

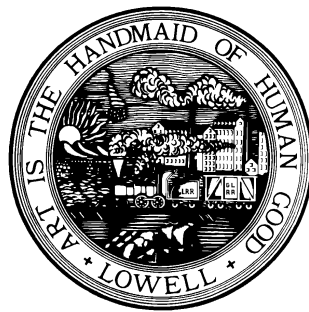
City of Lowell, Massachusetts

Consolidated Annual Performance and Evaluation Report (CAPER)

for the HUD
CDBG, ESG, HOME and HOPWA Programs

2008–2009 Program Year

DRAFT



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Division of Planning and Development
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September 2009



Fourth Program Year CAPER

The CPMP Fourth 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).

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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.

Program Year 4 CAPER Executive Summary response:

This Consolidated Annual Performance and Evaluation Report (CAPER) describes the activities undertaken during the program year beginning July 1, 2008 and ending June 30, 2009 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.

A complete draft of this report was made available for public review and comment for a 15-day period beginning September 8, 2009. The availability of the report was 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.

Note that highlighted portions of this Draft are expected to be updated for the Final version released September 28, 2009.

FUNDS RECEIVED

The table below outlines the Consolidated Plan funding received by the City of Lowell between July 1, 2008 and June 30, 2009. This table only includes new funds received during the program year and does not account for either unspent prior year funds used for 2008-09 program year activities or funds from prior years spent during the 2008-09 program year.

Program Funds Received

	CDBG	HOME	ESG	HOPWA	Total
Entitlement Grants	\$2,357,359	\$1,066,511	\$105,193	\$644,000	\$4,173,063
Program Income	\$66,433	\$41,944	\$0	\$0	\$108,377
Total Funds Received	\$2,423,792	\$1,108,455	\$105,193	\$644,000	\$4,281,440

Source: August 10, 2009 IDIS Report PR01

FUNDS EXPENDED

The activities and accomplishments outlined in this document are based on the expenditure of Federal funding between July 1, 2008 and June 30, 2009 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 2008-09 program year. As a result, funds expended do not equal funds received.

Program Funds Expended

	CDBG	HOME	ESG	HOPWA	Total
Total Funds Expended	\$2,032,568	\$1,117,545	\$58,090	\$526,934	\$3,735,137

Source: August 10, 2009 IDIS Reports PR03 & PR06

REGULATORY CAPS AND SET-ASIDES

Program administration expenses were within the regulatory caps as outlined below.

Program Administration Expenses

	CDBG	HOME	ESG	HOPWA
FFY 2008 Entitlement	\$2,357,359	\$1,066,511	\$105,193	\$644,000
2008-09 Program Income	\$66,433	\$41,944	\$0	\$0
Administrative Cap Allowance	20%	10%	5%	3%
Maximum Allowable Expenditures	\$484,758	\$110,846	\$5,260	\$19,320
Actual Program Administration Expenditures	\$480,757	\$126,736*	\$5,253	\$19,320

Source: August 10, 2009 IDIS Report PR06

* Includes prior year HOME administration funds spent during the 2007-08 program year.

The limit on CDBG expenditures for public service activities has been calculated as follows.

CDBG Public Service Activity Cap

FFY 2008 Entitlement	\$2,357,359
2007-08 Program Income	\$66,433
Public Service Activity Cap Allowance	15%
Public Service Cap	\$363,569
Public Service Activity Expenditures	\$336,352

Source: August 10, 2009 IDIS Reports PR01, PR03 & PR26

The required HOME set-aside for Community Housing Development Organizations (CHDOs) is calculated as noted in the table below. The CHDO commitment listed was awarded to the Coalition for a Better Acre for the substantial renovation of the historic St. Joseph’s high school into 22 units of affordable housing (11 of which were HOME-assisted).

HOME CHDO Set-Aside Calculation

FFY 2008 Entitlement	\$1,066,511
Minimum CHDO Set-Aside Percentage	15%
Minimum Required CHDO Set-Aside	\$159,977
Total CHDO Commitments	\$165,000

Source: August 10, 2009 IDIS Report PR02

The following table reviews the City of Lowell’s compliance with the regulatory requirement that 70% of CDBG expenditures benefit low and- moderate-income persons. With the 2005-2010 Five-Year Consolidated Plan, the City of Lowell has

adopted a three-year reporting period for calculating the low- and moderate-income benefit from the expenditure of CDBG and related funds.

CDBG Low and Moderate Income Benefit

Summary of CDBG Resources	2008-09 Program Year	2008-2010 Projection
Unexpended CDBG funds at the end of 2007-08 Program		
01 Year	\$1,596,180	\$1,725,629
02 Entitlement Grant	\$2,357,359	\$7,129,992
03 Surplus Urban Renewal Funds	N/A	N/A
04 Section 108 Guaranteed Loan Funds & BEDI Grants	\$0	\$10,500,000
05 Program Income	\$66,433	\$141,433
06 Returns	\$0	\$0
07 Adjustment to Compute Total Available	\$0	\$0
08 Total Available (sum, lines 01-07)	\$4,019,972	\$19,497,054
Summary of CDBG Expenditures		
Disbursements other than Section 108 Repayments and		
09 Planning/Administrations	\$1,445,108	\$4,335,324
10 Adjustments to Compute Total Subject to Low/Mod Benefit	\$0	\$10,500,000
11 Amount Subject to Low/Mod Benefit (line 09 + line 10)	\$1,445,108	\$14,835,324
12 Disbursed in IDIS for Planning/Administration	\$480,757*	\$1,442,271
13 Disbursed in IDIS for Section 108 Repayments	\$177,076	\$624,496
14 Adjustment to Compute Total Expenditures	\$0	\$0
15 Total Expenditures (sum, lines 11-14)	\$2,102,941	\$16,902,091
16 Unexpended Balance (line 08 - line 15)	\$1,917,031	\$2,594,963
2005-08 Program Year Low/Mod Benefit		
17 Expended for Low/Mod Housing in Special Areas	\$0	\$0
18 Expended for Low/Mod Multi-Unit Housing	\$0	\$0
19 Disbursed for Other Low/Mod Activities	\$1,332,060	\$5,662,014
20 Adjustment to Compute Total Low/Mod Credit	\$0	\$7,500,000
21 Total Low/Mod Credit (sum, lines 17-20)	\$1,332,060	\$13,162,014
22 Percent Low/Mod Credit (line 21/11)	92%	89%
Minimum Required Low/Mod Credit	70%	70%

Source: August 10, 2009 IDIS Reports PR01, PR03, & PR26

* This figure has been adjusted from the PR26 report. Line 12 was adjusted downward to reflect only 08-09 planning/admin expenditures as reported in the 8/10/09 PR03 report.

