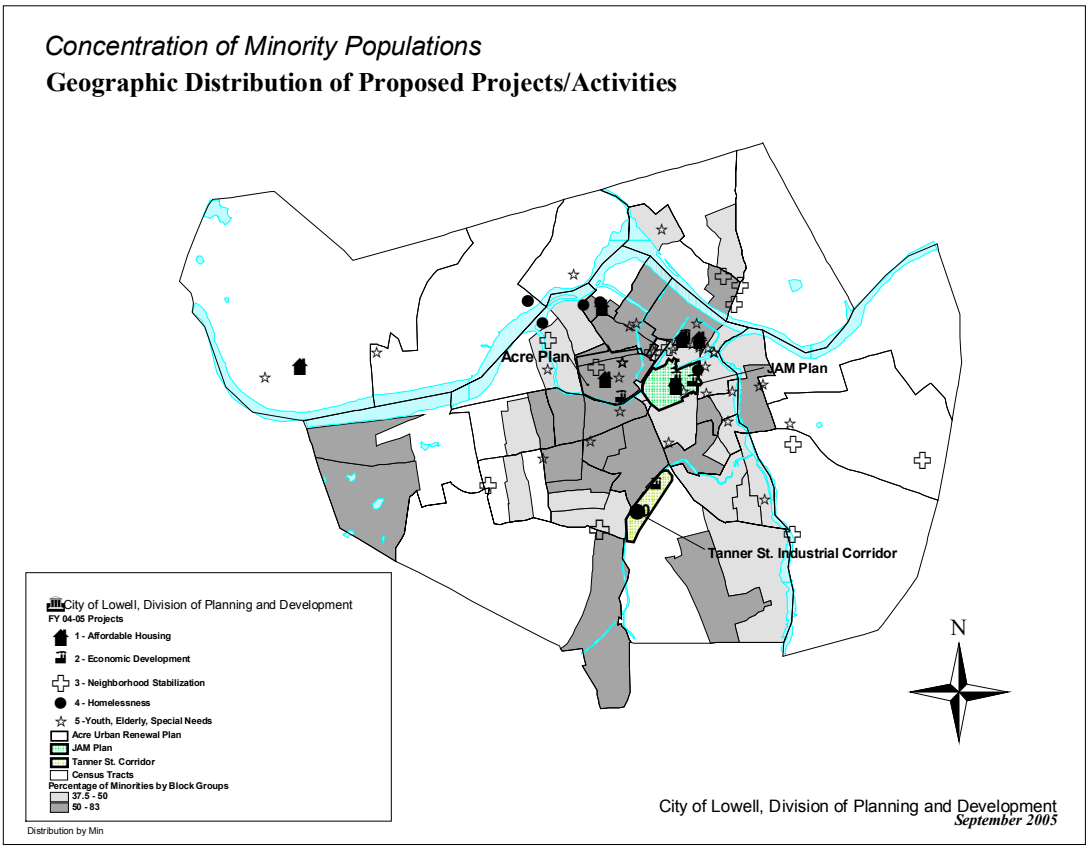
No comments were received during the comment period.

2. DISTRIBUTION OF FEDERAL FUNDS AVAILABLE

Entitlement funds were distributed among Lowell Census block groups with high concentrations of low- and moderate-income households and high concentrations of minorities. As stated previously, the City of Lowell awarded Entitlement funds among five priority needs identified in the 2000 Five Year Consolidated Plan: Affordable Housing, Economic Development, Neighborhood Revitalization, Homelessness, and Youth/Elderly/Special Needs Populations. The distribution of funds for these five goals is illustrated on the maps below.

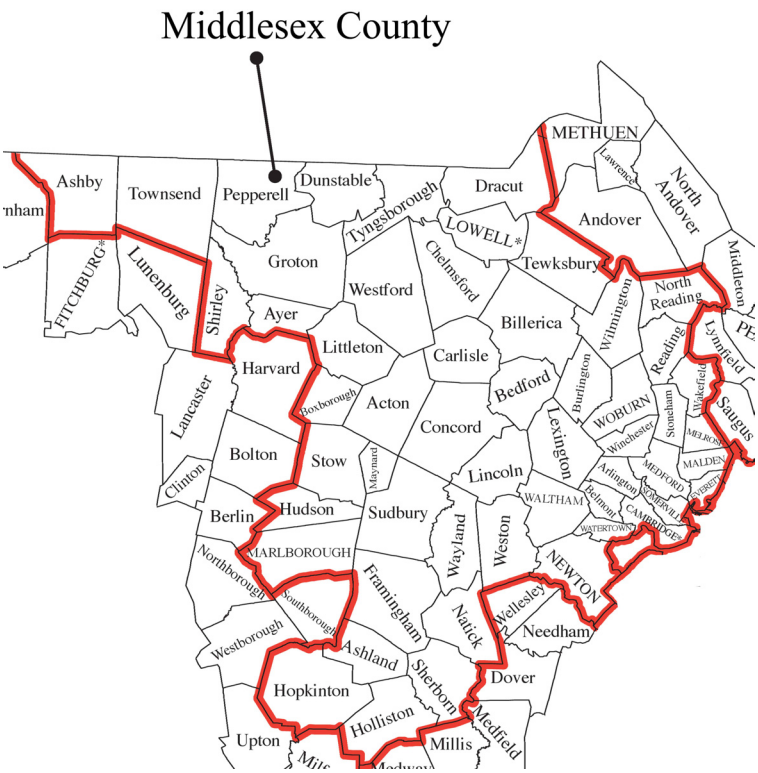


More than half of Lowell's population has an income at or below the Area Median Income, making the entire City eligible for federally funded activities. Recognizing the need to serve its low- and moderate-income population, however, the City gives priority consideration for the use of federal funds to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



According to the 2000 Census, minorities make up 37.5% of Lowell's total population. Twenty-one block groups have a minority concentration of more than 50%. These areas are shaded in dark gray on the map above. Activities that provide services for minorities are typically located in these block groups.

HOPWA funds have been distributed across Middlesex County to the cities and towns where the needs are the greatest, and the AIDS populations are the largest. The communities that received HOPWA funds during the 2004-05 reporting period included Cambridge, Malden, Medford, Everett, and Framingham, and are depicted on the map below.



The table below provides the location of the seven agencies that received HOPWA funds during the 2004-05 program year.

2004-05 Program Year Distribution of HOPWA Funds

Agency	Middlesex County Service Area	Zip Code	2004-05 Expenditures
Metropolitan Boston Housing Partnership	Southeastern Middlesex County[1]	02111 (Boston, MA)	$132,910
Justice Resource Institute	County-wide (primarily Greater Boston)[2]	02116 (Boston, MA)	$62,917
Southern Middlesex Opportunity Council	Metrowest[3]	01702 (Framingham, MA)	$47,300
AIDS Housing Corporation	County-wide	02116 (Boston, MA)	$11,340
Cambridge Cares About AIDS	Cambridge area	02139 (Cambridge, MA)	$142,200
Tri-City Community Action Program	Malden/Medford/Everett	02148 (Malden, MA)	$57,700
AIDS Action Committee	County-wide	02108 (Boston, MA)	$87,372

The Northern Middlesex County was not well served by these organizations due in part to lower incidences of HIV/AIDS than the Southern portion of the County. The funding allocations and activity selection was also conducted by the City of Cambridge for 2004-05 and service providers in the northern part of the County may not have been aware of the opportunity for funding. For the 2005-06 program year

[1] Including Arlington, Bedford, Belmont, Burlington, Cambridge, Lexington, Malden, Medford, Melrose, North Reading, Reading, Stoneham, Wakefield, Watertown, Wilmington, Winchester, and Woburn.
[2] Including Ashland, Framingham, Holliston, Hopkinton, Hudson, Marlborough, Maynard, Natick, Sherborn, Stow, Sudbury, Waltham, Wayland, Weston.
[3] Including Arlington, Cambridge, Everett, Malden, Medford, Somerville, and Watertown.

new activities have been initiated by organizations that also serve the Lowell area, for better geographic distribution.

In succeeding sections of this report, the distribution of activities by funding source is discussed in more detail.

Institutional Structure

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

1. IMPROVING THE INSTITUTIONAL STRUCTURE

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

In Summer 2004, the DPD began annual trainings for all private subrecipients to review program regulations and reporting requirements for the new program year. As a result of this training and regular monitoring, compliance with regulations and reporting information has significantly improved. Consolidated Plan staff are also meeting regularly with officials from the City's Parks and Recreation and Public Works departments to ensure understanding of and compliance with Davis Bacon wage regulations and other program requirements. Finally, the DPD has been working to streamline and improve our documentation of the environmental review of activities by consolidating responsibility for the review process with the City's Environmental Officer.

Monitoring

1. *Describe how and the frequency with which you monitored your activities.*

2. *Describe the results of your monitoring including any improvements.*

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

1. MONITORING ACTIVITY

SUBRECIPIENT ACTIVITIES

During the 2004-05 program year, CDBG monitoring consisted of at least one on-site visit for each sub-recipient. During the visits, a thorough review of the sub-recipients files was conducted to ensure compliance with all regulations governing their administrative, financial and programmatic operations. Progress toward meeting proposed performance objectives outlined in the grant agreement was also reviewed.

At the end of each visit, the monitor ended the visit by reviewing the tentative conclusions from the monitoring to establish a clear understanding between the monitor and sub-recipient of the areas of disagreement and agreement regarding the monitoring results.

Once the on-site visits were complete, the monitor prepared a formal written letter describing the results of the visit, providing recognition of the sub-recipient's strengths and weaknesses. A clear written record, which includes the completed monitoring checklist and the follow up letter, is kept on file with the sub-recipient's grant agreement and monthly reports.

If a sub-recipient is experiencing problems or is failing to comply with regulations, these issues are specifically outlined in the monitoring follow-up letter, along with recommendations or requirements to address' and rectify the problems. If a *concern* is issued for noncompliance with Federal rules and regulations, the monitoring follow-up letter provides recommendations on how the situation can be remedied, but no additional action is required. If a *finding* is issued, the monitoring follow-up letter identifies a deadline for when the specific issues must be corrected. The monitor then follows up with the organization to make sure the corrections have been made.

ECONOMIC DEVELOPMENT ACTIVITIES

Also during the 2004-05 program year, the Economic Development (ED) staff conducted a series of monitoring visits to various businesses that received loans or grants through the various ED programs. These loan/grant programs were created to assist businesses located within the Renewal Community (RC) area to generate and retain permanent full-time jobs. Over 51% of the jobs involve the employment of low-and-moderate-income people. For every loan or grant in the amount of $35,000 awarded to a business, one full-time job must be created or retained as set forth in HUD 570209(b)(1)(ii). The ED staff visited each of the businesses one year after receiving assistance to verify job creation through employment records. A "Self Declaration of Income Report" was filled out by the employee for each job being created or retained.

For businesses that received a small grant, of up to $5,000 through the Technical Assistance Program (TAP), an ED staff member and one staff member from the Lowell Small Business Assistance Center (SBAC) conducted a site visit. This site visit was recorded into a full report and pictures were take on site and filed appropriately. This report will measure the growth and improvement of each business that received a grant.

Each of the businesses receiving financial assistance through the various ED program is eligible for free periodic technical assistance through the SBAC. Business owners are also encouraged to sign up for the Center's "Right Start" training program to learn basic skills on bookkeeping, marketing, taxation, financing and business law.

2. RESULTS OF MONITORING

SUBRECIPIENT ACTIVITIES

The City of Lowell did not issue any "concerns" or "findings" during the FY2004-05 monitoring process. The main issue encountered is that the majority of sub-recipients find it difficult to gather the income information from their clients. As a result, the City has revised the forms used for this purpose to make them more "user friendly." However, it is likely that sub-recipients will still encounter resistance from participants regarding the disclosure of income data.

To assist with this problem in 2005-06, the City of Lowell has prepared a statement, translated into Khmer, Portuguese & Spanish, explaining why such information is required and advising the program participants that their information will not be shared with any other agencies, including immigration authorities. This statement will hopefully make it easier for sub-recipients to gather the required data needed to ensure income-eligible residents are being served by their programs.

ECONOMIC DEVELOPMENT ACTIVITIES

Financial assistance through Lowell's economic development programs has been crucial to the assisted businesses. The majority of businesses assisted through the Downtown Venture Fund were startups and some of them were risky ventures, i.e. restaurants that could never obtain financial assistance through traditional lending. The TAP grant program has been crucial to keep small businesses competitive. The majority of small businesses assisted under this program are minority and women-owned businesses thriving in Lowell's low-income neighborhoods.

During job monitoring visits, businesses, especially Downtown retailer and restaurant owners expressed frustration about hiring local labor force. A majority of the low- and moderate-income population living within the Downtown area do not have basic work skills. However, there are a few success stories; one individual who was hired through a partnership with the Lowell Transitional Living Center, a homeless shelter, became a restaurant manager at the Mambo Grill in Downtown Lowell.

It has also been challenging for businesses to find bilingual counter help. This is particularly important for minority businesses that serve both English and Non-English speaking clientele. An overall lack of English skills continues to be an obstacle to better job placement throughout the low-moderate income population within Lowell.

3. SELF EVALUATION

IMPACT ON OVERALL PROGRAM GOALS AND PRIORITY NEEDS

Consolidated Plan program funding continues to play a vital role in ensuring the sustainability and operation of numerous programs and activities that have had a beneficial impact on Lowell's neighborhoods and social problems. CDBG funding has

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

The specific activities undertaken during the 2004-05 program year that address the needs identified as "high" priorities in the 2000-2005 Consolidated Plan are outlined below. Many activities address multiple high priority needs.

Housing

Increasing homeownership among persons at 30% to 80% of area median income.

- City of Lowell, DPD - Acre Plan
- City of Lowell, DPD - Acre Plan Roadway
- City of Lowell DPD – Homework Program
- Merrimack Valley Housing Partnership – Project Genesis
- City of Lowell, DPD - First Time Homebuyer Program
- Residents First Development Corporation – Walker Place/Branch Place

Reduce concentration of poverty within targeted neighborhood areas

- City of Lowell, DPD - Acre Plan
- East Boott Cotton Mills Redevelopment

Preserve supply of subsidized affordable housing stock (expiring use)

- No projects in 2004-05.

Develop regional housing partnerships

- No projects in 2004-05.

Upgrade the quality and quantity of affordable housing stock

- City of Lowell, DPD - Acre Plan
- City of Lowell, DPD - Acre Plan Roadway
- City of Lowell DPD – Emergency Housing Rehab
- City of Lowell DPD – Homework Program
- City of Lowell DPD – Housing Rehab Program
- City of Lowell DPD - Lead Abatement Program
- City of Lowell Health Department-Health Inspectors/Sanitary Code Enforcement
- Community Teamwork Inc. – Energy Efficiency Improvements
- D'Youville Senior Care Center, Inc. – Facility Improvements
- East Boott Cotton Mills Redevelopment
- House of Hope – Salem Street Housing Construction
- Middlesex Shelter, Inc. – Permanent Housing
- Residents First Development Corporation – Walker Place

Conversion of Section 8 rental certificates into project-based housing

- House of Hope – Salem Street Housing Construction

Economic Development

Revitalization of the Downtown area

- Architectural Heritage Foundation - CMAA Bldg (Renovation)
- City of Lowell DPD – Downtown Business Development/Historic Rehab/Job Creation
- City of Lowell DPD – Downtown Sidewalks Improvements (Bicycle Racks)
- City of Lowell DPD – Downtown Venture Fund
- City of Lowell DPD - JAM Urban Renewal Plan Phase I
- City of Lowell DPD – Renewal Community Technical Assistance
- City of Lowell DPD - Small Business Loan Program
- City of Lowell DPD – Technical Assistance Program
- Community Teamwork Inc. - Lowell Small Business Assistance Center (SBAC)
- Mack Building ADA Compliance
- Mack Building Roof Replacement

Development of "Economic Opportunity" Areas

- City of Lowell DPD – Renewal Community Technical Assistance

Provide technical assistance to small businesses & start-ups

- Acre Family Day Care Center – Taking Care of Business Initiative
- Cambodian American League of Lowell – Micro-Enterprise Training
- City of Lowell DPD – Downtown Venture Fund
- City of Lowell DPD - Small Business Loan Program
- City of Lowell DPD – Technical Assistance Program
- Community Teamwork Inc. - Lowell Small Business Assistance Center (SBAC)

Development of intermodal transportation systems

- City of Lowell DPD – Downtown Sidewalks Improvements (Bicycle Racks)
- City of Lowell DPD – Intersection Improvements
- City of Lowell DPD – Moulton Square
- City of Lowell DPW - Streets and Sidewalks

Development of "Brownfield" contaminated sites and other distressed properties

- Architectural Heritage Foundation - CMAA Bldg (Renovation)
- City of Lowell DPD - JAM Urban Renewal Plan Phase I
- City of Lowell DPD – Tanner Street Industrial Corridor Reuse Plan
- East Boott Cotton Mills Redevelopment
- Middlesex Shelter, Inc. – Permanent Housing

Neighborhood Revitalization Strategies

Elimination of slum and blight

- Architectural Heritage Foundation - CMAA Bldg (Renovation)
- City of Lowell, DPD - Acre Plan
- City of Lowell DPD – Acre Plan Relocation Costs
- City of Lowell, DPD - Acre Plan Roadway
- City of Lowell DPD - Demolition Program
- City of Lowell DPD - JAM Urban Renewal Plan Phase I
- City of Lowell DPD – Tanner Street Industrial Corridor Reuse Plan
- City of Lowell Health Department-Health Inspectors/Sanitary Code Enforcement

- City of Lowell, Division of NS - Graffiti Removal Program
- East Boott Cotton Mills Redevelopment
- Middlesex Shelter, Inc. – Permanent Housing

Neighborhood revitalization strategies

- City of Lowell, DPD - Acre Plan
- City of Lowell DPD – Acre Plan Relocation Costs
- City of Lowell, DPD - Acre Plan Roadway
- City of Lowell DPD - JAM Urban Renewal Plan Phase I
- City of Lowell DPD – Renewal Community Technical Assistance

Upgrade public infrastructure

- Audible Buzzers W. Sixth & Bridge Streets
- Bridge Street Parking Facility/Bus Shelter
- Cawley Stadium Improvements
- Centralville Neighborhood Action Group
- City of Lowell DPD – Acre Plan Park Restoration
- City of Lowell DPD – Downtown Sidewalks Improvements (Bicycle Racks)
- City of Lowell DPD – Intersection Improvements
- City of Lowell DPD – Monsignor Keenan Park
- City of Lowell DPD – Moulton Square
- City of Lowell DPD – Tanner Street Industrial Corridor Reuse Plan
- City of Lowell Health Department-Brady School Asbestos Removal
- City of Lowell DPW - Streets and Sidewalks
- City of Lowell, Dept. of Parks/Recreation - Billerica Street Park
- City of Lowell, Dept. of Parks/Recreation – South Common Pool
- City of Lowell, Dept. of Parks/Recreation – Bartlett/Koumantzelous Field
- City of Lowell, Division of NS – Car Condo Program
- Fort Hill Park Drainage Improvements
- Pawtucketville Youth Org./St. Jeanne D'Arc Basketball - Field House at Fr. McGuire Field
- Police Precinct – 10 Hampshire Street
- Victorian Lighting – East Merrimack Street

Provide personal development services to Enterprise Community residents

- Acre Family Day Care Center – Taking Care of Business Initiative
- Cambodian American League of Lowell – Micro-Enterprise Training
- Community Teamwork Inc. - Lowell Small Business Assistance Center (SBAC)
- Community Teamwork, Inc. - SuitAbility (Services for Economically Challenged Women)
- LifeLinks, Inc. - Urban Youth Employment Program
- Middlesex Community College - Out-of-School Youth Program
- United Teen Equality Center (UTEC)

Homelessness

Creation of permanent supportive housing for the homeless

- House of Hope – Salem Street Housing Construction
- Middlesex North Resource Center Predevelopment Funds
- Middlesex Shelter, Inc. – Permanent Housing

Youth, Elderly, and Special Needs

Provide recreational, educational, and outreach programs for at-risk youth

- Alternative House – Teen Counseling
- Angkor Dance Troupe, Inc. - At-Risk Youth Program
- Big Brother/Big Sister - One-to-One Mentoring
- Big Brother/Big Sister – Adam Project Facility Improvements
- Boys & Girls Club of Greater Lowell, Inc. – Swimming Pool Renovations
- Boys & Girls Club of Greater Lowell, Inc. – Facility Improvements
- Girls Inc – Facility Improvements
- Girls, Inc. - Youth Enrichment Programs
- Greater Lowell Family YMCA - Camp Massapoag Camperships
- Justice Resource Inst. (GRIP) – Kitchen Renovation
- Justice Resource Inst. (GRIP) – Project Shelter
- Kids in Disability Sports, Inc. - Sports, Social & Education Program
- LifeLinks, Inc. - Urban Youth Employment Program
- Lowell Community Health Center/Teen Coalition - League of Youth
- Lowell Housing Authority - Youth Sports/Recreation Programs
- Lowell Junior High Football Association
- Middlesex Community College - Out-of-School Youth Program
- Spindle City Corps - Youth Programs
- UMass Lowell Research Found. - Summer Youth Sports & Enrichment Pgm. – Transport.
- United Teen Equality Center (UTEC)
- West End GYM Inc. – Youth Program
- YWCA of Lowell – Acre Youth Green Acre Project
- YWCA of Lowell - Lower Belvidere Youth Center

Provide recreational, educational, and outreach programs for the elderly

- Community Family Adult Day Health Center
- Community Teamwork Inc.- ACE Advocacy Corps for Elders (formerly RSVP)
- Lowell Community Health Center – Expanding Elderly Health Care
- Lowell Council on Aging – Operating Programs
- Lowell Council on Aging - Senior Center Lease
- Mass Alliance of Portuguese Speakers - Immigrant Social and Elder Services
- Salvation Army - SAGE Senior Center

ACTIVITIES FALLING BEHIND SCHEDULE

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

One major project that was funded in the 2004-05 program year was delayed. The Hamilton Canal District in the Jackson Appleton Middlesex (JAM) Plan area was awarded funds in the 2004-05 Annual Action Plan for payment of debt service on a Section 108 Loan (Project 2004-0033). This loan application was submitted in August 2004 and the City was told to expect approval within 90 days. CDBG funds were budgeted for debt service payments beginning in January 2005. Unfortunately,

the loan was not approved until July 2005. As a result, no funds were expended for this activity during the 2004-05 program year. With the approval of the loan, however, this ambitious project will advance during the 2005-06 program year. The unspent funds from 2004-05 will be reallocated to future projects.

The project to provide landscaping improvements to commercial parking lots (2004-0034) has been cancelled due to difficulties in marketing the program. The project to rehabilitate the Lower Belvidere Youth Center for the YWCA (2004-0090) was cancelled because the YWCA decided to sell the property to address budget concerns. The Architectural Heritage Foundation's project to create a historic window repair program (2004-0019) has been cancelled because it proved financially infeasible to meet regulatory requirements for the program as proposed.

The following projects failed to submit complete invoices for work completed during the 2004-05 Program Year in time for inclusion in this report. Work on these activities has been completed, some accomplishments have been identified, and the City anticipates reporting expenditures in the 2005-06 CAPER.

Project ID	Project Name	Fund	Original Funding
2004-0023	CALL - FIRST TIME HOMEBUYER PROGRAM	CDBG	$5,000.00
2004-0027	CHRISTMAS IN APRIL	CDBG	$10,000.00
2004-0047	CULTURAL ORGANIZATION OF LOWELL-ARTIST HOUSING DEVELOPMENT	CDBG	$35,000.00

The following are related to capital projects which will be undertaken in future program years and reported on in future CAPERs.

Project ID	Project Name	Fund	Original Funding
2004-0029	DPD-ACRE URBAN REVITALIZATION-RELOCATION	CDBG	$50,000.00
2004-0031	DPD-HAMPSHIRE/JEWETT/BRIDGE INTERSECTION	CDBG	$60,000.00
2003-0097	INTERSECTION IMPROVEMENTS-HAMPSHIRE,JEWETT,13TH,BRIDGE	CDBG	$13,500.00
2003-0092	UNITED TEEN EQUALITY CENTER	CDBG	$16,250.00
2004-0109	DPD - HOME HOUSING REHAB PROGRAM	HOME	$175,000.00
2004-0060	LOWELL COMMUNITY HEALTH CENTER-EXPANDING ELDERLY HEALTHCARE	CDBG	$50,000.00
2004-0032	DPD-HOMEWORKS PROGRAM	HOME	$104,172.00

The following projects have been delayed in their implementation due to staff turnover. The City anticipates reporting expenditures in the 2005-06 CAPER.

Project ID	Project Name	Fund	Original Funding
2004-0062	LOWELL HISTORIC BOARD-SIGNAGE	CDBG	$10,000.00
2004-0035	DPD-RENEWAL COMMUNITY PROGRAM	CDBG	$5,000.00

BARRIERS

Unfortunately the Consolidated Plan funding is limited. Particularly in a fiscal climate of dwindling resources at all levels of government and in the not-for-profit sector, it is nearly impossible to completely "solve" many of the problems that plague low and moderate income populations and neighborhoods. While the lives of many individual

assisted residents have been improved, some dramatically, new immigrant populations and others frequently replace them with similar economic and social challenges. As housing and infrastructure are improved in one area, benefiting many area residents, particularly long-time low-income homeowners, increasing property values and rents force others to move to other housing or neighborhoods with similar challenges to solve. Extremely limited economic development funds are clearly beneficial to the assisted businesses and their employees, but have minimal impact on far larger economic forces at play in the region and the world.

POTENTIAL ADJUSTMENTS AND IMPROVEMENTS

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

One issue in recent years has been the lack of available and effective Community Housing Development Organizations (CHDOs) in Lowell. As a result, the DPD has worked with several community agencies to develop their capacity and certify them as new CHDOs. Many of these organizations have long histories of success in related ventures but less experience with direct housing development. During the 2004-05 program year, the Lowell Transitional Living Center was certified as a CHDO and is currently involved in their first permanent housing development. Alternative House was also certified as a CHDO in 2004-05 and they have received HOME funds in the 2005-06 program year. Several additional agencies, including Community Teamwork, Pathfinder, House of Hope, and the Coalition for a Better Acre, are also at various stages in the process of being certified as CHDOs. This effort should result in improved affordable housing production and delivery by the private not-for-profit sector in Lowell.

Lead-based Paint

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

1. ACTIONS TAKEN TO REDUCE LEAD-BASED PAINT HAZARDS

The Lead Abatement program received $314,033 in CDBG funds for FY 2004-05. Of that, $25,150 will be carried into FY 2005-06 for committed projects not yet started. Four housing units were completed during this reporting period with FY 2003-04 funds, ten units were completed with FY 2004-05 funds and an additional three units will be completed during FY 2005-06.

The Lead Abatement program deleaded 14 housing units during the reporting period. As a result, fewer children are exposed to lead hazards. The table below details the types of households assisted with the program. More than half the households assisted have income levels below 50% of the area median income. The majority of these units were owner-occupied.

FY 2004-05 Lead Abatement Projects

Unit Type	Vacant	% of Median Income	Family Size	Female Head of Household	Race or Ethnicity	CDBG Amount
Rental		<50	5		White	$6,000
Rental		<50	1		Hispanic	
Owner-occupied		<50	3	X	White	$2,450
Rental	X					
Owner-occupied		61-80			White	$11,950
Owner-occupied		61-80			White	$6,000
Owner-occupied		<50	3	X	White	$13,850
Owner-occupied		61-80	6		Asian	$10,550
Owner-occupied		61-80	5		Afr Amer/Black	$37,500
Rental		<50	4		Afr Amer/Black	
Owner-occupied		61-80	2	X	White	$17,750
Rental		<50	4		White	
Owner-occupied		61-80	5	X	Asian	$14,000
Rental		<50	2		Asian	

Source: City of Lowell, DPD Lead Abatement Program

CDBG funds were combined, in the form of loans, with HUD's Lead Hazard Control Grant Program (LHCGP). The LHCGP served as the catalyst in financing, outreach and education. Projects funded by both the LHCGP and CDBG resulted in the completion of ninety housing units in FY 2004-05.

The Lead Hazard Control Grant Program's period of performance was extended to June 30, 2005. As of that date, 514 units were brought into Full Deleading Compliance. Additionally, 32 units will be completed during the close out period ending September 30, 2005, bringing the total unit count to 546. A renewal grant application was submitted in June 2005. If funded, Lowell will be granted $3 million to continue its efforts to provide lead safe housing to low/moderate income families and work toward the Federal goal of eliminating childhood lead poisoning by the year 2010.

Consolidated Plan funds alone are not sufficient to maintain the level of production achieved in past years. Another LHCGP application has been submitted to HUD and the Program is awaiting announcement of funding at this time.

HOUSING

Housing Needs

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

1. FOSTERING AND MAINTAINING AFFORDABLE HOUSING

As discussed in previous sections, the City spent $3,029,474 (54% of all federal funds) on affordable housing activities in the 2004-05 program year. The following activities helped to foster and maintain quality affordable housing in Lowell and Middlesex County:

- AIDS Action Committee – Emergency Rental Assistance
- Cambridge Cares About AIDS – YMCA/SRO Program
- City of Lowell, DPD - Acre Plan
- City of Lowell, DPD - Acre Plan Roadway
- City of Lowell DPD – Emergency Housing Rehab
- City of Lowell, DPD - First Time Homebuyer Program
- City of Lowell DPD – Homework Program
- City of Lowell DPD – Housing Rehab Program
- City of Lowell DPD - Lead Abatement Program
- City of Lowell Health Department-Health Inspectors/Sanitary Code Enforcement
- Community Teamwork Inc. – Energy Efficiency Improvements
- D'Youville Senior Care Center, Inc. – Facility Improvements
- East Boott Cotton Mills Redevelopment
- House of Hope – Salem Street Housing Construction
- Merrimack Valley Housing Partnership – Project Genesis
- Metro Boston Housing Partnership - TBRA
- Middlesex Shelter, Inc. – Permanent Housing
- Residents First Development Corporation – Walker Place/Branch Place

Although many of these activities are ongoing multi-year projects, in the 2004-05 program year alone, they resulted in the following accomplishments.

Accomplishment Unit of Measure	2004-05 Program Year Accomplishments
Households Receiving Homebuyer Training	419
Housing Units Inspected for Code Compliance	6,370
First Time Homebuyers Assisted	42
Housing Units Rehabilitated	27
Housing Units Abated for Lead Hazards	15
New Affordable Housing Units Developed	45
People Receiving Rental Assistance	67

Specific Housing Objectives

1. *Evaluate progress in meeting specific objective of providing affordable housing, including the number of extremely low-income, low-income, and moderate-income renter and owner households comparing actual accomplishments with proposed goals during the reporting period.*

2. *Evaluate progress in providing affordable housing that meets the Section 215 definition of affordable housing for rental and owner households comparing actual accomplishments with proposed goals during the reporting period.*

3. *Describe efforts to address "worst-case" housing needs and housing needs of persons with disabilities.*

1. MEETING SPECIFIC AFFORDABLE HOUSING OBJECTIVES

Based on the beneficiary information provided in the PR23 IDIS Report, 837 households benefited from CDBG-funded activities. HOME funds were distributed to first time homebuyer projects, reporting 42 households assisted. This information is provided in the tables below, along with a breakdown of the income levels of those served during the reporting period.

CDBG Activities: Income Distribution of Affordable Housing Beneficiaries

	Extremely Low Income	Low Income	Moderate Income	Total Low-Mod Income	Not Low-Mod Income	Total Beneficiaries
	<= 30% AMI	>30% and <=50% AMI	>50% and <=80% AMI		>80% AMI	
Persons	0	0	1	1	0	1
Households	61	750	22	833	4	837

Source: PR23 IDIS Report, 9/22/05

CDBG housing activities included first time homebuyer training and rehabilitation projects. The households served were owner households and reported income levels between 30% and 50% of the area median income. Along with these accomplishments, an additional 425 people were assisted through the Fair Housing/Consumer Education Program run by Community Teamwork, Inc. Further discussion about these housing activities and their accomplishments is provided in the Community Development portion of this report.

HOME Activities: Income Distribution of Affordable Housing Beneficiaries

Activity Type	0-30% AMI	31-50% AMI	51-60% AMI	61-80% AMI	Reported as Vacant*	Total Occupied Units
Rentals	12	7	0	1	8	20
First Time Homebuyers	2	16	6	18	8	42

* Vacant first-time homebuyer units are located in 2+ unit homes purchased through FTHB programs. As part of the HOME program agreement, owners must make these units affordable to households based on HUD income limits.

Source: PR23 IDIS Report, 9/22/05 & DPD Housing Office monitoring data.

The total number of households served in the table above identifies only unique households. In many cases, the first time homebuyer assistance recipient moved into a unit that was constructed with HOME subsidy. That unit is only counted once in this table.

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

2. SECTION 215 AFFORDABLE HOUSING

Nearly all of the projects resulting in new affordable housing units completed in the 2004-05 program year meet the Section 215 definition of affordable housing, including the following:

- City of Lowell, DPD - Acre Plan, Suffolk Street (6 ownership units and 4 rental units)
- City of Lowell, DPD - Acre Plan, Ryan Block (33 rental units)
- City of Lowell, DPD – First Time Homebuyer Program (35 unique recipients plus 6 recipients for Suffolk Street included above)
- House of Hope – Salem Street Housing Construction (11 rental units)
- Residents First Development Corporation – Walker Place/Branch Place (4 ownership units and 2 rental units)

Similarly, most of the ongoing projects which will result in new affordable housing units will also meet the Section 215 definition of affordable housing, including the following:

- City of Lowell, DPD - Acre Plan, Rock Street & Worthen Street
- Middlesex Shelter, Inc. – Permanent Housing
- Middlesex North Resource Center/Pathfinder – Predevelopment Costs

3. "WORST-CASE" AND DISABLED HOUSING

Many of the projects assisted by the City of Lowell during the 2004-05 program year incorporate housing that is accessible for persons with disabilities or severe housing needs including the following:

Housing Assistance for Persons with HIV/AIDS

- AIDS Action Committee – Emergency Rental Assistance
- Cambridge Cares About AIDS – YMCA/SRO Program
- Metro Boston Housing Partnership – TBRA

Permanent Housing for the Homeless

- House of Hope – Salem Street Housing Construction
- Middlesex Shelter, Inc. – Permanent Housing
- Middlesex North Resource Center/Pathfinder – Predevelopment Costs

Housing Projects Include Handicapped Accessible Housing Units

- D'Youville Senior Care Center, Inc. – Facility Improvements
- East Boott Cotton Mills Redevelopment
- House of Hope – Salem Street Housing Construction

Public Housing Strategy

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

1. PUBLIC HOUSING AND RESIDENT INITIATIVES

The Lowell Housing Authority offers programs and activities, which help improve the living environment for low- and moderate-income families living in public housing. These activities are summarized below:

- Resident Orientation Committee: In response to requests from resident organizations wanting to participate in orienting new tenants, the LHA established a volunteer resident orientation committee. The role of the committee is to welcome and advise new residents of the rules, procedures, neighborhood activities and available services for families and the elderly relevant to their development.

- Drug Elimination Program: Funds are provided to dispatch services for both family and elderly developments. "Family Parenting Program," a family support program was provided at the North Common Village and George W. Flanagan Developments, providing substance abuse prevention services. The youth recreation program offers activities, which help prevent drug abuse among LHA youth. Together these programs enhance the overall security and safety at the housing authority sites.

- ROSS Program: Over the past three years, supportive services have been provided through LHA, which encourage elderly/disabled residents to participate in social activities including on-site cafes, health screenings, field trips, and educational programs, improving their overall life experiences.

In an effort to address the needs of public housing residents, the Lowell Housing Authority offers its tenants opportunities to become involved in LHA management and policy implementation. LHA also provides a variety of activities aimed at self-

sufficiency and homeownership among its residents. These programs are described below:

- Tenant Advisory: Each public housing development within the LHA jurisdiction has a Tenant Council. In drafting the Five Year Plan and First Annual Plan in 2000, representatives from each council, along with voucher recipients, were invited to join a Resident Advisory Board, whose chief role was to provide assistance to the Housing Authority in evaluating agency plans and policies.

- Community Service Requirements: A requirement of the residential lease signed by all public housing residents of LHA is to participate in the Community Service Program. As part of the program, non-exempt residents are mandated to contribute eight hours per month of community service, participate in eight hours per month of economic self-sufficiency activity, or a combination of the two.

- Family Self-Sufficiency Program: The Family Self-Sufficiency Program is designed to foster a holistic approach to self-sufficiency. The FSS Section 8 program recently expanded to include 50 participants and in the past two years three graduates of the FSS program have utilized the program to purchase homes. Other services provided through the program include: resume development and interviewing techniques, computer training, day care placements, First Time Homebuyers Program, and credit repair/credit establishment.