The following table outlines the City of Lowell’s expenditures in compliance with these regulatory requirements for the 2008-09 Program Year.

Compliance with Regulatory Requirements

Requirement	Required	Spent
CDBG Administrative Cap	<= \$484,758	\$480,757
CDBG Public Service Cap	<= \$363,569	\$336,352
HOME Administrative Cap	<= \$110,846	\$126,736*
HOME CHDO Set-Aside	>= \$159,977	\$165,000
ESG Administrative Cap	<= \$5,260	\$5,253
HOPWA Grantee Administrative Cap (Lowell)	<= \$19,320	\$19,320

* Includes prior year HOME administration funds spent during the 2008-09 program year.

SUMMARY OF PRIORITY GOALS AND EXPENDITURES

The City of Lowell’s 2005-2010 Consolidated Plan established eight priority needs to be addressed using Federal funds. The following table outlines these goals and how funds were used in the 2008-09 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.

Expenditures by Five-Year Plan Priority Needs

Priority Need	Consolidated Plan			Actual Expenditures		
	Five-Year Budget	Five-Year Proportion	2008-09 Expenditures	2008-09 Proportion	Five-Year Expenditures To Date	Five-Year Proportion
HOMELESS/HIV/AIDS	\$3,600,000	15%	\$581,918	18%	\$2,624,686	16%
NONHOMELESS SPECIAL NEEDS	\$250,000	1%	\$83,634	3%	\$400,072	2%
AFFORDABLE HOUSING	\$8,900,000	36%	\$1,220,472	38%	\$7,155,299	44%
PUBLIC FACILITIES	\$5,250,000	21%	\$594,044	19%	\$2,866,546	18%
INFRASTRUCTURE	\$1,500,000	6%	\$7,430	0%	\$426,029	3%
ECONOMIC DEVELOPMENT	\$3,000,000	12%	\$382,888	12%	\$1,576,392	10%
PUBLIC SERVICES	\$2,000,000	8%	\$241,375	8%	\$1,062,897	7%

Source: August 10, 2009 IDIS Reports PR03 & PR06

*Percentages may not equal 100 due to rounding

Note: 4th Quarter Drawdowns for ESG & HOPWA programs not reflected in table.

The City of Lowell’s 2005-2010 Consolidated Plan also recognizes four thematic funding areas that correspond to the vision of the City of Lowell’s Comprehensive Master Plan. The following table outlines these thematic areas and how funds were used in the 2008-09 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.

Expenditures by Master Plan Themes

Priority Need	Consolidated Plan		Actual Expenditures			
	Five-Year Budget	Five-Year Proportion	2008-09 Expenditures	2008-09 Proportion	Five-Year Expenditures	Five-Year Proportion
LIFETIME CITY	\$11,250,000	46%	\$1,833,231	61%	\$11,101,495	65%
ECONOMIC DEVELOPMENT	\$3,000,000	12%	\$382,888	13%	\$1,663,302	10%
NEIGHBORHOOD CHARACTER	\$7,000,000	29%	\$363,291	12%	\$2,275,806	13%
CAPACITY BUILDING	\$3,250,000	13%	\$532,350	18%	\$2,288,282	13%

*Percentages may not equal 100 due to rounding.

Source: August 10, 2009 IDIS Reports PR03, PR06, PR19

ACTIVITIES

The following tables list the activities and programs that were supported using Consolidated Plan program funds during the 2008-09 program year. Payments made in July 2007 for activities completed prior to June 30, 2007 have generally been excluded from this list except as noted. Program Administration and Planning activities have also been excluded from this list.

Organization – Activity	2008-09 Expenditures
CDBG-Public Service Cap Activities	
Angkor Dance Troupe	\$5,000.00
Asian Task Force Against Domestic Violence	\$5,346.00
Big Brothers/Big Sisters of Greater Lowell - Mentoring Program	\$10,692.00
Cambodian Mutual Assistance Association - Elderly Services	\$4,894.52
Central Food Ministry	\$6,000.00
City of Lowell, Public Schools – Chivit Tmey TV	\$7814.24
Community Family, Inc. - Alzheimers Adult Day Center	\$230.07
Community Software Lab - MVHub	\$4,000.00
Community Teamwork, Inc. - Emergency Motel Stay	\$5,000.00
Community Teamwork, Inc., - Fuel Assistance Program	\$10,000.00
Community Teamwork, Inc. - Spindle City Corps	\$5,000.00
Community Teamwork, Inc. - SuitAbility	\$10,000.00
Girls, Inc. - Youth Enrichment	\$9,000.00
Greater Lowell Family YMCA - Camp Massapoag	\$8,500.00
Kids in Disability Sports, Inc.	\$0.00
LifeLinks - Independent Living Seminar	\$10,000.00
LifeLinks - Urban Youth Employment	\$4,000.00
Light of Cambodian Children - Youth Program	\$8,750.00
Lowell Association for the Blind	\$15,000.00
Lowell Community Health Center - Teen Coalition	\$12,000.00
Lowell Council on Aging - Senior Services	\$15,718.00
Lowell Housing Authority - Mobility Counseling Program	\$17,469.14
Lowell Housing Authority - Youth Homework/Activity Program	\$8,000.00
Lowell Transitional Living Center - Shelter Operations	\$21,250.00
Lowell Wish Project	\$15,000.00
Mass. Alliance of Portuguese Speakers - Immigrant Social Services	\$4,000.00
Mental Health Association of Greater Lowell - Bilingual Advocates Program	\$8,500.00
Merrimack Valley Catholic Charities - Food Pantry	\$7,500.00
Merrimack Valley Food Bank - Food Distribution Program	\$15,000.00
Merrimack Valley Food Bank - Mobile Food Pantry	\$7,038.00
Middlesex Community College - Out of School Youth	\$13,611.84
One Lowell Coalition	\$10,000.00
Open Pantry of Greater Lowell	\$8,000.00
Rape Crisis Services - Multilingual Sexual Assault Services	\$16,000.00
Retarded Adult Rehabilitative Association	\$0.00
Revolving Museum - Teen Arts Group	\$15,000.00
Salvation Army - Sage Senior Center	\$8,346.00
West End Gym - Youth Boxing	\$4,692.00