Also administered through the FSS is a Homeownership Program. The program assists residents of public housing and section 8 participants through the home buying process. According to the 2004 LHA Annual Plan, five section 8 participants utilize the Program.

Recently implemented through the FSS is the Joint Employment Program which provides employment opportunities for public housing residents, and whose goal is to assist residents in obtaining full-time employment and ultimately economic independence.

Barriers to Affordable Housing

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

1. ELIMINATION OF BARRIERS TO AFFORDABLE HOUSING

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

Under the new zoning, over thirty-eight percent (38%) of the City's land area is zoned to allow multi-family development in residential or mixed-use zoning districts. The City allows significant density in these zones as described below. Even the most restrictive single-family zone allows more than four units per acre. In addition, the City's Zoning Ordinance allows for accessory dwelling units in single-family zoned areas and encourages the conversion of existing buildings including schools, churches, and obsolete industrial buildings, to multi-family residential uses, even

when those buildings are located in single-family zoning districts. In certain urban mixed-use zoning districts required parking is limited to one space per unit, and a by-right waiver for all required parking is provided if the project site is within 1500 feet of a public parking structure.

Maximum Allowable Residential Densities in Lowell Zoning Districts

Zoning District(s)	Proportion of Land Area	Units per Acre
Suburban Multifamily (SMF), Suburban Mixed Use (SMU), & Traditional Two-Family (TTF)	18%	14.5
Traditional Multifamily (TMF), Traditional Mixed Use (TMU), & Neighborhood Business (NB)	9%	17
Urban Multifamily (UMF) & Urban Mixed Use (UMU)	3%	43.5
Downtown Mixed Use (DMU), High Rise Commercial (HRC), and Institutional (INST)	8%	60-120*

*Limited only by floor area ratios.

Source: City of Lowell Zoning Code

Lowell's permit fees and development review process are also some of the least burdensome in the region. The City does not charge development impact fees or technical review fees that are permitted under Massachusetts General Law and places no special permitting reviews on affordable housing projects that would not be required of all developments.

Unfortunately, the costs to construct or obtain housing in Eastern Massachusetts remain among the highest in the nation, severely limiting the affordability of housing throughout the region, including in Lowell. Despite these constraints, the City maintains 13.14% of its housing stock as affordable, a substantially greater percentage than in the surrounding suburban communities, where regulatory and project review barriers as well as public unease about affordable housing are more substantial challenges. The City of Lowell shares the Commonwealth of Massachusetts' goal that all municipalities should maintain at least 10% of their housing stock as affordable to residents earning 80% or less of the Area Median Income. The table below outlines the relative proportions of affordable housing in the municipalities in the Greater Lowell area. As the table illustrates, Lowell maintains 63% of the region's subsidized affordable housing.

Affordable Housing in Greater Lowell Area

Municipality	Total Housing Units	Affordable Housing Units	Proportion of Affordable Housing
Lowell	39,381	5,174	13.1%
Billerica	13,055	606	4.6%
Chelmsford	12,981	727	5.6%
Dracut	10,597	557	5.3%
Dunstable	933	0	0%
Groton	3,339	182	5.5%
Pepperell	3,905	117	3.0%
Tewksbury	10,125	449	4.4%
Tyngsboro	3,784	260	6.9%
Westford	6,877	148	2.2%

Source: Massachusetts Department of Housing and Community Development, July 2005

HOME/ American Dream Down Payment Initiative (ADDI)

1. *Assessment of Relationship of HOME Funds to Goals and Objectives*
    a. *Evaluate progress made toward meeting goals for providing affordable housing using HOME funds, including the number and types of households served.*

2. *HOME Match Report*
    a. *Use HOME Match Report HUD-40107-A to report on match contributions for the period covered by the Consolidated Plan program year.*

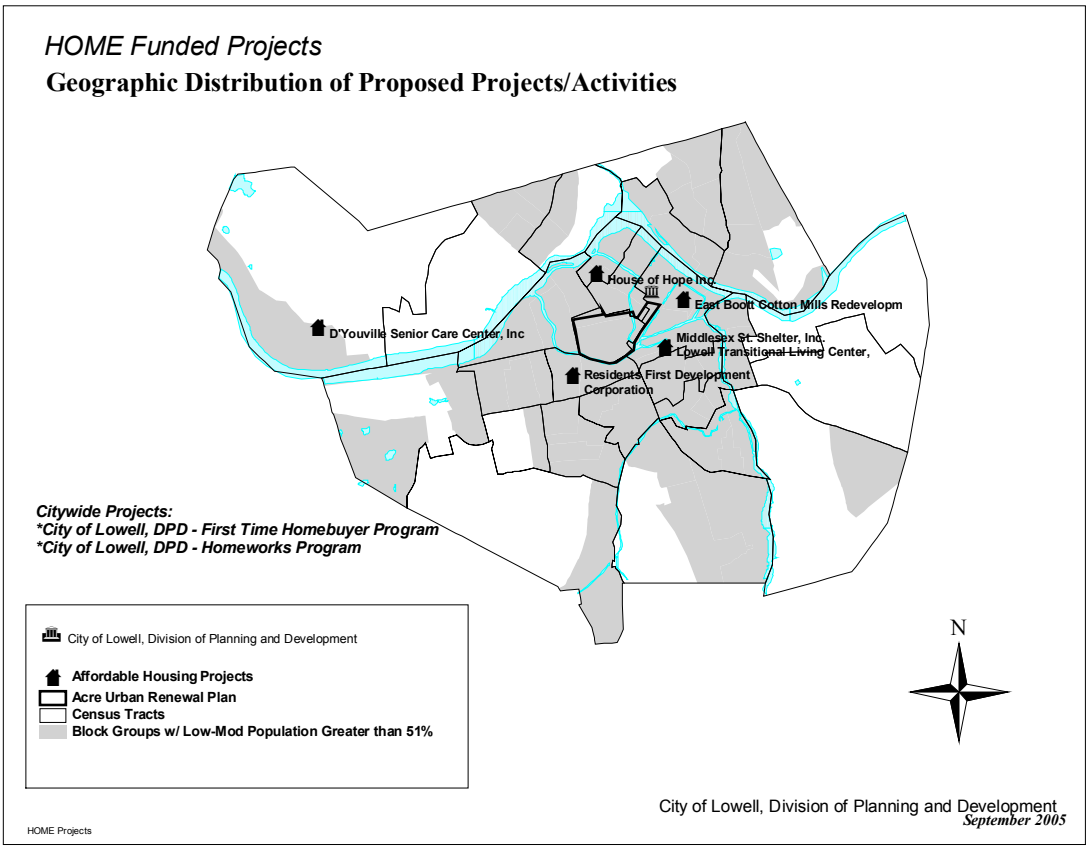
3. *HOME MBE and WBE Report*
4. *Use Part III of HUD Form 40107 to report contracts and subcontracts with Minority Business Enterprises (MBEs) and Women's Business Enterprises (WBEs).*

5. *Assessments*
    a. *Detail results of on-site inspections of rental housing.*
    b. *Describe the HOME jurisdiction's affirmative marketing actions.*
    c. *Describe outreach to minority and women owned businesses.*

1. ASSESSMENT OF GOALS AND OBJECTIVES

HOME FUNDS

All FY 2004-05 HOME funds were allocated toward projects that addressed the Affordable Housing priority need as described in the 2000-2005 Five Year Plan. The distribution of these projects throughout the City is illustrated in the map below. These projects are located in block groups with high concentrations of low- and moderate-income households.



Not depicted on the map are the locations for the City's First Time Homebuyer Program and the HOMEWORKS program. These projects serve low- and moderate-income households throughout the City. Housing activities conducted through the City's Acre Urban Revitalization Plan are located within the boundaries of the plan area, depicted on the map above.

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

FY 2004-05 HOME Funded Activities

Activity	FY 2004-05 Expenditures	Proposed Accomplishments	Actual Accomplishments
City of Lowell, DPD - Acre Urban Revitalization & Development Plan	$905,755	196 Housing Units	28 Housing Units
City of Lowell, DPD Acre Plan - Roadway	$57,317	7 Housing Units	10 Housing Units*
City of Lowell, DPD - First Time Homebuyer Program	$351,057	50 Housing Units	42 Housing Units
City of Lowell, DPD - HOMEWORKS Program	$5,980	1 Housing Unit	1 Housing Unit
D'Youville Senior Care Center, Inc. - Senior Housing	$1,490	22 Housing Units	0 Housing Units
East Boott Cotton Mills Redevelopment	$333,523	11 Housing Units	0 Housing Units
House of Hope, Inc. - Salem Street Housing Construction	$303,561	11 Housing Units	11 Housing Units
Lowell Transitional Living Center, Inc.	$40,368	Funds spent on eligible CHDO operating expenses	
Middlesex Shelter, Inc.	$268,380	11 Housing Units	0 Housing Units
Residents First Development Corporation	$58,378	6 Housing Units	6 Housing Units

Note: Projects in *italics* were ongoing as of June 30, 2005. Additional accomplishment data will be discussed in future CAPERs.
*These units are also counted in the total for the Acre Urban Revitalization Plan.

Source: PRO6 IDIS Report, 8/16/05

The City of Lowell, Acre Urban Revitalization Plan activity is located in Census Tract 3111, which has a low-/moderate-income concentration of 73.5%. The 2004-05 program year was the fifth of eight years for planned HOME funding for the Acre Urban Revitalization and Development Plan. This neighborhood revitalization activity has utilized HOME funds for predevelopment costs associated with housing development as well as for new construction of affordable housing units. Ongoing monitoring and reporting of this project will continue in subsequent CAPERs.

The City of Lowell First Time Homebuyer Program collaborated with the Merrimack Valley Housing Partnership's Down payment Assistance Program to assist 42 households during the reporting period. The table below illustrates how this assistance was distributed. 41% of households receiving assistance reported incomes 60-80% below the area median income and approximately 46% of the total households served were non-white.

FY 2004-05 First Time Homebuyer Participants

	Income Level (% of Area Median Income)								
	0-30%		30-50%		50-60%		60-80%		
	White	Non-white	White	Non-white	White	Non-white	White	Non-white	Total Households
Number of Households	1	1	9	7	4	2	9	9	42

Source: City of Lowell, DPD; PR23 IDIS Report, 8/16/05

The House of Hope, Affordable Housing project is a multi-year project started during the 2003-04 fiscal year. Originally intended as a three-year commitment, an amendment was made during the 2004-05 reporting period to commit both the second and third installments of HOME funds in order to complete the project ahead of schedule. As a result 11 units of new, permanent affordable housing with supportive services were created and made available to low-income households.

The 2004-05 program year witnessed the completion of two major housing developments in the Acre Urban Renewal Plan area. The Liberty Square/Ryan Block project included 18 HOME-assisted affordable rental units. Suffolk Street is now the location of ten new units in single and two-family owner-occupied homes, all of which were purchased by income-qualified first-time homebuyers who had attended the CDBG-assisted Project Genesis first-time homebuyer training program and received down payment assistance through the HOME-funded first-time homebuyer program. These homes are served by a new roadway, Cook Way, which allows parking to be located behind the homes to help maintain the streetscape in this historic neighborhood. Cook Way also connects these homes to a newly revitalized Olga Nieves Park, which was assisted with CDBG funds.

In the 2004-05 program year, the City allocated $232,306 for CHDO activities. The Division of Planning and Development set aside $182,306 (15% of 2004-05 HOME entitlement grant funds) for use by CHDOs to develop housing in the Acre Plan area. Accomplishment data for this project will be discussed in future CAPERs. The Lowell Transitional Living Center spent $50,000 for CHDO operating expenses (4.1% of 2004-05 HOME entitlement grant funds). No accomplishment data is required for this activity.

ADDI FUNDS

The American Dream Downpayment Initiative (ADDI) was administered as part of the HOME Investment Partnerships Program (HOME) by state and local participating jurisdictions. Lowell was awarded $51,587 for FY 2003 and $60,587 for FY 2004. These funds were made available for use in the beginning of the City's 2004 program year.

The City of Lowell used ADDI funds in conjunction with the HOME First Time Home Buyer program which provides downpayment assistance towards the purchase of an owner occupied house (1-4 units) by low-income families who are first-time homebuyers in accordance with HUD Section 92.200 through 92.509.

Of the total first time homebuyer participants documented in the accomplishments above, 3 were funded with 2003 ADDI funds and 7 were funded with 2004 ADDI funds. The beneficiary information for these households is provided in the table below.

	Income Level (% of Area Median Income)								
	0-30%		30-50%		50-60%		60-80%		
	White	Non-white	White	Non-white	White	Non-white	White	Non-white	Total Households
Number of Households	0	0	2	1	0	0	6	1	10

Source: City of Lowell, Housing Program

2. HOME MATCH REPORT

The Lowell Housing Authority Massachusetts Rental Voucher Program fulfilled the City's HOME match obligation during FY 2004-05 in the amount of $225,430. This information is provided in the table below. The Match Report HUD-40107-A is also included in the Appendix.

HOME Match Report

Excess Match from Prior Federal Fiscal Year	2004-05 Match	2004-05 Match Liability	Excess Funds to Carry to 2005-06
$3,805,001	$225,430	$143,537	$3,886,894

Source: HUD Form 4107-a

3. HOME MBE AND WBE REPORT

During the 2004-05 program year, the City of Lowell's HOME program issued three contracts and thirty-eight sub-contracts totaling $1,362,500. Although affirmative marketing efforts were made to ensure the availability of these contracts to qualified Minority Business Enterprises (MBEs) and Women's Business Enterprises (WBEs), no contracts or subcontracts were awarded to these entities. This is primarily because contracts were generally awarded on a low-bid basis and the lowest responsible and responsive bidders were neither MBEs nor WBEs. The HOME Program Annual Performance Report HUD-40107 is also included in the Appendix.

4. ASSESSMENTS

ON-SITE INSPECTIONS OF RENTAL HOUSING

The City's Housing Program conducts annual inspections of investor-owned rental properties assisted with HOME funds to ensure compliance with the Housing Quality Standard report. Self-verification forms are collected from tenants, documenting their household income, as well as their monthly rent and utility payments. Along with this income-verification process, housing staff inspect the properties for any physical problems and assist property owners, should there be any issues with the structure. Currently 100 units are monitored through this process. During the 2004-05 program year reporting period, all properties passed the Housing Quality Standard report.

AFFIRMATIVE MARKETING ACTIONS

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

OUTREACH TO MINORITY AND WOMEN'S BUSINESSES

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

HOMELESS

Homeless Needs

1. *Identify actions taken to address needs of homeless persons.*

2. *Identify actions to help homeless persons make the transition to permanent housing and independent living.*

3. *Identify new Federal resources obtained from Homeless SuperNOFA.*

1. ADDRESSING THE NEEDS OF HOMELESS PERSONS

The 2000-2005 Five Year Plan identified the following categories of homeless needs within Lowell's Continuum of Care for consolidated plan funding:

a. Outreach and Assessment Services
b. Emergency Shelter and Homeless Day Programs
c. Transitional Housing
d. Supportive Services
e. Permanent Housing and Permanent Supportive Housing

In addition, the Continuum of Care identified the following activities as core priorities:

f. Preserving and upgrading the system's current housing capacity;
g. Improving access to existing resources;
h. Improving homeless tracking and service delivery systems;
i. Identifying and filling gaps in the system; and
j. Providing assistance to families and individuals in distress.

In order to identify the greatest areas of need, a point-in-time count of the homeless population in Lowell was conducted in January 2005. This inventory identified 202 individuals and 174 persons in families with children as homeless within the jurisdiction, including both sheltered and unsheltered populations. Of these, 112 were identified as chronically homeless. The table below outlines those identified by this survey.

Homeless Population	Sheltered		Unsheltered	Total
	Emergency	Transitional		
1. Homeless Individuals	101 (N)	57 (N)	44 (N)	202 (N)
2. Homeless Families with Children	17 (N)	43 (N)		60 (N)
2a. Persons in Homeless Families with Children	63 (N)	111 (N)		174 (N)
Total (lines 1 + 2a)	164 (N)	168 (N)	44 (N)	376 (N)

Homeless Subpopulations	Sheltered	Unsheltered	Total
1. Chronically Homeless	74 (N)	38 (N)	112 (N)
2. Seriously Mentally Ill	95 (N)		
3. Chronic Substance Abuse	122 (N)		
4. Veterans	48 (N)		
5. Persons with HIV/AIDS	22(N)		
6. Victims of Domestic Violence	48 (N)		
7. Youth (under 18 years of age)	132(N)		

Source: City of Lowell Continuum of Care

During the reporting period, the Continuum of Care successfully addressed the needs of many homeless individuals and families through the following activities:

i. Lowell Transitional Living Center's 12, 0-bedroom unit permanent housing project for chronically homeless individuals secured $2.8 million in total funding for the project and is expected to be completed in August, 2005.
   i. Middlesex North Resource Center's Pathfinder Safe Haven was awarded SHP funding for 8, 0-bedroom units of permanent housing for chronically homeless individuals. The project has been increased to 12 units and is anticipated to be complete in 2007.
   ii. The House of Hope project secured $2.2 mil in total funding for 10 units of permanent housing for homeless families and was completed and occupied by June 2005.
   iii. HMIS Phase I has 8 homeless providers using the ServicePoint web-based tracking system. With a $30,000 funding commitment from the 2003 homeless assistance award, matched by a $7,500 commitment from the City of Lowell, Phase II was designed to customize the system, to clean up existing data and prepare for transfer of data to the State's new HMIS in July of 2005.
   iv. Community Teamwork's Stabilized Housing for Individuals and Families in Transition (SHIFT) is implementing a flexible grant program designed to move individuals and families out of hotels and into permanent housing with comprehensive case management and other supportive services. Fifty thousand dollars has recently been donated by the Fireman Foundation to hire a project manager for this initiative.
   v. The SHIFT Coalition is also in the process of creating an "early warning" system that emphasizes prevention. The team is working

with state officials, the local CAP agency, landlords and utility companies to create a system that can provide CoC support agencies with information and innovative solutions to end homelessness and reduce recidivism.

2. TRANSITION TO PERMANENT HOUSING

As noted above, helping homeless persons make the transition to permanent housing and self-sufficiency is one of the major goals of Lowell's Continuum of Care.

In the next five years the City of Lowell's Continuum of Care Community housing Development Organizations will have developed 24 units of permanent supportive housing for individuals and 10, 2-3 bedroom units for homeless families. Additionally, 24 0-bedroom units are in various stages of development for the chronically homeless. When complete they will bring the total number of units available for the chronically homeless to 36. In order to meet the needs of families homeless as a result of domestic violence, Lowell is working to complete 6, 3-4 bedroom units by 2007.