Source: August 10, 2009 IDIS Report PR03

Organization - Activity	2008-09 Expenditures
CDBG Non-Cap Activities	
Acre Family Day Care	\$25,000.00
Boys & Girls Club - Locker Room Renovation	\$52.76
BPV of Lowell - Elevator Replacement	\$20,534.49
Centralville Neighborhood Action Committee - Gardens at the Gateway	\$4,000.00
City of Lowell, DNS - Graffiti Removal	\$6,759.61
City of Lowell, DPD - Best Retail Practices Program	\$51,254.88
City of Lowell, DPD - Downtown Venture Fund	\$120,000.00
City of Lowell, DPD - Emergency Repair Program	\$8,767.08
City of Lowell, DPD - First St. Dog Park	\$28,418.82
City of Lowell, DPD - Intersection Improvements (Plain & Chelmsford St.)	\$7,429.59
City of Lowell, DPD - JAM Plan Phase I (Relocation)	\$18,385.18
City of Lowell, DPD - JAM Plan Section 108 Debt Service	\$117,076.38
City of Lowell, DPD - Lead Abatement	\$96,978.07
City of Lowell, DPD - Mack Plaza Children's Park	\$17,909.01
City of Lowell, DPD - Moody Street Playground	\$28,042.74
City of Lowell, DPD - Net Energy Zero Challenge	\$793.44
City of Lowell, DPD - Small Business Loan Program	\$8,296.64
City of Lowell, DPD - Technical Assistance Program	\$14,340.00
City of Lowell, DPW- Streets/Sidewalks Reconstruction	\$0.00
City of Lowell, Health Dept. - Sanitary Code Enforcement	\$89,799.87
City of Lowell, Parks/Recreation - Hovey Park Improvements	\$54,858.17
City of Lowell, Parks/Recreation - McDermott Reservoir Project	\$14,467.41
Coalition for a Better Acre - 760 Merrimack St.	\$33,325.00
Community Teamwork, Inc. - Lowell Small Business Assistance Center	\$8,000.00
Justice Resource Institute/GRIP - Facility Improvements	\$7,833.05
Lowell Community Health Center - Expansion Project	\$1,769.96
Lowell Council on Aging - Senior Center Lease	\$285,579.31
Lowell House, Inc. - Recovery House Renovations	\$32,799.68
Lowell Parks and Conservation Trust, Inc. - Urban Forestry Program	\$49,964.36
Pawtucketville Youth Organization - McNamara Field	\$28,847.30
Rebuilding Together Lowell - Rebuilding Day	\$4,067.25
Retarded Adult Rehabilitation Association - Air Conditioner Installation	\$5,840.00
St. Anne's Church - Facility Renovation	\$1,241.11
United Teen Equality Center - Building Expansion	\$29,512.81
YWCA - Acre Youth Center Renovations	\$1,987.92

Source: August 10, 2009 IDIS Report PR03

Organization - Activity	2008-09 Expenditures
ESG Activities	
Alternative House	\$12,912.34
Community Teamwork, Inc. - Milly's Place/Merrimack House Homeless Shelters	\$4,952.99
Community Teamwork, Inc. - SHIFT Coalition	\$3,050.00
House of Hope, Inc. - Homeless Shelter Operating Expenses	\$6,628.64
Justice Resource Inst. (GRIP) - Project Shelter	\$8,237.58
Lowell Transitional Living Center, Inc. - Community Meals Program	\$9,807.07
Merrimack Valley Catholic Charities - Brigid's Crossing	\$7,248.41
HOME Activities	
Alternative House, Inc. - Permanent Housing for Victims of Domestic Violence	\$162,562.65
City of Lowell, DPD - Acre Plan (Rock St)	\$44,562.50
City of Lowell, DPD - Acre Plan (129 Willie St./Bridgewell)	\$102,289.36
City of Lowell, DPD - First Time Homebuyer Program	\$289,873.89
City of Lowell, DPD - Housing Rehabilitation Program	\$333,964.14
Coalition for a Better Acre - 760 Merrimack St. (St. Joseph's HS)	\$3,427.59
Coalition for a Better Acre - 511 Moody St. (St. Joseph's Elementary)	\$5,481.88
Common Ground Devpt. - 344 Pawtucket St.	\$5,770.29
JAM Arts, LLC - 155 Middlesex St. (Marston Building)	\$30,000.00
Planning Office of Urban Affairs	\$12,876.59
HOPWA Activities	
AIDS Action Committee - Rental Assistance	\$88,925.00
Cambridge Cares About AIDS - HOCH Program	\$44,502.72
Cambridge Cares About AIDS - Ruah House	\$31,048.89
Cambridge Cares About AIDS - St. Paul's/ETP Program	\$31,404.87
Justice Resource Institute - Support Services	\$65,628.87
Justice Resource Institute - Greater Lowell TBRA/Supportive Services	\$20,934.83
Lowell House, Inc. - Supportive Services	\$50,090.38
Merrimack Valley Catholic Charities - Outreach	\$27,029.00
Merrimack Valley Catholic Charities - Julie House	\$56,399.04
South Middlesex Opportunity Council - Housing Search & Placement	\$47,300.00
Tri-City TBRA	\$44,567.00

Source: August 10, 2009 IDIS Report PR06

Note: Expenditures reported do not include 4th Quarter draws made in IDIS on ESG and HOPWA activities.

SUMMARY OF ACCOMPLISHMENTS

The activities listed above resulted in the following accomplishments during the 2008-09 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.

LIFETIME CITY

ACTIVITY	ACCOMPLISHMENT UNITS	FIVE YEAR GOAL	FY 08-09 GOAL	FY 08-09 ACCOMPLISHMENTS	FIVE YEAR ACCOMPLISHMENTS	FY 08-09 FEDERAL FUNDING SOURCES
Senior Centers	Public Facility Acquired/Rehabbed	1	1	1	1	CDBG
Handicapped Centers	Public Facility Acquired/Rehabbed	N/A *	0	1	1	CDBG
Youth Facilities	Public Facility Acquired/Rehabbed	1	2	1	3	CDBG
Health Facilities	Public Facility Acquired/Rehabbed	N/A *	1	1	1	CDBG
Homeless Facilities (Not Operating)	Public Facility Acquired/Rehabbed	N/A *	1	2	1	CDBG
Operating Costs of Homeless/AIDS Programs	People Served	30	173	312	2957	CDBG/ESG
Senior Services	People Served	20,000	3,665	3,842	14,773	CDBG
Handicapped Services	People Served	2,000	259	120	895	CDBG
New Construction (Residential)	Housing Units	20	0	50	114	HOME
Direct Homeownership Assistance	Households	200	30	32	143	HOME
Rehab, Single-Unit Residential	Housing Units	20	17	13	58	CDBG/HOME
Rehab, Multi-Unit Residential	Housing Units	20	30	11	13	HOME
Lead-Based/Lead Hazard Test/Abatement	Housing Units Abated	200	10	14	50	CDBG
HOPWA-Tenant Based Rental Assistance	Households Served	150	22	18	93	HOPWA
HOPWA-Short Term Rent/Mortgage/Utility Payments	Households Served	400	58	50	292	HOPWA

* 5 Year goals were not identified in the Consolidated Plan

ECONOMIC DEVELOPMENT

ACTIVITY	ACCOMPLISHMENT UNITS	FIVE YEAR GOAL	FY 08-09 GOAL	FY 08-09 ACCOMPLISHMENTS	FIVE YEAR ACCOMPLISHMENTS	FY 08-09 FEDERAL FUNDING SOURCES
Relocation	Businesses	10	0	8	15	CDBG
Direct Financial Assistance to For-Profits	Jobs /Businesses	50/0	20/8	29/9	575/17	CDBG
EC Technical Assistance	Businesses	40	15	29	215	CDBG
Micro-enterprise Assistance	People (Assisted)	300	47	31	120	CDBG

NEIGHBORHOOD CHARACTER

ACTIVITY	ACCOMPLISHMENT UNITS	FIVE YEAR GOAL	FY 08-09 GOAL	FY 08-09 ACCOMPLISHMENTS	FIVE YEAR ACCOMPLISHMENTS	FY 08-09 FEDERAL FUNDING SOURCES
Public Facilities (Graffiti Removal)	Public Facilities Acquired/Rehabbed	N/A *	420	625	2,126	CDBG
Neighborhood Facilities	Public Facilities Acquired/Rehabbed	N/A *	1	1	3	CDBG
Parks/Recreational Facilities	Public Facilities Improved/Constructed	7	3	6	26	CDBG
Street Improvements	People Served (Area Benefit)	3,500	35,222	15,630	70,642	CDBG
Tree Planting Projects	Public Facilities (Trees/Projects)	500/100	140/25	152/	585/39+	CDBG
Code Enforcement	Housing Units Inspected	800	1,440	1,931	8,508	CDBG

* 5 Year goals were not identified in the Consolidated Plan

CAPACITY BUILDING

ACTIVITY	ACCOMPLISHMENT UNITS	FIVE YEAR GOAL	FY 08-09 GOAL	FY 08-09 ACCOMPLISHMENTS	FIVE YEAR ACCOMPLISHMENTS	FY 08-09 FEDERAL FUNDING SOURCES
General Public Services	People Served	50,000	3,077	7,306	57,829	CDBG
Youth Services	People Served	12,000	5,397	448	5,135	CDBG
Subsistence Payments	People Served	N/A *	60	59	59	ESG
Battered and Abused Spouses	People Served	N/A *	95	98	415	CDBG
Mental Health Services	People Served	N/A *	110	110	478	CDBG
HOPWA-Supportive Services	People Served	199	181	254	1037	HOPWA
HOPWA-Housing Informational Services	People Served	inc.	inc.	98	316	HOPWA

SUMMARY OF OBJECTIVES AND OUTCOMES

Consolidated Plan funds for the 2008-09 program year were distributed among the following nationally reportable outcomes, which have been established by HUD:

	Outcome 1: Availability/ Accessibility	Outcome 2: Affordability	Outcome 3: Sustainability
General Objective SL: Create Suitable Living Environment	\$707,336	\$15,000	\$240,697
General Objective DH: Provide Decent Affordable Housing	\$660,211	\$1,117,813	\$0
General Objective EO: Create Economic Opportunities	\$392,887	\$0	\$0

The City of Lowell has been utilizing logic models that incorporate outcome measures in program planning and project applications, since 2004. With the announcement of HUD's new performance measurement framework, the City began refining its

planning, project selection, contracting, reporting, and monitoring processes to streamline the implementation of the new framework. In May 2007, the City issued an Addendum to its 2005-2010 Consolidated Plan that establishes goals and objectives for the Consolidated Plan period that address HUD's outcome statements. Progress made toward these goals during the reporting period is discussed below.