In order to facilitate the transition to permanent housing, the Continuum of Care Planning Committee continues to address issues concerning long-term treatment for mental health, detox, and drug rehabilitation; before and aftercare for clients returning from treatment programs; and guardianship for elderly individuals.

3. NEW FEDERAL RESOURCES OBTAINED

In 2004, Lowell's Continuum of Care homeless providers received an award of $819, 921 for programs that include: Two transitional housing programs for families, case management and outreach for Lowell's emergency 90-bed shelter, and one safe haven permanent housing program.

Specific Homeless Prevention Elements

1. Identify actions taken to prevent homelessness.

1. ACTIONS TAKEN TO PREVENT HOMELESSNESS

City of Lowell, local non-profits, and Lowell's Continuum of Care provide extensive services to prevent homelessness. These services focus on 6 types of homeless populations including: veterans, elderly, youth, victims of domestic violence, individuals with HIV/AIDS, and individuals with substance abuse problems. In order to address the various need of these individuals 8 types of preventive services operate throughout the Greater Lowell region.

ADVOCACY

a. City of Lowell, Hunger and Homeless Commission:

The HHC works in cooperation with CoC members to act as a clearinghouse for information to assist local agencies, groups and individuals in securing appropriate services. It serves as the City's lead agency on all issues related to political advocacy and community education.

b. Housing Assistance Program:

HAP, an agency run through the multi-service non-profit, Community Teamwork, Inc. (CTI), provides a variety of services to clients who are either homeless or about to become homeless. The program also advocates on behalf of clients with various public and private organizations.

c. Stabilized Housing for Individuals and Families in Transition:
Advocacy for the SHIFT program, now a statewide program, originated in Lowell. With the assistance of the City and local foundations, 44 families moved from temporary residence in hotels to permanent housing in the past year.

d. Girls, Inc.
Girls, Inc. educates the media about critical issues facing girls and informs policymakers about the needs of young women locally and nationally. In addition, the organization teaches girls how to advocate for themselves and their communities.

e. Latin American Health Center:
LHI was established to address the need for culturally competent public health and social services for Lowell's Latin American population. Through the agency's Advocacy and Case Management Services, the program assists HIV-positive Latinos with health care, interpretation, and advocacy.

f. Immigrant and Refugee Advocacy:
A service provided through the Lowell Community Health Center, the program operates as a multi-racial coalition that actively involves hundreds of grassroots immigrant organizations, human service agencies, legal service providers, religious groups, and human rights agencies in cooperative efforts to improve the lives of immigrants and refugees.

g. Non-profit Alliance of Greater Lowell:
Through its Policy and Legislative Committee, the agency provides opportunities to empower board members, employees, and clients to engage civically in the city and the region, and to increase the political power of the non-profits in greater Lowell.

h. One Family Campaign:
With the help of other local agencies, the One Family Campaign created the SHIFT program. Advocacy for this program led the agency to help design an Early Warning system and to provide SHIFT with funding for a project manager to act as liaison between landlords and utilities to assist residents in danger of becoming homeless. The SHIFT project manager is also charged with mobilizing other community resources and services needed to keep people in their homes.

DISCHARGE POLICY

Lowell's Continuum of Care case managers ensure that individuals leaving shelters for other emergency or transitional housing are secure in other programs, by assisting in the transportation of clients to new locations. Clients sent to respite care, detox, correctional facilities or hospitals, are assisted back to their shelters with the help of case managers.

In addition, the Massachusetts Departments of Corrections, Mental Health, Public Health, and Social Services have all developed and implemented protocols for discharging persons from their various programs.

EARLY WARNING SYSTEM

Community Teamwork, Inc. (CTI) is committed to mobilizing resources for low-income people to become self-sufficient, alleviating the effects of poverty, and assisting them to participate in the decisions that affect their lives. Through the SHIFT program, CTI works with landlords and utility companies to provide financial and supportive service assistance to those at risk of becoming homeless.

FINANCIAL MANAGEMENT AND ASSISTANCE PROGRAMS

a. Continuum of Care Housing Providers:

Providers encourage clients to participate in on-site, financial management and educational programs that include, but are not limited to, budgeting, debt restructuring and repayment, and self-sufficiency. Programs also coordinate with Enterprise Bank and Trust and Jeanne D'Arc Credit Union to set up savings accounts for clients. They also have contingency funds and loans to help clients with first and last month rental costs and former clients with rental arrears and/or utility payments.

b. Lowell Transitional Living Center/Middlesex Representative Payee Program:

MRPP is a benefits management program grounded in the philosophy of homeless prevention. The program consists of approximately 40 individuals who receive either Supplemental Security Income (SSI) and/or Social Security Disability Income (SSDI) on a monthly basis. An LTLC staff member assists program participants in developing monthly budgets, establishing a bank account for deposits, and pays rents, utilities and other living expenses associated with maintaining a place of residence within the community.

c. MA Department of Mental Health:

DMH has programs that are directly related to homeless prevention such as: Assertive Community Treatment (ACT) to help people stay out of the hospital and develop skills for living in the community so that their lives are not driven by mental illness, and Supportive Housing. Each of these programs provides flexible staff support in a client's own home. Prevention services also include housing search assistance and helping to resolve tenancy problems before they result in eviction, including representative payee services when needed to ensure rent is paid.

FOOD

Many local non-profit agencies and Continuum of Care Housing Providers offer food vouchers, free meals, food delivery to homebound seniors, and nutritional programs for the area's homeless. These agencies include: Central Food Ministry, Council on Aging – Meals on Wheels, Coalition for a Better Acre, Lowell Transitional Living Center, Merrimack Valley Catholic Charities, Merrimack Valley Food Bank, Project Bread, and many local shelters.

ENERGY

a. Citizens Energy Corporation:
Citizens' Energy Corporation has provided heating oil and assistance to the poorest of Lowell's residents and homeless shelters for over eleven years. This key resource enables at risk families to provide heat for their children, lower their cost of living, and in many cases, remain in their homes. CEC has also enabled homeless shelter providers to heat their shelters while freeing up limited shelter funds for other important supportive service needs.

b. Community Teamwork, Inc. – Energy Assistance Programs:
Community Teamwork's Energy Department offers a host of heating and conservation programs including fuel assistance, weatherization, burner repair and replacement, and other services to help families stay safe and warm each winter in their homes. Other programs include assistance with utility discounts and appliance management programs.

HOUSING ASSISTANCE

a. Alternative House/Mary Rita Transitional Shelter:
Alternative House is recognized as the only domestic violence agency in the Lowell community that provides a comprehensive range of domestic violence services including a 24-hour crisis hotline; a confidential, emergency shelter; community outreach and education; youth/teen violence prevention programs; supervised children's visitation services, and intensive domestic violence awareness training for area professionals.

b. Hunger Homeless Commission/Rental Assistance Program:
RAP is an interest free loan program designed to assist qualifying low-income homeless families/individuals in Lowell by providing funds to help secure safe and affordable housing.

c. Community Teamwork, Inc.:
In addition to CTI programs discussed previously in this section the agency also supports two family shelters, rental voucher programs, a Housing Consumer Education Center, the JobLink Program, Foreclosure Prevention Program, Shelter Plus Care, and project based housing programs providing single room occupancy to income eligible individuals.

d. Justice Resource Center's GRIP Project:
The GRIP Project is a housing program for homeless youth, age 16-21, which focuses on providing opportunities that foster independence, and encourage growth. There are four components to the program: long-term residential services, short-term crisis intervention, Streetworkers and aftercare and tracking.

e. House of Hope/Family Shelter:
House of Hope shelter provides comprehensive services to 18 families. Services include the food, shelter and clothing augmented by individual case management and health support.

f. Latin American Health Center/Supportive Housing Program:
Several housing assistance programs are run through the Latin American Health Center including Busquedo-Specialized Housing Search Program, Opciones-Assisted Living Program, and Walnut Park-Supportive Housing Program. These

activities provide housing search placement programs that target Latinos living with HIV/AIDS and their families. Services include housing counseling and housing resource development to help participants achieve a higher quality of life and increase their independence and self-sufficiency.

g. Lowell Housing Authority

LHA provides Section 8 vouchers for individuals and families through its Lowell Rental Assistance Fund and its Section 8 Program. In addition, LHA provides elderly and disabled residents with quality supportive services so that they may continue to live at the LHA with the highest level of independence, through its Living Services Program.

h. Lowell Transitional Living Center:

LTLC is the largest provider of homeless services for single adults within the City of Lowell. LTLC provides 90 emergency shelter beds to homeless individuals 18 years of age or older, men and women. They provide hot meals, clothing, showers, beds, case management, medical services, mental health services, outreach, work program and transportation to rehabilitative programs.

i. Merrimack Valley Catholic Charities:

MVCC operates two shelters for Lowell's homeless. Single room occupancy units are available to individuals with HIV/AIDS at the Julie House. Brigid's Crossing provides support for teen parents who have complex stabilization needs, helping teens in crisis to become ready to live in stable homes.

j. Middlesex North Resource Center/Pathfinder Safe-Haven:

The program offers a safe and secure environment to formerly chronically homeless individuals that occupy the 12 congregate units, and to another 40 outreach consumers each day.

k. U.S. Department of Veterans Affairs/Crescent House:

To access this housing, people must meet the eligibility requirements of the Department of Veteran's Affairs (VA). Residents are usually referred for housing at Lowell's Crescent House by the Bedford VA Hospital's Compensated Work Therapy and Vocational Rehabilitation programs. In addition, case managers from emergency and/or transitional shelters; halfway houses; faith-based and service organizations; other treatment programs; and the Department of Mental Health may contact Crescent House officials on behalf of veterans in their care who are in need of housing. Veterans themselves may contact Crescent House for housing.

INTERVENTION SERVICE

Many non-profit agencies in Greater Lowell offer crisis intervention, landlord/tenant mediation, and legal services to assist individuals and families from becoming homeless.

a. Cambodian Mutual Assistance Association/Monorom Family Support Center:

The center provides case management, counseling, referral, and crisis intervention to Cambodian children and adolescents with developmental disabilities. This is the only program of its kind for Cambodians in the entire country.

b. Latin American Health Center/Immigration Services:
The program focuses on legal representation in immigration matters for those who are HIV positive, disabled, homeless, elderly, and/or low-income. In particularly challenging cases, the program enlists pro bono attorneys to provide the best possible service. In addition to its direct service component, the program provides training and workshops for other community organizations and for health care providers on a broad range of immigration issues.

c. Lowell Continuum of Care Homeless Housing Providers:
Housing providers offer limited after care on a case-by-case basis. Services include crisis intervention, landlord/tenant mediation.

d. Lowell Housing Authority/Tenant's Association Programs:
Programs support and enhance resident's ability to remain in public housing or move onto private housing. LHA programs include: In addition to crisis intervention and treatment programs, LHA offers a housing manager, GED, basic education and job training program opportunities, family parenting, senior socialization, youth sports activities, substance abuse prevention, and youth peer leadership programs.

e. MA Department of Mental Health:
DMH provides one-on-one crisis interventions and offers short-term respite care for emergency stabilization, evaluation and medication maintenance. Prevention services also include housing search assistance and helping to resolve tenancy problems before they result in eviction, including representative payee services when needed to ensure rent is paid.

f. Middlesex North Resource Center/Pathfinder Safe Haven:
Pathfinder has an "open door" drop-in center where homeless mentally ill people can come in for a meal, help accessing services and the first step in treatment to alleviate the problems that led to a life on the street. Services provided include case management, mental health assessments, a representative payee program, referral to employment and training programs, and health care. Pathfinder also serves as a resource for other outreach and homeless services in the city that need mental health specialty assessments for their clients.

g. United Teen Equality Center's Streetworker Program/At Risk Youth:
The Streetworker Program, which serves youth between the ages of 12-17, works in conjunction with the Justice Resource Institute, to find "hard to reach" high-risk youth and help them with issues of substance abuse, court involvement, teen violence, sexuality, and other issues, through a service delivery system that includes intervention, prevention, referral and advocacy. In addition, the Streetworker Program works with the public high schools to assist youth and their families with educational issues, career enhancement, and conflict intervention between students and/or administrators.

h. Merrimack Valley Legal Services:
MVLS is a private non-profit organization that provides free legal assistance to low-income clients with incomes below 125% of the federal poverty level, with some exceptions. In addition, MVLS programs have special grants to serve

elders regardless of their income. MVLS attorneys provide representation to victims of domestic abuse, persons with AIDS, the homeless and other client populations with overwhelming legal needs and extremely limited legal resources at no cost. Priority legal services in the Lowell area include those relating to housing, unemployment, public benefits including disability, family law and the elderly.

Emergency Shelter Grants (ESG)

1. *Identify actions to address emergency shelter and transitional housing needs of homeless individuals and families (including significant subpopulations such as those living on the streets).*

2. *Assessment of Relationship of ESG Funds to Goals and Objectives*
    a. *Evaluate progress made in using ESG funds to address homeless and homeless prevention needs, goals, and specific objectives established in the Consolidated Plan.*
    b. *Detail how ESG projects are related to implementation of comprehensive homeless planning strategy, including the number and types of individuals and persons in households served with ESG funds.*

3. *Matching Resources*
    a. *Provide specific sources and amounts of new funding used to meet match as required by 42 USC 11375(a)(1), including cash resources, grants, and staff salaries, as well as in-kind contributions such as the value of a building or lease, donated materials, or volunteer time.*

4. *State Method of Distribution*
    a. *States must describe their method of distribution and how it rated and selected its local government agencies and private nonprofit organizations acting as subrecipients.*

5. *Activity and Beneficiary Data*
    a. *Completion of attached Emergency Shelter Grant Program Performance Chart or other reports showing ESGP expenditures by type of activity. Also describe any problems in collecting, reporting, and evaluating the reliability of this information.*
    b. *Homeless Discharge Coordination*
        i. *As part of the government developing and implementing a homeless discharge coordination policy, ESG homeless prevention funds may be used to assist very-low income individuals and families at risk of becoming homeless after being released from publicly funded institutions such as health care facilities, foster care or other youth facilities, or corrections institutions or programs.*
    c. *Explain how your government is instituting a homeless discharge coordination policy, and how ESG homeless prevention funds are being used in this effort.*

1. EMERGENCY SHELTER AND TRANSITIONAL HOUSING

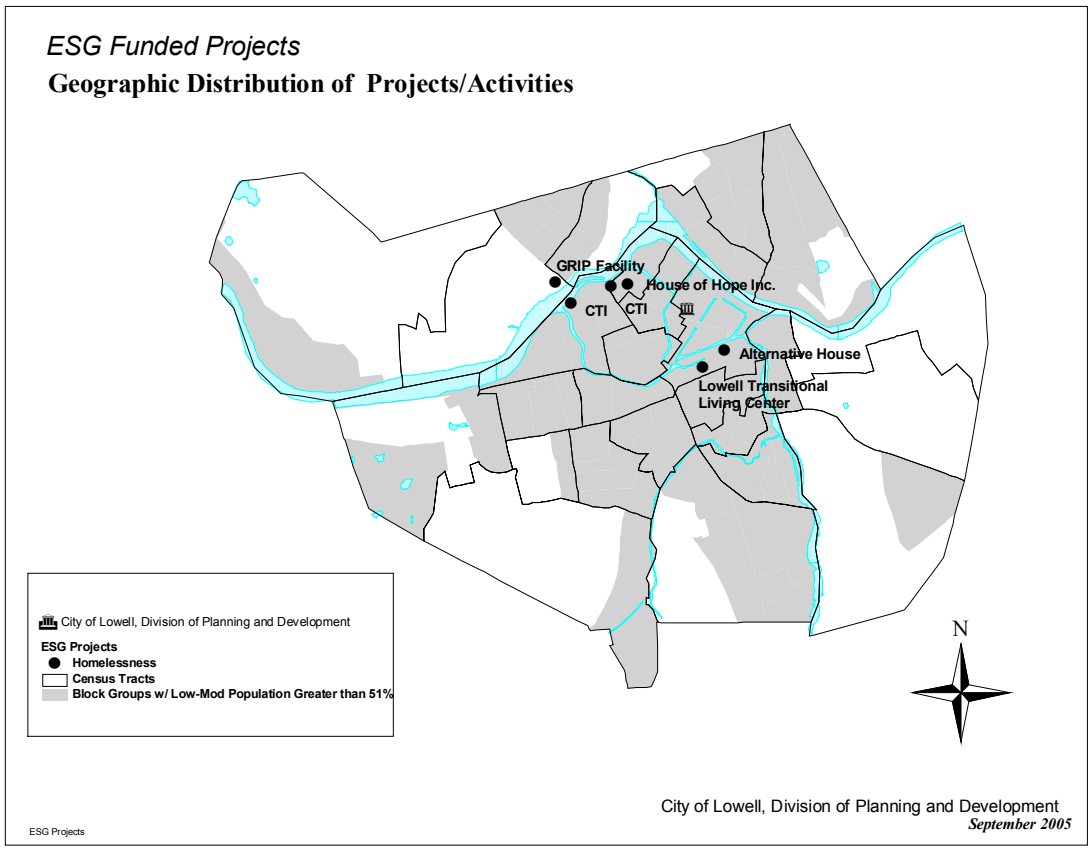
In addition to the activities that address the needs of the homeless, discussed in previous sections, the City of Lowell awarded $98,378 in ESG funds to local shelters which offer emergency housing to individuals and families. In most cases, these shelters also provide transitional support to those seeking permanent housing. These activities are discussed in more detail below.

2. ASSESSMENT OF GOALS AND OBJECTIVES

USE OF ESG FUNDS

All FY 2004-05 ESG funds were awarded to activities that addressed the Homeless Services priority need identified in the City's Five Year Consolidated Plan. Funds were used to help improve the delivery of homeless services provided by Lowell's Continuum of Care, and to help upgrade the level of services and quality of existing homeless facilities.

While the shelters provide area-wide benefits, as the map below illustrates, the shelters are located in areas with high concentrations of low- and moderate-income households.



IMPLEMENTATION OF COMPREHENSIVE HOMELESS PLANNING STRATEGY

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

As a result of this and other homeless services offered through Continuum of Care providers; as well as the limited amount of ESG funds Lowell receives, the City does not fund any homelessness prevention programs through this source. Instead ESG funds are limited each year to shelter operating expenses and improvements, while CDBG and McKinney funds are distributed for local homeless service activities. During FY 2004-05 CDBG funds were awarded to the City of Lowell Hunger/Homeless Commission to support its Emergency Motel Stay program, and to the Lowell Transitional Living Center, Inc. for its Detox Coordination and Transportation Program.