SL-1 Increase Availability/Accessibility of Suitable Living Environment:

SL-1.1 Provide Services for Low/Moderate-income Youth

More than 12,000 at-risk, low-income youth are proposed to be served during the Consolidated Plan period. In program year 2008-09, local non-profits, educational institutions, and youth programs provided more than 448 at-risk, low-income youth with enrichment opportunities using \$114,246 in Consolidated Plan funds.

The following activities spent funds during the 2008-09 program year and helped youth participants develop the skills needed to achieve personal, academic, and future employment success:

- Angkor Dance Troupe, Inc. – At Risk Program
- Big Brother/Big Sister – College Mentoring Program
- Community Teamwork, Inc. – Spindle City Corps Youth Program
- Girls, Inc. – Youth Enrichment Programs
- Greater Lowell Family YMCA – Camp Massapoag Camperships
- LifeLinks, Inc. – Urban Youth Employment
- Light of Cambodian Children – Youth Program
- Lowell Community Health Center/Teen Coalition – League of Youth
- Lowell Housing Authority – Youth Sports/Recreation
- Middlesex Community College – Out of School Youth Program
- One Lowell Coalition – School Success for Newcomer Parents Initiative
- Revolving Museum – Teen Arts Group
- West End Gym, Inc. – Youth Boxing Program

SL-1.2 Provide Services for Elderly and Special Needs Populations

The Consolidated Plan estimates that approximately 24,775 low/moderate income elderly and special needs individuals will be served with Federal funds. During the 2008-09 program year 3,862 low/moderate-income individuals were assisted through programs that provided Lowell's elderly and special needs populations with the opportunity to maintain and enhance their quality of life. \$110,887 in CDBG funds was used to meet these needs.

The following activities supported this objective during the 2008-09 program year:

- Asian Task Force Against Domestic Violence
- Cambodian Mutual Assistance Association – Elderly Support Services
- City of Lowell, School Department – Chivit Tmey TV
- Community Family, Inc. – Alzheimer's Adult Day Health Service Subsidy
- Community Software Lab - MVHub
- Kids in Disability Sports, Inc. – Programs for Disabled Children and Adults
- LifeLinks – Independent Living Seminar Program
- Lowell Association for the Blind, Inc. – Services and Transportation
- Lowell Council on Aging – Senior Center Programs
- Mass. Alliance of Portuguese Speakers – Immigrant Social and Elder Services Program

- Mental Health Association of Greater Lowell – Bilingual Advocates
- Merrimack Valley Food Bank – Food Share/Mobile Food Pantry
- Rape Crisis Services of Greater Lowell – Multi-lingual Sexual Assault Victim Services
- Retarded Adult Rehab Association – Programs and Services
- Salvation Army – SAGE Senior Center

SL. 1.3 Support Homeless Shelters and Homeless Prevention Activities

35,475 individuals were proposed to be served during the Consolidated Plan period in the Five-Year Plan. \$62,750 in CDBG funds and \$52,837 in ESG funds were spent during the 2008-09 reporting period to support programs that serve Lowell's homeless populations or those at-risk of becoming homeless. In total these agencies assisted more than 7,310 individuals.

The activities listed below served low/moderate-income individuals during the 2008-09 program year:

- Alternative House, Inc. – Domestic Violence Emergency Shelter
- Central Food Ministry, Inc. – Food Pantry
- Community Teamwork, Inc. – Emergency Motel Stay
- Community Teamwork, Inc. – Milly's Place/Merrimack House Shelters
- Community Teamwork, Inc. – SHIFT Coalition
- House of Hope, Inc. – Shelter Operating Expenses
- Justice Resource Institute/GRIP – Food for Homeless Teens
- Lowell Transitional Living Center, Inc. – Shelter Operating Expenses
- Merrimack Valley Catholic Charities – Brigid's Crossing
- Merrimack Valley Catholic Charities – Food Pantry
- Merrimack Valley Food Bank, Inc. – Food Distribution Program
- Open Pantry of Greater Lowell, Inc. – Food Pantry

SL-1.4 Create/Improve Public Facilities for Low/Moderate-Income Youth, Elderly, Special Needs Populations

The Consolidated Plan proposed at least 4 public facilities serving low/moderate-income youth, elderly, and special needs populations would be funded. Using \$366,617 in CDBG funds during the 2008-09 program year, three public facilities were completed. Improvements to another four facilities are underway.

The following projects were funded during the 2008-09 program year and serve the needs of Lowell's community.

- Boys and Girls Club of Greater Lowell – Locker Room Renovations
- JRI/Grip Project – Facility Improvements
- Lowell Community Health Center – Facility Expansion
- Lowell Council on Aging – Senior Center Lease
- Lowell House, Inc. – Recovery House
- Retarded Adult Rehabilitative Association – Permanent Air Conditioning
- St. Anne's Episcopal Church – Facility Renovations
- United Teen Equality Center – Building Rehabilitation
- YWCA – Acre Youth Center Renovations

SL-2 Improve the Affordability of Suitable Living Environment:

SL-2.1 Provide Goods to Low/Moderate-income Households

11,250 individuals were proposed to be served through the provision of goods in the Consolidated Plan. 50 low/moderate-income individuals and families were directly served during the 2008-09 program year through one program. Using \$15,000 in CDBG funds individuals were assisted through the provision of donated clothing, furnishings, and household goods.

- Lowell Wish Project, Inc. – Merrimack Valley Furniture Depot

SL-3 Improve the Sustainability of Suitable Living Environment:

SL-3.1 Improve Public Parks and Infrastructure

While the entire City benefits from public park improvements, the Consolidated Plan identified at least 65,000 residents to be directly served through these projects.

The projects identified below are targeted in neighborhoods that have high concentrations of low- and moderate-income residents. CDBG funds in the amount of \$183,973 were spent during the reporting period on improvements to public parks and infrastructure.

- Centralville Neighborhood Action Group
- City of Lowell, Department of Public Works – Streets/Sidewalks Reconstruction
- City of Lowell, DPD – First Street Dog Park
- City of Lowell, DPD – Intersection Improvements (Plain & Chelmsford Streets)
- City of Lowell, DPD – Mack Plaza Children’s Park
- City of Lowell, DPD – Moody Street Playground
- City of Lowell, Parks and Recreation – Hovey Park
- City of Lowell, Parks and Recreation – McDermott Reservoir
- PYO/St. Jeanne D’Arc – Field House at Father McNamara Park

SL-3.2 Sustain Lowell’s Low/Moderate-income Neighborhoods

At least 500 new trees are expected to be planted during the Consolidated Plan period, along with the removal of graffiti throughout the City.

Low/moderate-income neighborhoods in Lowell were further sustained this reporting period through activities that improved the physical environment. The following projects spent \$56,724 in CDBG funds to plant 152 trees in 20 City parks, and cleaned 625 public spaces and buildings of graffiti.

- City of Lowell, Division of Neighborhood Services – Graffiti Removal
- Lowell Parks and Conservation Trust, Inc. – Urban Forestry

DH-1 Increase Availability/Accessibility of Decent Affordable Housing:

DH-1.1 Improve the Availability of Affordable Housing Through Creation of New Units

During the Consolidated Plan period at least 20 new homeownership and rental units, available to low/moderate-income households are expected to be constructed. \$368,498 in HOME funds were spent during the 2008-09 program year to improve the availability of affordable housing for low/moderate-income households.

A total of 56 units of affordable housing were created during the reporting period, while another 36 are in various stages of construction. The following projects were either completed or in progress during the reporting period.

- Alternative House, Inc. – Permanent Housing for Victims of Domestic Violence
- City of Lowell, DPD – Acre Urban Renewal Plan – Bridgewell
- City of Lowell, DPD – Acre Urban Renewal Plan – Rock St. Housing
- Coalition for a Better Acre – 511 Moody St.
- Coalition for a Better Acre – 760 Merrimack St.
- Common Ground Development Corp. – 344 Pawtucket St.
- JAM Arts, LLC – 155 Middlesex St.
- Planning Office for Urban Affairs – D’Youville Elderly Housing

DH-1.2 Identify and Afford Decent Housing with Supportive Services

It is expected that approximately 550 individuals will receive new or improved access to housing-related supportive services during the Consolidated Plan period. During the 2008-09 program year, four service agencies in Lowell and throughout Middlesex County assisted persons with HIV/AIDS and their families who are homeless or at risk of becoming homeless, to secure decent affordable housing. \$201,914 in HOPWA funds were spent during the reporting period to serve more than 96 individuals.

- AIDS Action Committee
- Cambridge Cares About AIDS – HOCH Program
- Merrimack Valley Catholic Charities – Initial Response
- Merrimack Valley Catholic Charities – TBRA

DH-1.3 Sustain Quality Standards of Affordable Housing

The Consolidated Plan proposes a minimum of 800 housing units to be improved through sanitary code enforcement. CDBG funds in the amount of \$89,800 were used during the 2008-09 program year to improve the affordability of more than 1,440 housing units through sanitary code enforcement. The City’s Health Department helps sustain the quality standards of housing for low/moderate-income residents through inspections to ensure compliance with health and occupancy codes.

- City of Lowell, Health Dept. – Sanitary Code Inspection

DH-2 Improve Affordability of Decent Affordable Housing:

DH-2.1 First-time Homebuyer Assistance

More than 200 households are planned to be assisted with the purchase of their first home during the Consolidated Plan period. During the 2008-09 program year \$329,116 in HOME funds were spent to help improve the affordability of housing. 33 low/moderate-income households were assisted during the reporting period.

The following programs collaborated during the program year to provide direct financial assistance as well as pre- and post-purchase counseling to first time homebuyers.

- City of Lowell, DPD – First Time Homebuyer Program
- Merrimack Valley Housing Partnership

DH-2.2 Housing Rehabilitation Activities

The Consolidated Plan proposes approximately 250 households will be served during the five-year period with improvements to their homes. 29 low/moderate-income households were assisted with repairs and improvements to their homes during the 2008-09 reporting period. \$105,745 in CDBG funds and \$372,485 in HOME funds were provided through direct financial assistance and/or technical support to improve the affordability of housing for Lowell residents.

- Christmas in April – Rebuilding Day
- City of Lowell, DPD – Emergency Housing Repair
- City of Lowell, DPD – Housing Rehab Program
- City of Lowell, DPD – Lead Abatement Program

DH-2.3 Improve Energy Efficiency and Fuel Assistance

Approximately 10 households are expected to be served during the Consolidated Plan period with direct fuel assistance and energy efficiency improvements. Affordability of decent housing was also improved during the program year through the funding of programs that are designed to reduce utility costs for low/moderate-income households. \$10,793 in CDBG funds assisted 43 households during the reporting period.

The following program was funded during the 2008-09 program year, enabling low/moderate-income households to better afford to retain their homes.

- City of Lowell, DPD – Net Zero Energy Challenge
- Community Teamwork, Inc. – Fuel Assistance Program

DH-2.4 Sustain Operation of Housing for Persons with HIV/AIDS

In previous program years, HOPWA funds were distributed to Merrimack Valley Catholic Charities to support the operations of affordable housing units available to low- and moderate-income persons with HIV/AIDS. Due to changes in local needs and priorities, MVCC utilized HOPWA funds during the 2008-09 program year to support a scattered-site Tenant Based Rental Assistance Program.