The table below includes the five shelters supported during the reporting period with ESG funds. The actual accomplishments for both the GRIP Project and the House of Hope Shelter do not include fourth quarter totals, as these figures were not available at the time the final IDIS reports were run on August 16, 2005.

FY 2004-05 ESG Funded Activities

Activity	FY 2004-05 Expenditures	Proposed Accomplishments	Actual Accomplishments
Alternative House	$19,177	115 People	93 People
Community Teamwork, Inc. - Milly's Place/Merrimack House Homeless Shelters	$14,023	72 People	102 People
House of Hope, Inc. - Homeless Shelter Operating Expenses	$18,100	50 People	56 People*
Justice Resource Inst. (GRIP) - Project Shelter	$16,667	48 People	39 People*
Lowell Transitional Living Center, Inc. - Community Meals Program	$25,278	1,500 People	1,123 People

* Accomplishments include fourth quarter totals not reported in 8/16 IDIS Report.

Source: FY 2004-05 Annual Action Plan; PR19 IDIS Report, 8/16/05

During the reporting year 1,393 individuals, of the 1,785 proposed, received food, shelter, and services through these vital programs. Many of Lowell's shelters spend their ESG funds in less than twelve months. As a result, the actual total number of persons served by these shelters in a year is higher than those reported. Shelters seek additional funding from other sources to support operating expenses and supportive services to supplement these funds.

3. MATCHING RESOURCES

ESG funds leveraged $3,276,367 in matching funds during the 2004-05 program year. The matching funds are outlined in the following table.

Activity	FY 2004-05 Expenditures	Other Funding	Source
Alternative House, Inc.	$19,177	$301,902	DSS
Community Teamwork, Inc. - Milly's Place/ Merrimack House Homeless Shelters	$14,023	$592,756	DTA
		$1,700	Citizen Energy Grant
House of Hope, Inc. - Homeless Shelter Operating Expenses	$18,100	$65,000	Fed McKinney Grant
		$669,500	DTA
Justice Resource Inst. (GRIP) - Project Shelter	$16,667	$682,000	DTA, DSS, Parker Found. Grant Misc. Donations
Lowell Transitional Living Center, Inc. - Community Meals Program	$25,278	$627,973	DTA
		$197,102	Other Fed Grants
		$126,309	Private Donations
		$12,125	Fees

4. STATE METHOD OF DISTRIBUTION

- Not Applicable -

5. ACTIVITY AND BENEFICIARY DATA

During the 2004-05 program year, all ESG funds, with the exception of the 5% administration expenses, were spent on operational costs of the six shelters served. These costs included the administration, maintenance, utilities, food, and other expenses associated with the operation of the homeless shelters. While ESG funds may also be allocated to homeless prevention activities, essential services, and renovation/ rehabilitation projects, shelters typically seek other sources, such as CDBG funds, to support these activities.

HOMELESS DISCHARGE COORDINATION

Due to the limited number of ESG funds, and the services provided through the CTI SHIFT program, the City of Lowell allocated FY 2004-05 ESG funds to shelter operating expenses only. No ESG funds were spent during the reporting period for homeless discharge coordination activities.

Local homeless discharge coordination policy

A discussion of Lowell's homeless discharge coordination policy is included in the City's 2005 Continuum of Care application for McKinney-Vento homeless assistance

funds. The following table was included in the application and illustrates the current level of development and implementation within the CoC.

Continuum of Care – Discharge Planning Policy Chart

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

Source: 2005 Continuum of Care – McKinney-Vento Application

DISCHARGE COORDINATION POLICY AND ESG

Given the limited amount of ESG funds received during FY 2004-05, and the need for direct shelter services, the City of Lowell did not allocate ESG funds for homeless discharge coordination activities during the reporting period. Should additional funds be available in subsequent years, the City will consider allocating funds toward this effort.

COMMUNITY DEVELOPMENT

Community Development

1. *Assessment of Relationship of CDBG Funds to Goals and Objectives*
    a. *Assess use of CDBG funds in relation to the priorities, needs, goals, and specific objectives in the Consolidated Plan, particularly the highest priority activities.*
    b. *Evaluate progress made toward meeting goals for providing affordable housing using CDBG funds, including the number and types of households served.*
    c. *Indicate the extent to which CDBG funds were used for activities that benefited extremely low-income, low-income, and moderate-income persons.*

2. *Changes in Program Objectives*
    a. *Identify the nature of and the reasons for any changes in program objectives and how the jurisdiction would change its program as a result of its experiences.*

3. *Assessment of Efforts in Carrying Out Planned Actions*
    a. *Indicate how grantee pursued all resources indicated in the Consolidated Plan.*
    b. *Indicate how grantee provided certifications of consistency in a fair and impartial manner.*
    c. *Indicate how grantee did not hinder Consolidated Plan implementation by action or willful inaction.*

4. *For Funds Not Used for National Objectives*
    a. *Indicate how use of CDBG funds did not meet national objectives.*
    b. *Indicate how did not comply with overall benefit certification.*

5. *Anti-displacement and Relocation – for activities that involve acquisition, rehabilitation or demolition of occupied real property*
    a. *Describe steps actually taken to minimize the amount of displacement resulting from the CDBG-assisted activities.*
    b. *Describe steps taken to identify households, businesses, farms or nonprofit organizations who occupied properties subject to the Uniform Relocation Act or Section 104(d) of the Housing and Community Development Act of 1974, as amended, and whether or not they were displaced, and the nature of their needs and preferences.*
    c. *Describe steps taken to ensure the timely issuance of information notices to displaced households, businesses, farms, or nonprofit organizations.*

6. *Low/Mod Job Activities – for economic development activities undertaken where jobs were made available but not taken by low- or moderate-income persons*
    a. *Describe actions taken by grantee and businesses to ensure first consideration was or will be given to low/mod persons.*
    b. *List by job title of all the permanent jobs created/retained and those that were made available to low/mod persons.*
    c. *If any of jobs claimed as being available to low/mod persons require special skill, work experience, or education, provide a description of steps being taken or that will be taken to provide such skills, experience, or education.*

7. *Low/Mod Limited Clientele Activities – for activities not falling within one of the categories of presumed limited clientele low and moderate income benefit*
    a. *Describe how the nature, location, or other information demonstrates the activities benefit a limited clientele at least 51% of whom are low- and moderate-income.*

8. *Program income received*

9. *Detail the amount of program income reported that was returned to each individual revolving fund, e.g., housing rehabilitation, economic development, or other type of revolving fund.*
    a. *Detail the amount repaid on each float-funded activity.*
    b. *Detail all other loan repayments broken down by the categories of housing rehabilitation, economic development, or other.*
    c. *Detail the amount of income received from the sale of property by parcel.*

10. *Prior period adjustments – where reimbursement was made this reporting period for expenditures (made in previous reporting periods) that have been disallowed, provide the following information:*
    a. *The activity name and number as shown in IDIS;*
    b. *The program year(s) in which the expenditure(s) for the disallowed activity(ies) was reported;*
    c. *The amount returned to line-of-credit or program account; and*
    d. *Total amount to be reimbursed and the time period over which the reimbursement is to be made, if the reimbursement is made with multi-year payments.*

11. *Loans and other receivables*
    a. *List the principal balance for each float-funded activity outstanding as of the end of the reporting period and the date(s) by which the funds are expected to be received.*
    b. *List the total number of other loans outstanding and the principal balance owed as of the end of the reporting period.*
    c. *List separately the total number of outstanding loans that are deferred or forgivable, the principal balance owed as of the end of the reporting period, and the terms of the deferral or forgiveness.*
    d. *Detail the total number and amount of loans made with CDBG funds that have gone into default and for which the balance was forgiven or written off during the reporting period.*
    e. *Provide a List of the parcels of property owned by the grantee or its subrecipients that have been acquired or improved using CDBG funds and that are available for sale as of the end of the reporting period.*

12. *Lump sum agreements*
    a. *Provide the name of the financial institution.*
    b. *Provide the date the funds were deposited.*
    c. *Provide the date the use of funds commenced.*
    d. *Provide the percentage of funds disbursed within 180 days of deposit in the institution.*

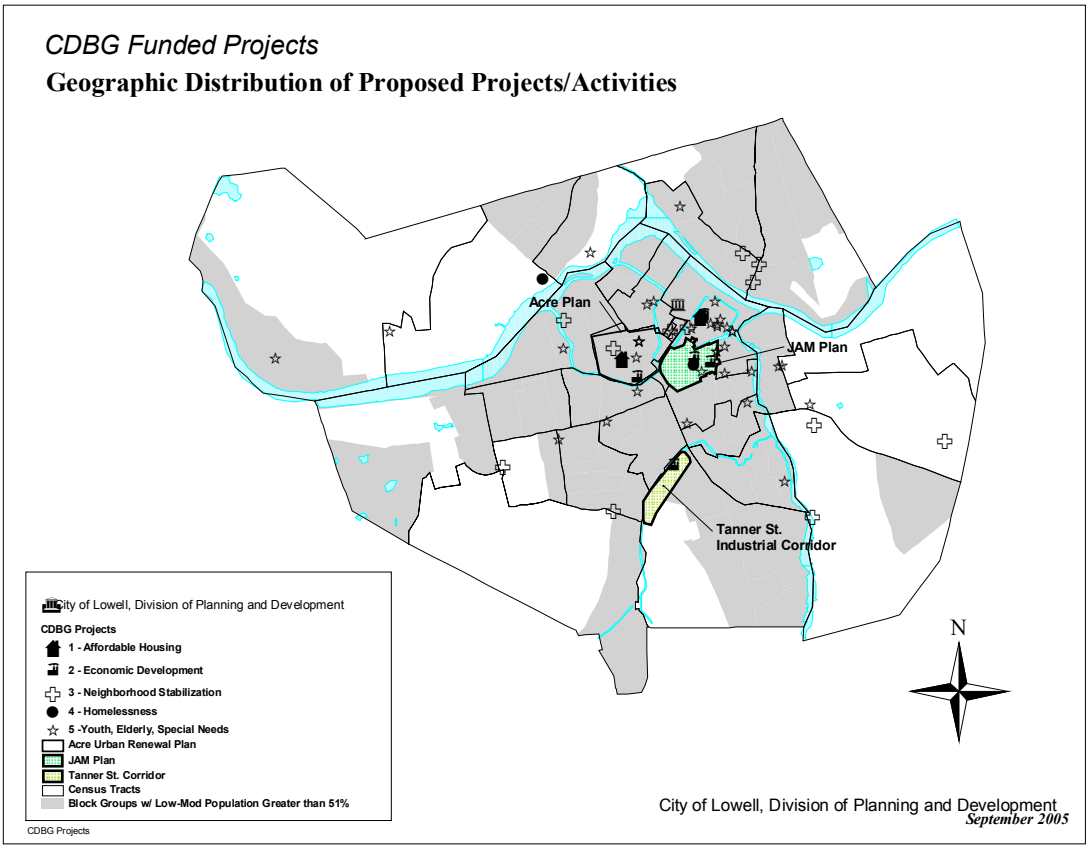
13. *Housing Rehabilitation – for each type of rehabilitation program for which projects/units were reported as completed during the program year*
    a. *Identify the type of program and number of projects/units completed for each program.*
    b. *Provide the total CDBG funds involved in the program.*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

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

1. ASSESSMENT OF GOALS AND OBJECTIVES

CDBG EXPENDITURES BY CONSOLIDATED PLAN PRIORITIES

CDBG funds were distributed among all five priority-needs identified in the 2000-05 Consolidated Plan. The map below illustrates how CDBG dollars were distributed throughout the City.



As the map indicates, the majority of activities are located in the City's center where clients may easily access public transportation and other services. For projects conducting neighborhood stabilization activities, block groups with populations of low/moderate-income residents greater than 51% are given priority consideration for funding. The table below lists those activities not depicted on the map, which operate citywide or provide benefits primarily to low- and moderate-income neighborhoods in Lowell.

ORGANIZATION	Location
Affordable Housing	
Cambodian American League of Lowell, Inc. - First Time Homebuyer Training	Citywide
Christmas in April - Housing Rehab.	Citywide
City of Lowell DPD - Emergency Housing Repair	Citywide
City of Lowell DPD - Housing Rehab - CDBG	Citywide
City of Lowell DPD - Lead Abatement Program	Citywide
Community Teamwork, Inc. - Fair Housing Consumer Education	Citywide
Community Teamwork, Inc. - Energy Efficiency Improvements	Citywide

Economic Development	
City of Lowell DPD - Economic Development - Renewal Community Technical Assistance	CT: 3101, 3106, 3107, 3108, 3110, 3111, 3112, 3118, 3119, 3121, 3124
City of Lowell DPD - Economic Development - Small Business Loan Pool	Citywide
City of Lowell DPD - Economic Development - Technical Assistance Program (TAP)	Citywide
Neighborhood Stabilization	
Centralville Neighborhood Action Group	CT: 3102, 3103, 3104
City of Lowell Division of Neighborhood Services - Neighborhood Projects	Citywide
City of Lowell Division of Neighborhood Services - Graffiti Removal	Citywide
City of Lowell DPD - Demolition	Citywide
City of Lowell Health Department - Code Inspections	Citywide
City of Lowell Public Works - Streets and Sidewalks	Citywide
Lowell Parks & Conservation Trust, Inc	Citywide
City of Lowell Hunger/Homeless Commission	Citywide
Youth, Elderly, Special Needs	
Asian Task Force Against Domestic Violence	Confidential
Kids in Disability Sports, Inc.	Citywide
Lowell Jr. High Football	Citywide

A breakdown of proposed and actual CDBG expenditures during PY 2004-05 is provided in the table below.

PY 2004-05 Distribution of CDBG Funds

Priority Need	FY 04-05 Proposed Budget	% of Total	FY 04-05 Actual Expenditures	% of Total
Affordable Housing	$601,160	22%	$668,309	19%
Economic Development	$543,250	15%	$454,991	13%
Neighborhood Stabilization	$748,560	21%	$1,539,330	43%
Homeless Services	$40,000	1%	$38,683	1%
Youth, Elderly & Special Needs Populations	$843,093	24%	$843,353	24%
Total	$2,776,063		$3,544,666	

Source: 2004-05 Annual Action Plan, PRO3 IDIS Report, 8/16/05

With the exception of the actual funds spent on economic development activities, the actual expenditures for each priority need during program year 2004-05 are greater than those proposed in the Annual Action Plan. In many cases, this is due to the number of construction or rehabilitation-related activities that where initiated in prior years but often span more than one fiscal year and thus drew CDBG funds during the reporting period. The primary reason that the economic development priority did not meet planned targets was due to the Hamilton Canal District. This project, located in the JAM Plan area was awarded funds for payment of debt service on a Section 108 loan. While the City budgeted for the debt service payments during the 2004-05 program year, the loan was not approved until July 2005. As a result, no funds were

expended for this activity during the reporting period. With the approval of the loan, however, this ambitious project will advance during the 2005-06 program year. The unspent funds from 2004-05 will be reallocated to future projects. The Monitoring section of this report provides further analysis of other projects which have fallen behind schedule.

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

The tables below list all projects which spent CDBG monies during the FY 2004-05, including those projects added throughout the year as amendments to the Annual Action Plan. The first table includes those projects restricted by the 15% cap for public service activities, while the second table lists all CDBG-funded projects outside this cap.

In addition to those projects initiated during the reporting period, several projects, begun in previous years spent money during the 04-05 program year. Some of the activities reported in the table below are still underway and their outcomes and accomplishments will be discussed in future CAPERs.

FY 04-05 CDBG-Funded Activities (Public Service Cap)

Activity	FY 2004-05 Expenditures	Proposed Accomplishments	Actual Accomplishments
Affordable Housing			
Cambodian American League of Lowell - First Time Homebuyer Training	$0	36 Households	5 Households
Community Teamwork, Inc. - Fair Housing Consumer Education*	$19,584	100 People	425 People
Merrimack Valley Housing Partnership - Project Genesis	$12,000	500 Households	419 Households
Neighborhood Stabilization			
City of Lowell, Division of Neighborhood Services - Neighborhood Projects*	$20,134	20,000 People	20,000 People
Homeless Services			
City of Lowell, Hunger/Homeless Commission - Emergency Motel Stay	$3,687	100 People	36 People
Lowell Transitional Liviing Center, Inc. - Detox Coordination and Transportation	$34,996	100 People	141 People
Youth/Elderly/Special Needs Projects			
Alternative House - Teen Counseling	$3,000	2,000 People	1,423 People
Angkor Dance Troupe, Inc. - At-Risk Youth Program	$5,063	100 People	76 People
Asian Task Force Against Domestic Violence - Counseling	$6,000	25 People	32 People
Big Brother/Big Sister - One-to-One Mentoring	$12,000	12 People	12 People
Central Food Ministry, Inc. - Food Pantry	$5,000	11,500 People	2,515 People
Lowell Council on Aging - Senior Center Operating funds	$25,188	10,000 People	9,533 People
Community Teamwork Inc.- ACE Advocacy Corps for Elders	$6,698	200 People	90 People