DH-2.5 Provide Housing-related Supportive Services for Persons with HIV/AIDS

The Consolidated Plan proposes to serve at least 2,000 people with HIV/AIDS. Housing-service agencies in Lowell and throughout Middlesex County spent \$2996,674 in HOPWA funds to assist more 324 people who are homeless or at risk of becoming homeless.

The following agencies helped improve the ability of low/moderate-income individuals with HIV/AIDS and their families to remain in decent affordable housing units.

- AIDS Action Committee – Permanent Housing Placement
- Cambridge Cares About AIDS – ETP/St. Paul's Residence
- Cambridge Cares About AIDS – Ruah House
- Justice Resource Institute dba JRI Health – Assisted Living Program
- Lowell House, Inc.
- South Middlesex Opportunity Council
- Tri-City Community Action Program – Benefits and Specialized Housing

EO-1 Increase the Availability and Accessibility of Economic Opportunities

EO-1.1 Provide Training and Resources to Small Businesses

During the Consolidated Plan period, at least 40 businesses are proposed to be assisted and approximately 830 people are expected to be served with micro-enterprise training and job training activities. Using \$43,000 in CDBG funds during the 2008-09 program year, local business development agencies provided training and other technical support to low/moderate-income people with the skills needed to start Microenterprises, small businesses, or obtain employment.

7 businesses and 90 individuals were served during the reporting period by the following agencies.

- Acre Family Day Care Center – Family Childcare Business Development
- Community Teamwork, Inc. – Small Business Assistance Center
- Community Teamwork, Inc. – Suitability
- Lowell Telecommunications Corp. – Multimedia Training Lab

EO-1.2 Create or Retain Jobs for Low/Moderate-income People

The Consolidated Plan proposes at least 50 jobs to be created or retained through business assistance programs. Technical assistance and direct financial support was provided with \$94,426 in CDBG funds to agencies that assisted small businesses or other employers in Lowell to open and expand their business, resulting in the creation of jobs available to low/moderate-income people. A total of 23 businesses were assisted through these programs.

- BPV of Lowell (Western Ave Studios) - Elevator
- City of Lowell, DPD – Best Retail Practices
- City of Lowell, DPD – Small Business Loan Program
- City of Lowell, DPD – Technical Assistance Program

EO-1.3 Establish Sites for Economic Development Opportunities

Approximately 23 new or existing businesses are proposed to be assisted, and 150 jobs created or retained during the Consolidated Plan period through the establishment of sites for economic development opportunities. CDBG funds in the amount of \$255,461 were used during the 2008-09 program year toward the establishment of sites for significant economic development opportunities in Lowell, resulting in the creation of new employment opportunities for low/moderate-income residents. More than 100 businesses have been assisted to date during the Consolidated Plan period through the following projects.

- City of Lowell, DPD – Demolition Program
- City of Lowell, DPD – Downtown Venture Fund
- City of Lowell, DPD – JAM Urban Revitalization Plan
- City of Lowell, DPD – JAM Plan/Section 108 Loan

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.

Program Year 4 CAPER General Questions response:

1. ASSESSMENT OF GOALS AND OBJECTIVES

GOALS AND OBJECTIVES FOR REPORTING PERIOD

The goals and objectives for the 2008-09 reporting period are based on HUD's priority needs identified in the 2005-2010 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 tables below.

FY 2005-2010 Consolidated Plan Priority Needs

Priority Needs and Objectives	Estimated 5-Year Budget	% of Total
GOAL A: HOMELESS/HIV/AIDS	\$3,600,000	15%
GOAL B: NONHOMELESS SPECIAL NEEDS	\$250,000	1%
GOAL C: RENTAL HOUSING	\$3,900,000	16%
GOAL D: OWNER-OCCUPIED HOUSING	\$5,000,000	20%
GOAL E: PUBLIC FACILITIES	\$5,250,000	21%
GOAL F: INFRASTRUCTURE	\$1,500,000	6%
GOAL G: ECONOMIC DEVELOPMENT	\$3,000,000	12%
GOAL H: PUBLIC SERVICES	\$2,000,000	8%

Source: City of Lowell, Five-Year Consolidated Plan FY 2005-2010

The City distributed nearly \$3,200,000 in federal funds to more than 100 projects during the 2008-09 reporting period. The following table outlines how funds were distributed among the priority need areas in the 2008-09 program year. 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.

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

Distribution of Consolidated Plan Funds by Priority Needs

Priority Need	Consolidated Plan		Actual Expenditures			
	Five-Year Budget	Five-Year Proportion	2008-09 Expenditures	2008-09 Proportion	Five-Year Expenditures To Date	Five-Year Proportion
HOMELESS/HIV/AIDS	\$3,600,000	15%	\$581,918	18%	\$2,624,686	16%
NONHOMELESS SPECIAL NEEDS	\$250,000	1%	\$83,634	3%	\$400,072	2%
AFFORDABLE HOUSING	\$8,900,000	36%	\$1,220,472	38%	\$7,155,299	44%
PUBLIC FACILITIES	\$5,250,000	21%	\$594,044	19%	\$2,866,546	18%
INFRASTRUCTURE	\$1,500,000	6%	\$7,430	0%	\$426,029	3%
ECONOMIC DEVELOPMENT	\$3,000,000	12%	\$382,888	12%	\$1,576,392	10%
PUBLIC SERVICES	\$2,000,000	8%	\$241,375	8%	\$1,062,897	7%

Source: August 10, 2009 IDIS Reports PR03, PR06 & PR19

*Percentages may not equal 100 due to rounding.

The tables below outline the measurable performance accomplishments resulting from the expenditure of Federal funds through the Consolidated Plan programs during the 2008-09 program year, based on the themes identified in the 2003 Master Plan and goals outlined in the 2005-2010 Five Year Consolidated Plan.