Girls, Inc. - Youth Enrichment Programs	$8,000	70 People	49 People
Kids in Disability Sports, Inc. - Annual Athletic Programs	$5,000	250 People	142 People
Lao Family Mutual Association of Lowell, Inc.- Lao Community Advocacy Services	$3,923	16 People	13 People
LifeLinks - Independent Living Seminar Program	$12,500	75 People	85 People
LifeLinks - Urban Youth Employment	$4,000	10 People	10 People
Lowell Association for the Blind, Inc - Transportation Services	$10,000	40 People	15 People
Lowell Community Health Center - League of Youth	$15,000	36 People	48 People
Lowell Housing Authority - Youth Sports/Recreation	$14,000	350 People	565 People
Lowell Junior High Football League	$3,000	100 People	83 People
Mass Alliance of Portuguese Speakers - Immigrant Social and Elder Services Program	$5,000	600 People	186 People
Mental Health Assoc of Greater Lowell - Counseling	$10,000	110 People	65 People
Merrimack Valley Catholic Charities - Food Pantry	$15,000	6,000 People	849 People
Merrimack Valley Food Bank, Inc. - Food Distribution Program	$15,000	7,000 People	7,000 People
Merrimack Valley Food Bank, Inc. - Food Share/Mobile Food Pantry (formerly M/A Com Food Share, Inc.)	$5,000	235 People	264 People
Middlesex Community College - Out-of-School Youth Program	$21,478	50 People	85 People
One Lowell Coalition - Youth Program	$7,387	100 People	63 People
Open Pantry of Greater Lowell Inc. - Food Pantry	$6,000	10,000 People	15,500 People
Rape Crisis Services of Greater Lowell - Multi-lingual Sexual Assault Victims Program	$15,000	130 People	92 People
Retarded Adult Rehab Assoc - RARA Programs & Services	$10,000	125 People	40 People
Revolving Museum – Art Cart Carnival	$19,500	60 People	132 People
Salvation Army - SAGE Senior Center	$25,000	350 People	365 People
Southeast Asian Bilingual Advocates, Inc. (SABAI)	$4,992	45 People	40 People
Spindle City Corps - Youth Programs	$5,000	27 People	20 People
St. Julie Asian Center - Educational Services	$7,000	40 People	291 People
Community Teamwork, Inc. - SuitAbility - Services for Economically Challenged Women	$20,000	125 People	94 People
U Mass Lowell Research Foundation - Summer Youth Sports & Enrichment Program - Transportation	$10,000	350 People	421 People
West End GYM Inc. - Youth Program	$5,000	240 People	96 People
YMCA - Summer Camp	$10,000	46 People	47 People
YWCA - Acre Youth Center, Green Acre Project	$7,000	20 People	30 People
YWCA - Lower Belvidere Youth Center	$12,000	120 People	58 People

* Expenditures for projects do not include final drawdowns made after 8/16/05

Source: PRO3 IDIS Report, 8/16/05

FY 04-05 CDBG-Funded Activities (Non-Public Service Cap)

Activity	FY 2004-05 Expenditures	Proposed Accomplishments	Actual Accomplishments
Affordable Housing			
Christmas in April – Rehab*	$0	15 Housing Units	7 Housing Units
City of Lowell, DPD - Emergency Housing Repair	$63,086	23 Housing Units	7 Housing Units
City of Lowell, DPD - HOMEWORKS Program	$203,644	1 Housing Unit	0 Housing Units
City of Lowell, DPD - Housing Rehab	$120,300	22 Housing Units	1 Housing Unit
City of Lowell, DPD - Lead Abatement	$258,630	14 Housing Units	12 Housing Units
Community Teamwork, Inc. - Energy Efficiency Improvements*	$6,295	20 Housing Units	15 Housing Units

Economic Development			
Acre Family Day Care Center - Business Initiative	$45,000	50 Jobs	60 Jobs
Architectural Heritage Foundation - Renovation	$71,866†	35 Jobs	0 Jobs
Cambodian American League of Lowell, Inc. - Micro-enterprise Assistance	$15,000	15 People	15 People
City of Lowell, DPD - Downtown Business Development/Historc Rehab/Job Creation	$9,368	5 Jobs	3 Jobs
City of Lowell, DPD - Downtown Venture Fund	$36,000	5 Businesses	2 Businesses
City of Lowell, DPD - JAM Urban Renewal Plan Phase I	$74,692	2 Businesses	1 Business
City of Lowell, DPD - Renewal Community Technical Assistance	$13,111	1 Business	3 Businesses
City of Lowell, DPD - Small Business Loan Pool	$42,500	2 Jobs	1 Job
City of Lowell, DPD - Tanner Street Industrial Corridor Reuse Plan	$17,400	11 Businesses	9 Businesses
City of Lowell, DPD - Technical Assistance Program	$49,700	10 Businesses	10 Businesses
Community Teamwork, Inc. - Small Business Assistance Center	$80,354	40 Businesses	40 Businesses
Homelessness			
Middlesex North Resource Center, Inc. - Predevelopment Funds	$4,770	8 Housing Units	0 Housing Units
Justice Resource Inst. (Grip) - Kitchen Renovations	$55,529	1 Public Facility	1 Public Facility
Neighborhood Stabilization			
Audible Buzzers W. Sixth and Bridge Streets	$700	5618 People	5618 People
Bridge Street Parking Facility/Bus Shelter	$35,195	1 Public Facility (12 Spaces)	1 Public Facility (12 Spaces)
Cawley Stadium Improvements	$11,587	1 Public Facility	0 Public Facilities
Centralville Neigborhood Action Group	$1,560	5 Public Facilities	5 Public Facilities
City of Lowell, DPD - Acre Plan Park Restoration	$52,906	1 Public Facility	1 Public Facility
City of Lowell, DPD - Downtown Sidewalks Improvements (Bicycle Racks)	$3,325	10 Public Facilities	10 Public Facilities
City of Lowell, DPD - Intersection Improvements	$3,410	901 People	0 People
City of Lowell, DPD - Monsignor Keenan Park	$1,418	1 Public Facility	1 Public Facility
City of Lowell, DPD - Moulton Square	$355,861	5300 People	5300 People
City of Lowell, Dept. of Health - Brady School Asbestos Removal	$12,134	1 Public Facility	1 Public Facility
City of Lowell, Dept. of Health - Sanitary Code Enforcement	$81,885	3,250 Housing Units	2,936 Housing Units
City of Lowell, Division of Neighborhood Services - Car Condo Program	$75	1 Public Facility	1 Public Facilities
City of Lowell, Division of Neighborhood Services - Graffiti Removal	$8,418	100 Housing Units	400 Housing Units
City of Lowell, DPD - Acre Urban Revitalization Plan - Relocation	$62,300	1 Business	1 Business
City of Lowell, Dept. of Parks/Recreation - Bartlett/Koumantzelous Field	$9,937	1Public Facility	1 Public Facility
City of Lowell, Dept. of Parks/Recreation - Billerica Street Park	$61,666	1 Public Facility	1 Public Facility
City of Lowell, Dept. of Parks/Recreation - South Common Pool Renovation	$32,244	1 Public Facility	1 Public Facility
City of Lowell, DPD - Demolition Program	$144,636	3 Housing Units	10 Housing Units
City of Lowell, DPW - Streets and Sidewalks*	$140,488	5,000 People	0 People
Fort Hill Park Drainage Improvements	$7,869	1 Public Facility	0 Public Facilities
Lowell Parks & Conservation Trust, Inc. - Urban Forestry Program	$50,000	30 Public Facilities	13 Public Facilities
Mack Building ADA Compliance	$10,880	1 Public Facility	0 Public Facilities
Mack Building Roof Replacement	$22,543	1 Public Facilities	1 Public Facilities
Police Precinct - 10 Hampshire Street	$4,950	1 Public Facility	1 Public Facility
PYO/St. Jeanne D'Arc Basketball - Fr. McGuire Field House	$33,410	1 Public Facility	1 Public Facility
Victorian Lighting - East Merrimack Street	$23,250	1609 People	0 People

Whistler House Museum of Art	$18,663	1 Public Facility	1 Public Facility
Youth/Elderly/Special Needs Projects			
Big Brother/Big Sister - Adam Project Facility Improvements	$50,259	2 Public Facilities	1 Public Facility
Boys & Girls Club - Swimming Pool Renovations	$80,472	1 Public Facility	1 Public Facility
Boys & Girls Club - Facility Improvements	$55,798	1 Public Facility	1 Public Facility
City of Lowell, Council on Aging - New Senior Center Lease	$364,733	1 Public Facility	1 Public Facility
Community Family, Inc. - Alzheimer's Adult Day Health Center	$15,354	1 Public Facility	1 Public Facility
Girls, Inc. - Facility Improvements	$50,024	1 Public Facility	1 Public Facility
Lowell Community Health Center - Expanding Access for the Elderly	$141	1 Public Facility	0 Public Facilities
Retarded Adult Rehab Association - Roof Replacement	$20,308	1 Public Facility	1 Public Facility
United Teen Equality Center - The Open School*	$104,890	50 People	43 People

† Includes $56,546 paid in August 2005 for activity during 2004-05 that was not included in the August 16 PRO3 Report.
* Expenditures for projects do not include final drawdowns made after 8/16/05.
Note: Projects in italics were ongoing as of June 30, 2005. Accomplishment data will be discussed in future CAPERs.

Source: PRO3 IDIS Report, 8/16/05

The Jackson/Appleton/Middlesex (JAM) Street project is a neighborhood revitalization project expected to span the course of 20 years. The expenditures reported in this CAPER supported various pre-development activities associated with the project which will result in the creation of new business and jobs and an area-wide benefit to more than 3,000 neighborhood residents. Accomplishment data will be recorded in future CAPERs.

The Architectural Heritage Foundation activity involves the renovation of a building, scheduled over the course of multiple years. Once renovated, the building will house numerous commercial and non-profit uses, generating more than 160 jobs for low- and moderate-income people. As this project is completed and jobs are created, future CAPERs will report on the progress.

MEETING AFFORDABLE HOUSING GOALS

Nine affordable housing projects were funded with CDBG money during the reporting period. These projects, listed in the tables in the previous section, primarily supported first-time homebuyer training programs and various housing rehabilitation activities.

In addition, the City of Lowell Lead Abatement Program and Housing Rehab Program completed projects in the reporting period that were initiated in the prior fiscal year.

Community Teamwork Inc.'s Fair Housing Consumer Education Activity exceeded its goals during the year, serving more than 400 individuals with housing-related services. The Merrimack Valley Housing Partnership also served more than 400 households in the reporting period, through its Project Genesis program, providing first time homebuyer training to Lowell residents. Together these two programs served more than 95% low-moderate households, more than 37% of them were Hispanic. More than 70% of those served through the Fair Housing Program were female-headed households. These activities have provided an increased awareness of fair housing issues, and have helped increase homeownership rates.

Through the various housing rehabilitation projects, more than 40 households were assisted with CDBG funds. Rehabilitation of housing units tends to span more than a

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

BENEFITTING LOW-MODERATE INCOME PERSONS

Only two CDBG activities conducted during the 2004-05 program year did not result in benefit to low and moderate income persons. These activities involved demolition and relocation activity. As a result, 94.16% of all CDBG expenditures between July 1, 2004 and June 30, 2005 benefitted low and moderate income persons, as detailed in the chart below.

Summary of CDBG Low/Mod Benefit

A	Disbursements other than Section 108 Repayments and Planning/Administration	$3,210,159
B	Disbursements for Low/Mod Benefit Activities	$3,022,583
C	Disbursements for Activities Meeting Other National Objectives	$187,576
D	Disbursed in IDIS for Planning/Administration	$621,580
E	Disbursed in IDIS for Section 108 Repayments	$154,144
F	**Percent Low/Mod Credit (line B/line A)**	**94.16%**
	Minimum Required Low/Mod Credit	**70%**

Source: August 16, 2005 IDIS Report PR26

The table below summarizes the distribution of these CDBG funds among various income levels.

Total CDBG Beneficiaries by Income Category

	Extremely Low Income	Low Income	Moderate Income	Total Low-Mod Income	Non Low-Mod Income	Total Beneficiaries
	<= 30%	>30% and <=50%	>50% and <=80%		>80%	
Persons	33,022	11,228	27,464	71,714	269	71,983
Households	863	1,376	316	2,555	40	2,595

Source: IDIS PR23 Report, 9/22/05

More than 57% of Lowell's population is at or below the area median income. As indicated in the table above, nearly 72,000 people were served through activities funded with CDBG, nearly 5% of who had incomes less than 30% of the area median. An additional 2,595 households were assisted through CDBG funded activities, the majority of which had incomes between 30% and 50% of the area median income.

2. CHANGES IN PROGRAM OBJECTIVES

No changes to the 2000-2005 Consolidated Plan Program were made during this reporting period. The five priorities identified in the Five-Year Plan were the basis for allocating HUD funds during FY 2004-05.

As discussed previously in this report, the City of Lowell completed a new Five Year Plan for program years 2005-2010. Changes to the priority needs and annual plan process made in this new plan will apply to subsequent program years.

3. CARRYING OUT PLANNED ACTIONS

A. PURSUING RESOURCES INDICATED IN CONSOLIDATED PLAN

In addition to the Federal funds discussed in this report, during the 2004-05 program year resources were obtained from a variety of other public and private sources to address priority needs identified in the 2000-2005 Consolidated Plan. Sources of additional funding included:

- City of Lowell General Fund
- City of Lowell Capital Bonding
- City of Boston Dept. of Neighborhood Development
- Commonwealth of Massachusetts Dept. of Housing and Community Devel.
- Commonwealth of Massachusetts Dept. of Mental Health
- Commonwealth of Massachusetts Dept. of Public Health
- Commonwealth of Massachusetts Dept. of Social Services
- Commonwealth of Massachusetts Dept. of Transitional Assistance
- Massachusetts Executive Office of Human Services
- Federal Emergency Management Agency
- US Environmental Protection Agency
- HUD Lead Hazard Control Grant Program
- HUD 202 Senior Housing Program
- Operating budgets of subrecipient organizations
- Various private foundations, corporations, and individuals

B. CERTIFICATIONS OF CONSISTENCY

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

CONSOLIDATED PLAN IMPLEMENTATION

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

4. FUNDS NOT USED FOR NATIONAL OBJECTIVES

- Not Applicable -

5. ANTI-DISPLACEMENT AND RELOCATION

There are currently two major revitalization projects underway in the City of Lowell. These projects, the Acre Revitalization Plan, and the Jackson/Appleton/Middlesex (JAM) Plan involve the relocation of some homes and businesses. Relocation plans for each project are available upon request. During the FY 2004-05 reporting period, $68,498 in CDBG funds was used for relocation activities.

$62,300 was used toward the final payment for relocation activities for KeySpan Energy Delivery of New England in the Acre Revitalization Plan area. KeySpan owned over two acres of land on the site proposed for the new Acre Middle School in

the Acre Urban Renewal Project area. The site contained a natural gas refueling station used by the Post Office, National Park, LRTA, and others. It also contained a pipe storage yard and vehicle maintenance garage. The city worked with KeySpan officials and the City's relocation consultants to develop a complete agreement package that dealt with site acquisition, relocation and remediation issues. A complete inventory of their real estate and site amenities was conducted as per relocation regulations. KeySpan donated the land; the City assumed clean up and paid for the relocation over 3 yrs, totaling $1.1 million. The majority of the facility was relocated to properties within Lowell: the maintenance facility was incorporated into adjacent real estate owned by KeySpan and located across the street from the school site, the pipe storage yard was relocated across the street at their School Street site. Despite, extensive searches in Lowell for the relocation of the natural gas refueling station, this site was eventually relocated to Tewksbury, a community on the Lowell line. A standard relation agreement exists along with a very detailed agreement covering all aspects of the real estate transfer, relocation payments, and remediation, insurance, notice and input. The City considers this a very successful partnership and is providing recognition for KeySpan's generosity and land donation by means of a plaque at the new school.

$6,198 was spent in the 2004-05 program year to retain the services of a professional relocation consultant for assistance with the relocation of businesses in the JAM Plan area. The consultant helps to ensure that the Uniform Relocation Act is followed, where applicable, and assists the City in conducting a detailed survey of the needs of displaced persons or businesses, and in delivering all relevant notices in a timely manner. During the reporting period, no businesses, associated with the JAM Plan, were relocated with CDBG or HOME funds. Should entitlement funds be used in the future to assist with the relocation of businesses in the JAM area, the process will be reported in subsequent CAPERs.

6. LOW/MOD JOB ACTIVITIES

During the 2004-05 program year, the City of Lowell's CDBG-supported economic development programs generated a total of 92 jobs in Lowell's low and moderate-income areas. Thirty of these jobs were newly created jobs and 62 existing jobs were retained. $399,563 was spent on these economic development activities, ($13,319 for each new job created or $4,343 for each job created or retained).

The following table includes all full time permanent jobs created/retained during the 2004-05 fiscal year with CDBG funds. All jobs included in the table were filled by low- or moderate-income persons.

2004-05 Jobs Created/Retained

Job Title	Total Jobs created/retained
Account Rep.	1
Administrative Assistant	2
Candle maker	2
Costumer Service Rep	1
Sales Associate	12
Day Care Providers	60
Quality Control	1
Machine Operator	2
Plumbing technician	1
Wait staff	10
Total Jobs	**92**

The City of Lowell awarded CDBG funds to nine economic development activities during the reporting period. Of these activities, 53 businesses received loans and/or technical assistance, 15 people were assisted with microenterprise training, and 64 new jobs were created.

All of the jobs created under CDBG-supported programs are presumed to be available to low and moderate-income persons under 24 CFR 570.208(a)(4)(iv). These jobs were located in census tracts 3101, 3110, and 3104, all of which meet the poverty rates required and were also located within the Federally-designated Enterprise Community during the 2004-05 program year.

A few of the small business loans, through the Lowell Small Business Loan Program, were awarded to high- tech companies such as American Medical Development, Inc. (AMD) that relocated into vacant office space in the Downtown area. These companies brought jobs from the suburbs to Downtown and made a written commitment to hire from Lowell's low-moderate income areas. Jobs were advertised in the *Lowell Sun*, and on the businesses' websites, and were made available to Lowell's low-and- moderate-income residents. Given the nature of these businesses however, the jobs filled by low- and moderate-income people were for administrative and service positions. More specialized, higher skilled, and often higher paid positions, were filled by persons of higher income. These higher-skill, higher-paying jobs have not been reported in the table above.

Even new jobs created in Lowell that are not filled by low or moderate income persons provide an indirect benefit for other jobs filled by low- and moderate-income people, especially those generated by Lowell's downtown restaurant and retail businesses.

The City of Lowell is dedicated to improving the education and experience of its workforce. Through the Division of Planning and Development's Economic Development Office, the City is taking the following steps to ensure that low- and moderate-income persons seeking jobs will have the necessary experience and skill level to obtain available jobs.

- Improve adult education and " English as a Second Language" (ESL) by working in partnership with Middlesex Community College and Umass, Lowell to improve the ESL programs and make these classes available to all Lowell residents;
- Partner with local educational institutions and businesses to develop workforce initiatives, particularly technical programs and "soft-skills" development;
- Expand school-to-work programs. Partners such as the Lowell High School, Greater Lowell Technical High School, United Teen Equality Center (UTEC), Middlesex Community College, and U-Mass Lowell should create programs that expose students to the "real world" and give them "soft skills" needed to achieve success in today's workplace;
- Continue to fund the Lowell Small Business Assistance Center (SBAC) to expand their business training classes to local businesses and their employees;
- Advertise and promote the State's "Workforce Training Fund" throughout the business community. The "Workforce Training Fund" is a matching grant fund of up to $250,000 to help to pay for employee training. The improved Economic Development website and the monthly newsletter should be a great resource of technical assistance information to businesses;
- Increase the amount and the flexibility of grants available for training programs;
- Increase coordination and networking between the Lowell Career Center, local job placement services, and the business community to assure that low- and-moderate income residents who are in the job market are aware of local job postings within Lowell.

7. LOW/MOD LIMITED CLIENTELE ACTIVITIES

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

Activity	FY 2004-05 Expenditures	Proposed Accomplishments	Actual Accomplishments	# Low/Mod	% Low/Mod Served
Alternative House - Youth/Teen Domestic/Dating Violence & Bullying Prevention Project	$3,000.00	2,000 people	1,423 people	1,423	100%
Angkor Dance Troupe - Cambodian Youth	$5,063.00	100 People	76 people	75	99%
Big Brother/Big Sister - One-to-One Mentoring	$12,000.00	12 People	12 People	12	100%
Cambodian American League of Lowell - First Time Homebuyer Training	$0.00	36 Households	5 Households	5	100%
Central Food Ministry, Inc. - Food Pantry	$5,000.00	11,500 People	4,402 people	4,398	99%
Community Teamwork, Inc. - Fair Housing Consumer Education	$19,584.22	100 People	425 People	419	99%
Girls, Inc. - Youth Enrichment Programs	$8,000.00	70 People	49 People	40	82%
Lao Family Mutual Association of Lowell, Inc.- Lao Community Advocacy Services	$3,922.76	16 People	13 People	13	100%
LifeLinks - Urban Youth Employment	$4,000.00	10 People	10 People	10	100%
Lowell Community Health Center - Teen Reaching Out	$15,000.00	36 People	48 People	47	98%
Lowell Housing Authority - Youth Sports/Recreation	$14,000.00	350 People	565 People	565	100%
Lowell Junior High Football League	$3,000.00	100 People	83 People	62	75%
Mass Alliance of Portuguese Speakers - Immigrant Social and Elder Services Program	$5,000.00	600 People	186 People	186	100%
Mental Health Assoc of Greater Lowell - Counseling	$10,000.00	110 People	65 People	65	100%
Merrimack Valley Catholic Charities - Food Pantry	$15,000.00	6,000 People	849 People	844	99%
Merrimack Valley Food Bank, Inc. - Food Distribution Program	$15,000.00	7,000+ People	7,000+ People	7,000+*	100%
Merrimack Valley Food Bank, Inc. - Food Share/Mobile Food Pantry (formerly M/A Com Food Share, Inc.)	$5,000.00	235 People	264 People	264	100%
Merrimack Valley Housing Partnership - Project Genesis	$12,000.00	500 Households	419 Households	384	92%
Middlesex Community College - Out-of-School Youth Program	$21,478.09	50 People	85 People	85	100%
One Lowell Coalition - Youth Program	$7,387.24	100 People	63 People	63	100%
Open Pantry of Greater Lowell Inc. - Food Pantry	$6,000.00	10,000 People	7,242 People	7,242	100%
Rape Crisis Services of Greater Lowell - Rape Crisis Counseling	$15,000.00	130 People	92 People	92	100%
Revolving Museum – Art Cart Carnival	$19,500.00	60 People	132 People	131	99%
Southeast Asian Bilingual Advocates, Inc. (SABAI)	$4,992.29	45 People	40 People	40	100%
Spindle City Corps - Youth Programs	$5,000.00	27 People	20 People	15	75%
St. Julie Asian Center - Educational Services	$7,000.00	40 People	291 People	282	97%
Suitability - Services for Economically Challenged Women	$20,000.00	125 People	94 People	93	99%

U Mass Lowell Research Foundation - Summer Youth Sports & Enrichment Program - Transportation	$10,000.00	350 People	421 People	371	88%
United Teen Equality Center - The Open School	$104,890.22	50 People	50 People	50	100%
West End GYM Inc. - Youth Program	$5,000.00	120 People	48 People	48	100%
YMCA - Summer Camp	$10,000.00	46 People	47 People	47	100%
YWCA - Acre Youth Center, Green Acre Project	$7,000.00	20 People	30 People	30	100%
YWCA - Lower Belvidere Youth Center	$11,999.85	120 People	58 People	56	100%

*Approx. # - This program distributes food to several Lowell agencies and does not serve individuals.

8. PROGRAM INCOME RECEIVED

In addition to the program income from loans repayments and property sales outlined below, the City of Lowell also received $29,641 in program income from the Council on Aging's meals programs and $132 from miscellaneous sources.

PROGRAM INCOME FROM REVOLVING FUNDS

- Not Applicable -

PROGRAM INCOME FROM FLOAT-FUNDED ACTIVITIES

- Not Applicable -

PROGRAM INCOME FROM LOAN REPAYMENTS

Repayment of loans constitutes the majority of program income to both the CDBG and HOME programs in the City of Lowell. The chart below outlines the income received from various types of loan repayments to each program in the 2004-05 program year.

Source	CDBG	HOME	Total
Housing and Lead Paint Abatement Loan Repayments	$412,831	$253,890	$666,853
Economic Development Loan Repayments	$29,641	-0-	$29,641
Total Loan Repayments	$442,472	$253,890	$696,494

PROGRAM INCOME FROM PROPERTY SALES

During the 2004-05 program year, the City of Lowell sold the property located at 62 Suffolk Street in Lowell. This sale generated $226,000 in program income for the HOME program.

9. PRIOR PERIOD ADJUSTMENTS

- Not Applicable -

10. LOANS AND OTHER RECEIVABLES

FLOAT-FUNDED ACTIVITIES

- Not Applicable -

PERFORMING LOANS

The following table outlines the number and principal value of outstanding CDBG-funded performing loans under various programs. This list does not include forgivable and deferred loans that are addressed in section C below. With the exception of the Downtown Venture Fund, these loan programs are no longer active and the loans listed are generally several years old. Many of the housing loans listed include deferred principal along with minimal interest payments. All of the listed loans have made payments within the past 90 days.

Program	Number of Performing Loans	Outstanding Principal Owed	Outstanding Interest Owed
Active Programs			
SMALL BUSINESS LOAN PROGRAM	2	$45,452.40	$114.76
DOWNTOWN VENTURE FUND	15	$524,444.45*	Not Available
Defunct Loan Programs			
LEAD PAINT ABATEMENT PROGRAM	9	$93,614.42	$246.34
ECONOMIC DEVELOPMENT LOANS	2	$31,615.73	$175.62
HOUSING PROGRAMS	6	$274,213.36	$449.77

*City of Lowell share only (36% of total loan amount). The additional principal is owed to the private lending institutions who partnered with the City to create this program.

Source: Downtown Venture Fund - City of Lowell Economic Development Office (8/03/2005);
All others - Enterprise Bank & Trust Co. Loan Custodial Reference Journal (6/30/2005)

DEFERRED AND FORGIVABLE LOANS

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

Deferred and Forgivable Economic Development Loans

Program	Number of Loans	Outstanding Principal Owed
Active Programs		
SMALL BUSINESS LOAN PROGRAM	7	$65,500.00
Defunct Loan Programs		
ARTIST INCENTIVE PROGRAM	3	$15,000.00
DOWNTOWN HISTORIC REHAB AND JOB CREATION PROGRAM	3	$41,100.00

Source: City of Lowell Economic Development Office (8/03/2005)

The housing rehab and lead paint abatement loans listed below are all deferred mortgages, with the principal and interest (if applicable) due on transfer, refinance, or sale of the property. Older housing rehab loans included simple interest accrued annually. More recent housing rehab loans tend to have lower interest rates or charge no interest. Lead paint abatement loans listed below are for owner-occupied properties only and are zero interest.

Deferred Housing Rehab and Lead Paint Abatement Loans

Interest Rate	Number of Loans	Outstanding Principal Owed
Housing Rehab Loans		
7% Annual	15	$371,406
5% Annual	21	$313,000
3% Annual	49	$829,243
No interest	33	$311,540
Lead Paint Abatement Loans		
No interest	26	$424,038
TOTAL	**144**	**$2,535,344**

Source: City of Lowell Housing Program Office (9/02/2005)

CDBG-FUNDED LOANS IN DEFAULT

The following table outlines the number and principal value of Downtown Venture Fund loans that have been closed and officially written off because the businesses have failed and reasonable efforts at recourse through collateral have been exhausted. Note that this program is a public/private partnership with local lending institutions. As a result, the amount listed is only the City's share (36%) of the outstanding principal written off.

Program	Number of Closed Loans	Outstanding Principal
DOWNTOWN VENTURE FUND	3	$21,905.65

Source: City of Lowell Economic Development Office (8/03/2005)

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

Program	Number of Delinquent Loans	Outstanding Principal Owed	Outstanding Interest Owed
LEAD PAINT ABATEMENT PROGRAM	5	$68,745.59	$53,165.19
ECONOMIC DEVELOPMENT LOANS	4	$76,045.76	$2,842.41
HOUSING PROGRAMS	4	$113,732.60	$1,518.80
TOTAL	**13**	**$258,523.95**	**$57,526.40**

Source: Enterprise Bank & Trust Co. Loan Custodial Reference Journal (6/30/2005)

PROPERTY TO BE SOLD

The following properties have been improved using Consolidated Plan funds and were planned for disposition by the City of Lowell as of the end of the 2004-05 Program Year.

Property to be Sold

Property	Status
109 Branch Street	Sold by the City of Lowell on July 18, 2005 for $130,000. This closing resulted in $38,000 in CDBG program income and $77,920 in HOME program income.
61 West Third Street	This vacant lot has been developed as a parking lot for area residents. A condominium is being created to enable neighbors to purchase individual spaces within the lot.
172 Lakeview Avenue	Currently being renovated under the City of Lowell's Homework program. Once complete, the property will be sold as affordable housing.

11. LUMP SUM AGREEMENTS

- Not Applicable -

12. HOUSING REHABILITATION

PROGRAM ACCOMPLISHMENTS

During the 2004-05 reporting period five projects received CDBG funding to operate housing rehabilitation projects for low-income homeowners. Almost $200,000 was spent to rehabilitate 30 housing units. The majority of households served reported incomes less than 30% of the area median and were female-headed households. The table below lists these activities and the characteristics of the households served.

FY 04-05 Housing Rehabilitation Activities

Activity	Total Housing Units Served	Income Level		Female Head of Household	Non-white Households
		Low	Very Low		
Christmas in April	7	3	4	6	2
City of Lowell, Emergency Housing Rehab	6	4	2	4	0
City of Lowell, Housing Rehab	2	1	1	0	1
Community Teamwork, Inc. - Weatherization	15	3	12	14	3
Total	**30**	**11**	**19**	**24**	**6**

Source: PRO3 IDIS Report, 8/16/05

TOTAL CDBG FUNDS SPENT

Approximately $448,311 in CDBG dollars was used to complete rehabilitation activities during the 04-05 program year. The City of Lowell HOMEWORKS Program, which began in the 2002-03 program year, also spent CDBG funds during the reporting period. At the end of the reporting period, however this project was not complete. Accomplishment data will be discussed in future CAPERs.

PUBLIC AND PRIVATE FUNDS

In conjunction with the CDBG funds spent, housing rehabilitation activities also utilized other public and private resources. Christmas in April relied on $9,300 from private fundraising to assist with its activities and Community Teamwork, Inc. reportedly utilized $712,750 from additional funding sources to complete its Weatherization project.

13. NEIGHBORHOOD REVITALIZATION STRATEGIES

ENTERPRISE COMMUNITY

In 1995, several census tracts within the City of Lowell were designated as an Enterprise Community (EC) and received a Federal grant of $2.9 million. In 1999, the EC was also designated as a Neighborhood Revitalization Strategy Area (NRSA). The five-year NRSA designation was extended in June 2004 for a sixth year. Both the EC and the NRSA designations expired on June 30, 2005 at the end of the 2004-05 program year.

Over the last ten years, hundreds of thousands of lives have been affected by the infusion of EC dollars. Support for new businesses, training and education for new jobs, language and workplace skills, a positive focus on our youth and the support for their site and programs have all been the result of EC dollars.

The EC has partnered with many local agencies to assist non-profits, and in some cases was the sole financial backer for some non-profits when they first began. The Lowell Community Schools Program, for instance, became a reality with nearly $300,000 of EC funds when it first took shape. The EC awarded approximately $800,000 to the Lowell Small Business Assistance Center when it began. SuitAbility, an organization that provides clothing for women entering and re-entering the workforce, was initiated with EC dollars. UTEC (United Teen Equality Center), the City's first youth center and recipient of national recognition for its work with youth, came into existence with EC dollars, growing from a $40,000 annual budget to an $850,000 budget.

An independent and autonomous Board, made up of residents from diverse cultural backgrounds and ages, from Lowell's low-moderate income census tracts, selected at least a dozen non-profit organizations each year to receive an EC grant. During the reporting period fifteen organizations received awards totaling more than $85,000:

Recipient	Award Amount
Acre Family Day Care	$ 4,000
Angkor Dance Troupe	$ 4,000
Big Brother/Big Sister	$ 8,000
Cambodian Mutual Assistance Association	$ 5,000
The G.R.I.P Project	$10,000
Girls, Inc.	$ 5,250
Lowell Mission Church	$ 4,000
Lowell Small Business Assistance Center	$ 2,750
Lowell Teen Coalition	$ 5,000
Lowell Telecommunications Corp.	$ 5,000
St. Julie Asian Center	$10,000
SuitAbility	$ 1,300
United Teen Equality Center	$10,000
Youth Enhancement Services, Inc.	$ 5,000
YWCA	$ 6,000

In addition to the Enterprise Community, the City is undertaking two neighborhood revitalization projects with the use of federal dollars. These projects are located in areas with high concentrations of both low- and moderate-income households and minorities.

ACRE URBAN REVITALIZATION AND DEVELOPMENT PLAN

The City will invest a substantial amount of its HOME and CDBG funds in the Acre Urban Revitalization and Development Plan. This is a $55 million dollar, 20-year plan to revitalize a .17 sq. mi. area within one of the most depressed neighborhoods in the City, known as the "Acre." Track I of the plan is a five year period which consists of acquisition, demolition, and/or rehab of 55 residential and commercial buildings. A new 650-student middle school is nearly complete along with 103 units of subsidized and market rate housing, a supermarket, a pharmacy, and related

services in a centralized commercial node, within walking distance of all housing developments. The Acre Plan will result in the creation of 103 new housing units, including 47 homeownership units targeted to families earning slightly less than the City median households income.

JACKSON/APPLETON/MIDDLESEX STREETS (JAM) PLAN

The JAM Plan was developed with the vision of creating a vibrant and thriving mixed-use district that could also link the downtown to the Gallagher Transportation Terminal and form a gateway to the City. A new 900 space municipal parking garage with an active retail component on the ground floor is under construction and several housing developments will soon break ground. In all, this $40 million urban renewal plan will create several hundred new jobs and nearly 1,000 new residential units. The plan includes the acquisition, rehab and/or demolition of 22 commercial and residential buildings. The primary goal of the plan is for economic revitalization through private redevelopment and infrastructure improvements.

Antipoverty Strategy

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

1. PERSONS LIVING BELOW POVERTY LEVEL

Most activities undertaken by the City of Lowell with CDBG, HOME, ESG, and HOPWA funds are efforts to reduce persons in poverty and improve the quality of life for Lowell residents, either directly or indirectly. Programs that directly influence the poverty level include: job enrichment, development, and placement through education and economic development. Projects that indirectly affect poverty include those that upgrade the community and provide affordable housing. CDBG, HOME, and ESG funds are often used as matching funds for other grants that also reduce the number of poverty level families.

Specific projects supported during the 2004-05 Program Year that helped lift some participants out of poverty include:

- Acre Family Day Care Center – Family Child Care Business Development
- AIDS Action Committee – Emergency Rental Assistance
- Cambodian American League of Lowell – Micro-Enterprise Training
- Cambridge Cares About AIDS – YMCA SRO Program
- Community Teamwork, Inc. – Suitability
- House of Hope – Salem Street Housing
- Justice Resource Institute – Tenant Based Rental Assistance
- Merrimack Valley Housing Partnership – First Time Homebuyer Project
- Merrimack Valley Housing Partnership – Project Genesis
- Metro Boston Housing Partnership – Tenant Based Rental Assistance
- Middlesex North Resource Center/Pathfinder – Predevelopment Funds
- St. Julie Asian Center – Family Literacy Project
- South Middlesex Opportunity Council – Housing Assistance Program
- Tri-City Community Action Program, Inc. – Tenant Based Rent. Asst.

Specific projects supported during the 2004-05 Program Year that provided direct assistance to clients who include persons in poverty include:

- Alternative House – Emergency Shelter for Battered Women
- Central Food Ministry, Inc. – Food Pantry
- Community Teamwork, Inc. – Milly's Place/Merrimack House
- House of Hope, Inc. – Shelter Operating Expenses
- Lowell Transitional Living Center – Community Meals Program
- Lowell Transitional Living Center – Detox Coordination and Transportation
- Merrimack Valley Catholic Charities – Brigid's Crossing
- Merrimack Valley Catholic Charities – Food Pantry
- Merrimack Valley Food Bank – Food Distribution Program
- Open Pantry of Greater Lowell, Inc. – Food Pantry

The City received other federal revenues to directly reduce the poverty level of families. The Enterprise Community funds, received over a ten-year period, have helped increase job skills and education, assisted small businesses and supported non-profit organizations. A portion of Lowell has been designated as a Renewal Community. This program attempts to create employment opportunities and investment in areas with high concentrations of poverty through a variety of tax incentives. This development activity is expected to provide new opportunities for persons in poverty.

NON-HOMELESS SPECIAL NEEDS

Non-homeless Special Needs

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

1. ACTIONS TO ADDRESS NON-HOMELESS SPECIAL NEEDS

The following activities were implemented during the 2004-05 program year to serve the number of persons noted.

Elderly & Frail Elderly Housing (8 Households Served)

- Christmas in April - Rebuilding Day
- City of Lowell Division of Planning and Development - Housing Rehab Program

Elderly & Frail Elderly Supportive Services (10,252 Persons Served)

- Community Teamwork, Inc. – Advocacy Corps for Elders
- Lowell Council on Aging – Senior Center Lease
- Lowell Council on Aging – Recreational/Nutritional Outreach
- Merrimack Valley Food Bank, Inc. – Food Share/Mobile Food Pantry
- Salvation Army – SAGE Senior Center

Disabled Supportive Services (360 Persons Served)

- Kids in Disability Sports, Inc. – Sports, Social & Educational Programs
- Lifelinks – Independent Living Seminar Program
- Lifelinks – Urban Youth Employment Program
- Lowell Association for the Blind – Transportation Services
- Mental Health Associates of Greater Lowell – Counseling Services
- Retarded Adult Rehabilitation Association – RARA Programs and Services

Alcohol and/or Drug Addicted Services (141 Persons Served)

- Lowell Transitional Living Center – Detox Coordination and Transportation

Persons with HIV/AIDS

See HOPWA response below.

Specific HOPWA Objectives

1. *Overall Assessment of Relationship of HOPWA Funds to Goals and Objectives*
   Grantees should demonstrate through the CAPER and related IDIS reports the progress they are making at accomplishing identified goals and objectives with HOPWA funding. Grantees should demonstrate:
   a. *That progress is being made toward meeting the HOPWA goal for providing affordable housing using HOPWA funds and other resources for persons with HIV/AIDS and their families through a comprehensive community plan;*
   b. *That community-wide HIV/AIDS housing strategies are meeting HUD's national goal of increasing the availability of decent, safe, and affordable housing for low-income persons living with HIV/AIDS;*

c. *That community partnerships between State and local governments and community-based non-profits are creating models and innovative strategies to serve the housing and related supportive service needs of persons living with HIV/AIDS and their families;*
d. *That through community-wide strategies Federal, State, local, and other resources are matched with HOPWA funding to create comprehensive housing strategies;*
e. *That community strategies produce and support actual units of housing for persons living with HIV/AIDS; and finally,*
f. *That community strategies identify and supply related supportive services in conjunction with housing to ensure the needs of persons living with HIV/AIDS and their families are met.*

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

      ii. *Project Accomplishment Overview*
         1. *A brief summary of all housing activities broken down by three types: emergency or short-term rent, mortgage or utility payments to prevent homelessness; rental assistance; facility based housing, including development cost, operating cost for those facilities and community residences*
         2. *The number of units of housing which have been created through acquisition, rehabilitation, or new construction since 1993 with any HOPWA funds*
         3. *A brief description of any unique supportive service or other service delivery models or efforts*
         4. *Any other accomplishments recognized in your community due to the use of HOPWA funds, including any projects in developmental stages that are not operational.*

      iii. *Barriers or Trends Overview*
         1. *Describe any barriers encountered, actions in response to barriers, and recommendations for program improvement*
         2. *Trends you expect your community to face in meeting the needs of persons with HIV/AIDS, and*
         3. *Any other information you feel may be important as you look at providing services to persons with HIV/AIDS in the next 5-10 years*
   b. *Accomplishment Data*

i. Completion of CAPER Performance Chart 1 of Actual Performance in the provision of housing (Table II-1 to be submitted with CAPER).
ii. Completion of CAPER Performance Chart 2 of Comparison to Planned Housing Actions (Table II-2 to be submitted with CAPER).

1. OVERALL ASSESSMENT

The Department of Housing and Urban Development (HUD) initially awarded the 2004-05 Housing Opportunities for Persons With AIDS (HOPWA) grant for Middlesex County to the City of Cambridge. The City of Cambridge selected the 2004-05 project activities and sponsors and established the goals and objectives for the contract year. After a review the Federal award requirements for HOPWA formula grantees in October 2004, HUD transferred the HOPWA grant to the City of Lowell for administration through its Division of Planning and Development, because Lowell is the largest city in Middlesex County. Because the activities were already underway and contracts were in place, the City of Lowell elected not to change program implementation plans established by Cambridge. However, because Lowell did not develop the annual HOPWA plan and program of activities, the CAPER cannot definitively address the relationship between accomplishments and planned goals and objectives.

The table below outlines the proposed and actual accomplishments of the Middlesex County HOPWA program during the 2004-05 program year.

Agency	2004-05 Expenditures	Proposed Accomplishments	Actual Accomplishments	% of Persons with income 0-30% of MFI
AIDS Action Committee - Rental Assistance	$87,372	60 Persons	49 Persons	100%
AIDS Housing Corp.- Technical Assistance	$11,340	12 Organizations	12 Organizations	n/a
Cambridge Cares About AIDS	$50,000	81 Persons	79 Persons	50%
Cambridge Cares About AIDS - Ruah House	$35,400	8 Persons	11 Persons	73%
Cambridge Cares About AIDS - YMCA/SRO Program	$56,800	5 Persons	6 Persons	Information Unavailable
Justice Resource Institute - Support Services	$35,718	76 Persons	28 Persons	Information Unavailable
Justice Resource Institute - TBRA	$27,199	12 Households	13 Households	66%
Metro Boston Housing Partnership - Rental Assistance	$132,910	13 People	12 People	75%
South Middlesex Opportunity Council - Housing Search & Placement	$47,300	45 Persons	36 Persons	66%
Tri-City TBRA	$57,700	50 People	49 Persons	90%

2. HOPWA GRANTEE NARRATIVE

GRANTEE AND COMMUNITY OVERVIEW

Project sponsors who completed HOPWA-funded activities are listed below with a brief overview of each.

- **Metropolitan Boston Housing Partnership (MBHP)** has a 22-year history of assisting low-mod income families and individuals to find/keep housing and move towards economic stability. It has a diverse staff of approximately 100 and an annual operating budget of nearly $8 million. It provided tenant based rental assistance to 12 persons living with HIV/AIDS in Middlesex County. MBHP works with JRI to identify clients and their eligibility/need for permanent housing in tenant based rental units that are safe and meet standard codes. HOPWA grant amount: $132,911

- **Justice Resource Institute (JRI) Health** provides services to people with HIV/AIDS who are not accessing services from other organizations. Through JRI's Assisted Living Program, they provided services (supported referrals, hands-on housing search, case management, ongoing needs assessments, etc.) to 12 individuals and households utilizing Section 8 vouchers and HOPWA certificates. HOPWA grant amount: $80,568

- **Justice Resource Institute (JRI) TBRA** coordinated Tenant Based Rental Assistance services through its statewide initiative to the disabled, homeless and those at great risk of homelessness, and are living with HIV disease. This program provided services and rental subsidies for 12 individuals. HOPWA grant amount: $38,596

- **South Middlesex Opportunity Council (SMOC)** offers the Housing Re-Entry Program for inmates at risk of homelessness, sober housing, Housing Assistance Program (HAP) and Housing Consumer Education Center (HCEC) which included housing information, search and advocacy. Its Counseling Program served 53 households (30% families, 70% individuals) for clients living with HIV/AIDS. HOPWA grant: $47,300

- **AIDS Housing Corporation (AHC**) supports housing providers, AIDS service organizations, City staff and local communities within Middlesex County with assistance in developing new programs and support with existing program. During the reporting period, AHC provided technical assistance to the City of Cambridge, the City of Lowell and all ten sponsor-agencies. HOPWA grant amount: $11,340

- **Cambridge Cares About AIDS, Inc. (CCAA)** provides tenant based rental assistance via its *Men's Open Door* SRO Housing program at the YMCA and provided 10 rooms for homeless men living with HIV/AIDS. CCAA's *Ruah House* Project provided permanent housing for 7 homeless women living with HIV/AIDS and offered 24 hour staff coverage for those with compromised Activities of Daily Living by ensuring access to medical, mental health and social service agencies. CCAA also provided housing searches and placements to individuals and households within the Cambridge area. HOPWA grant amounts: $56,800 (SRO), $35,400 (Ruah House), $51,000 (Housing Information Services)

- **Tri-City Community Action Program, Inc,** founded in 1978, is the anti-poverty agency for Malden, Medford, Everett, Melrose and Wakefield. It is continuing its current program of supportive services and case management as well as tenant based rental vouchers for chronically homeless individuals with HIV/AIDS. The program served about 30 clients. HOPWA grant amount: $57,700

- **AIDS Action Committee's (AAC)** Rental Assistance Program served 49 unduplicated clients living with HIV/AIDS in Middlesex County. AAC works with over 60 providers and maintains a provider database. The population served includes HIV/AIDS clients who are homeless, in need of affordable housing, chronically homeless persons, ex-offenders, people with mental illness, those facing imminent eviction and those struggling with addiction. HOPWA grant amount: $103,900

GRANT MANAGEMENT

The City of Cambridge selected the project sponsors and handled all sponsor activities for the HOPWA grants for Middlesex County prior to the transfer of administrative oversight to Lowell in October 2004. The City of Lowell, therefore, played no role in the selection and monitoring activities of the sponsors.

Both cities worked closely with AIDS Housing Corporation, which provided technical assistance throughout the reporting period. Financial management included the collection and verification of sponsor reports and invoice receipts.

LOCAL JURISDICATION

According to the AIDS Housing Corporation's January 2005 Assessment Report, there were 2,284 diagnosed cases of HIV/AIDS in Middlesex County. The largest HIV/AIDS populations reside in Cambridge/Somerville (601), Lowell (405), Malden/Medford (292) and Framingham (130). There were nearly 80 HIV/AIDS persons reported as homeless, although the number could be under-reported in many cases. According to the report, there are a total of 107 units of affordable housing dedicated to persons with HIV disease in Middlesex County. This provides enough housing for only 21% of the county's AIDS/HIV population.

PLANNING FOR THE USE OF HOPWA FUNDS

As previously stated, the City of Cambridge was originally awarded the HOPWA formula grant for Middlesex County (MA) in October of 2004. Prior to the transfer of the grant to the City of Lowell, the City of Cambridge engaged in a variety of consultations to plan its use of HOPWA funds. AIDS Housing Corporation, a HOPWA technical assistance provider, facilitated meetings with new and existing HOPWA grantees in the winter and spring of 2004, educating them about existing AIDS housing resources. Ryan White CARE Act grantees also participated in these planning and resource discussions. These planning sessions addressed the status of programs funded under the previous HOPWA designated area, and identified gaps in services and community needs. As a result of this process, the City of Cambridge used HOPWA funds to prepare a countywide AIDS housing needs assessment for 2004-05.

In January 2005, AHC completed the Middlesex County AIDS Housing Needs Assessment. The City of Lowell used the findings of this report to set priorities for the allocation of 2005-06 HOPWA funds during its procurement process in January 2005. The City of Lowell's Five-Year Consolidated Plan for fiscal years 2005-2010 also used the report's findings as guidelines for HOPWA expenditures for the subsequent five years.

OTHER RESOURCES

More than $1.5 million was secured through Federal, State and local resources to match HOPWA funds to create comprehensive housing strategies. In addition to in-kind donations and volunteer time, HOPWA funds were supplemented with funds from the Dept. of Public Health, HUD's CDTA, the City of Boston's DND, the Department of Public Health, Boston's SHP, Mass. Bay United Way, Merrimack Valley United Way and many faith-based organizations.

COLLABORATIVE EFFORTS

In preparation of the reporting period, the City of Cambridge participated in meetings, along with HOPWA and Ryan White CARE Act grantees. These meetings, facilitated by AHC, addressed AIDS housing resources, gaps in AIDS housing services around the State and in Middlesex County, and the possible use to HOPWA resources in coordination with other funding sources.

The Greater Lowell SHIFT (Standardized Housing for Individuals and Families in Transition) coalition, under the direction of Community Teamwork, Inc. a regional non-profit multi-service agency, has approximately 40 partners including representatives from the Department of Mental Health, Department of Social Services, Department of Transitional Assistance, the Greater Lowell Interfaith Alliance, the House of Hope, the GRIP Project, the Lowell Transitional Living Center, and the City of Lowell. The coalition also has several members who work directly with the Governor's office and the Interagency Council, ensuring information flow among all levels of government and community-based non-profits.

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

HOUSING ACTIVITIES

During the 2004-05 reporting period, HOPWA funds supported more than 270 persons with housing activities, including support services to ensure housing sustainability. An overview of these activities is discussed below:

Emergency or Short-term Assistance:

> *AIDS Action Committee*: Rental Assistance Program provided short-term emergency assistance to 49 households in Middlesex County that helps low income HIV clients maintain and/or access affordable housing

Rental Assistance:

Cambridge Cares About AIDS Emergency Transitional Program provided 5 men with single rooms and with independent living skills training, MBHP

Metropolitan Boston Housing Partnership provided direct housing assistance to 12 households and worked closely with Justice Resource Institute to promote program integrity and housing stability.

Facility Based Housing:

Cambridge Cares About AIDS' Ruah House provided permanent congregate housing for seven women living with HIV/AIDS, assisting them with case management and support services.

HOUSING UNITS CREATED

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

SUPPORTIVE SERVICES

1. *Tri-City Community Action Program* provided emergency stabilization, housing search and placement, benefits advocacy, and coordination of social service. Legal services are provided to 100% of HOPWA clients requesting assistance with eviction defense or family law problems.
2. *Cambridge Cares About AIDS' Housing Information Services* program works with HOPWA HIV/AIDS clients to find appropriate housing, including housing preparations services, advocacy and post-placement stabilization.
3. *South Middlesex Opportunity Council's* Housing Re-Entry program provided intensive and direct counseling search and placement assistance to HOPWA clients. The scope included one-on-one assistance in completing housing applications, compiling supporting documentation and obtaining rental subsidies.
4. *Justice Resource Institute's Health Assisted Living Program* coordinated the TBRA waitlisted HIV/AIDS clients and families and provided case management services, working with MBHP to ensure housing stability.

OTHER ACCOMPLISHMENTS

AIDS Housing Corporation provided technical assistance and training for both grantees and the seven sponsor organizations. They conducted a needs assessment for Middlesex County, gave presentations of the findings to various Continua of Care groups, and conducted focus groups. They also assisted with the informational meetings that were held during the contract year.

RESPONSE TO BARRIERS ENCOUNTERED

The following barriers to providing housing for persons with HIV/AIDS in Middlesex County were identified:

a. Insufficient safe, decent, affordable housing

b. Lack of affordable housing for families of persons with HIV/AIDS
c. Persons with a criminal history barred from housing
d. Persons with prior or current substance abuse problem barred from housing
e. Few housing advocates
f. Long housing waiting lists
g. Limited capacity at shelters
h. Shelters unable to handle specific needs of people living with HIV/AIDS
i. No continuum of housing in some areas
j. Insufficient or nonexistent public transportation
k. Refusal by landlords to accept Section 8 vouchers

The HOPWA provider community will continue to meet on a regular basis to address the above barriers and will stay in contact with Federal, State and local government representatives to communicate these needs.

TRENDS IN MEETING NEEDS OF PERSONS WITH HIV/AIDS

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

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

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

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

ACCOMPLISHMENT CHARTS

HOPWA chart II-1 is available on file with the Division of Planning and Development. HOPWA chart II-2 is not applicable to the City of Lowell for the 2004-05 program year because the City was not aware of the HOPWA grant when the Consolidated Plan and 2004-05 Annual Action Plan were prepared, so no HOPWA accomplishments were planned.

OTHER NARRATIVE

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

The following U.S. Department of Housing and Urban Development (HUD) forms and Integrated Disbursement and Information Systems (IDIS) reports are on file at the City of Lowell Division of Planning and Development and have been submitted to HUD as an appendix volume to the City of Lowell's 2004-05 CAPER.

Consolidated Plan

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

Community Development Block Grant Program (CDBG)

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

Home Investment Partnership Program (HOME)

Form 40107 - HOME Annual Performance Report
Form 40107-a – HOME Match Report
IDIS Report PR22 - Status of HOME Activities
IDIS Report PR25 – Status of CHDO Funds
IDIS Report PR27 – Status of HOME Grants
IDIS Report PR33 – HOME Match Liability Report

Emergency Shelter Grant Program (ESG)

IDIS Report PR19 – ESG Statistics for Projects
IDIS Report PR20 – ESG Activity Summary

Housing Opportunities for Persons with AIDS Program (HOPWA)

HOPWA Chart II-1 – Actual Performance
IDIS Report PR72 – HOPWA Project Activity Summary

QUOTES FROM PROGRAM PARTICIPANTS

Neighborhood Stabilization

"I want to humbly thank you for your donation of three river birch trees to the Pawtucketville and Wang Schools…The contribution of trees creates a living learning tool for the children of the schools, and will help our children learn the value of trees and the natural environment in Lowell. CTI has wanted to supplement our programs with an environmental component for a long time, and your tree donation allowed us to reach this goal." *- Recipient of trees from the Lowell Parks and Conservation Trust*

Economic Development

"The advantage of the Downtown Venture Fund is that no payment is due for the first year and it gave me peace of mind so I could get my business established. The guidance and the support that I got really jump-started my business. Thank you."
- Downtown Restaurant Owner, Recipient of the Downtown Venture Fund

"With the help of the Technical Assistant Program, I was able to purchase the bar, shelves, and a hood ventilation. My sales have increased and my restaurant looks more appealing than before. Thank you for making my business run smoother."
Downtown Restaurant Owner, Participant in the City of Lowell, Technical Assistance Program

"The purchasing of the awning improved our look and now my customers are more happier that they have a comfortable place to go to. With the help of the loan, I was able to hire youths and this allowed me to give them an opportunity to work at Subway. Thank you for all of your help."
- Downtown Restaurant Owner, Participant in the Downtown Historic Rehab and Job Creation Program

Housing

"I'm writing on behalf of myself and my wife to thank you, as well as your staff and department for all your support with the de-leading process. The contractors finished work roughly two weeks ago, and they did a terrific job. Not only was the quality of workmanship excellent, they were also very personable and friendly. We couldn't have asked for more."
- Homeowner, participant in the City of Lowell, Lead Abatement Program

"This program helped me out tremendously and I thank you very much. My tenants thank you for a healthy home to live in."
- Property owner, participant in the City of Lowell, Lead Abatement Program

Public Services

"This summer we really worked to make Lowell a better place. We cleaned up canals and riverways. We also painted and weeded constantly…I feel that I left something behind when I leave this program. We did a lot of work and I am proud of it."
- Participant, Spindle City Corps.

"I am so grateful to the food pantry. The food pantry has provided food for me and my children when I was unable to. Thank you."
- Persons served through The Open Pantry of Greater Lowell

"They made my summer special and full of fun, new and old friends, new challenges and just a place I could be myself and feel welcomed."
- 15-year-old participant, UMass, Lowell – National Youth Sports Program

"I would like to thank you for your help in paying for my program at RARA. I have been coming to RARA since the program began. I have a lot of friends here and enjoy being with them.
- Client at the Retarded Adult Rehabilitative Association, Inc. of Greater Lowell

"Thank you very much for awarding money to my son, a client at RARA. Their programs are instrumental in keeping him socially and physically active. This money allows him to sign up for programs of interest without hesitation that may be due to economic constraints. Your efforts are greatly appreciated."
- Parent of client at the Retarded Adult Rehabilitative Association, Inc. of Greater Lowell