LIFETIME CITY

ACTIVITY	ACCOMPLISHMENT UNITS	FIVE YEAR GOAL	FY 08-09 GOAL	FY 08-09	FIVE YEAR	FY 08-09
				ACCOMPLISHMENTS	ACCOMPLISHMENTS	FEDERAL FUNDING SOURCES
Senior Centers	Public Facility Acquired/Rehabbed	1	1	1	1	CDBG
Handicapped Centers	Public Facility Acquired/Rehabbed	N/A *	0	1	1	CDBG
Youth Facilities	Public Facility Acquired/Rehabbed	1	2	1	3	CDBG
Health Facilities	Public Facility Acquired/Rehabbed	N/A *	1	1	1	CDBG
Homeless Facilities (Not Operating)	Public Facility Acquired/Rehabbed	N/A *	1	2	1	CDBG
Operating Costs of Homeless/AIDS Programs	People Served	30	173	312	2957	CDBG/ESG
Senior Services	People Served	20,000	3,665	3,842	14,773	CDBG
Handicapped Services	People Served	2,000	259	120	895	CDBG
New Construction (Residential)	Housing Units	20	0	50	114	HOME
Direct Homeownership Assistance	Households	200	30	32	143	HOME
Rehab, Single-Unit Residential	Housing Units	20	17	13	58	CDBG/HOME
Rehab, Multi-Unit Residential	Housing Units	20	30	11	13	HOME
Lead-Based/Lead Hazard Test/Abatement	Housing Units Abated	200	10	14	50	CDBG
HOPWA-Tenant Based Rental Assistance	Households Served	150	22	18	93	HOPWA
HOPWA-Short Term Rent/Mortgage/Utility Payments	Households Served	400	58	50	292	HOPWA

* 5 Year goals were not identified in the Consolidated Plan

ECONOMIC DEVELOPMENT

ACTIVITY	ACCOMPLISHMENT UNITS	FIVE YEAR GOAL	FY 08-09 GOAL	FY 08-09 ACCOMPLISHMENTS	FIVE YEAR ACCOMPLISHMENTS	FY 08-09 FEDERAL FUNDING SOURCES
Relocation	Businesses	10	0	8	15	CDBG
Direct Financial Assistance to For-Profits	Jobs /Businesses	50/0	20/8	29/9	575/17	CDBG
EC Technical Assistance	Businesses	40	15	29	215	CDBG
Micro-enterprise Assistance	People (Assisted)	300	47	31	120	CDBG

NEIGHBORHOOD CHARACTER

ACTIVITY	ACCOMPLISHMENT UNITS	FIVE YEAR GOAL	FY 08-09 GOAL	FY 08-09 ACCOMPLISHMENTS	FIVE YEAR ACCOMPLISHMENTS	FY 08-09 FEDERAL FUNDING SOURCES
Public Facilities (Graffiti Removal)	Public Facilities Acquired/Rehabbed	N/A *	420	625	2,126	CDBG
Neighborhood Facilities	Public Facilities Acquired/Rehabbed	N/A *	1	1	3	CDBG
Parks/Recreational Facilities	Public Facilities Improved/Constructed	7	3	6	26	CDBG
Street Improvements	People Served (Area Benefit)	3,500	35,222	15,630	70,642	CDBG
Tree Planting Projects	Public Facilities (Trees/Projects)	500/100	140/25	152/	585/39+	CDBG
Code Enforcement	Housing Units Inspected	800	1,440	1,931	8,508	CDBG

* 5 Year goals were not identified in the Consolidated Plan

CAPACITY BUILDING

ACTIVITY	ACCOMPLISHMENT UNITS	FIVE YEAR GOAL	FY 08-09 GOAL	FY 08-09 ACCOMPLISHMENTS	FIVE YEAR ACCOMPLISHMENTS	FY 08-09 FEDERAL FUNDING SOURCES
General Public Services	People Served	50,000	3,077	7,306	57,829	CDBG
Youth Services	People Served	12,000	5,397	448	5,135	CDBG
Subsistence Payments	People Served	N/A *	60	59	59	ESG
Battered and Abused Spouses	People Served	N/A *	95	98	415	CDBG
Mental Health Services	People Served	N/A *	110	110	478	CDBG
HOPWA-Supportive Services	People Served	199	181	254	1,037	HOPWA
HOPWA-Housing Informational Services	People Served	inc.	inc.	98	316	HOPWA

CPD FORMULA GRANT FUNDS SPENT ON ACTIVITIES

The table below outlines the Consolidated Plan funding received by the City of Lowell between July 1, 2008 and June 30, 2009. This table includes only new funds received during the program year and does not account for either unspent prior year funds used for 2008-09 program year activities or funds from prior years spent during the 2008-09 program year.

Program Funds Received

	CDBG	HOME	ESG	HOPWA	Total
Entitlement Grants	\$2,357,359	\$1,066,511	\$105,193	\$644,000	\$4,173,063
Program Income	\$66,433	\$41,944	\$0	\$0	\$108,377
Total Funds Received	\$2,423,792	\$1,108,455	\$105,193	\$644,000	\$4,281,440

Source: August 10, 2009 IDIS Report PR01

The expenditure of Federal funding between July 1, 2008 and June 30, 2009 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 2008-09 program year. As a result, funds expended do not equal funds received. Reimbursements paid in July 2008 to subrecipients for activities completed prior to June 30, 2008 are not included in the totals below.

Program Funds Expended

	CDBG	HOME	ESG	HOPWA	Total
Total Funds Received	\$2,423,792	\$1,108,455	\$105,193	\$644,000	\$4,281,440
Total Funds Expended	\$2,032,568	\$1,117,545	\$58,090	\$526,934	\$3,735,137
Expenditure Rate	84%	101%	55%	82%	87%

Expenditure Rate = Total Expenditures/(FY2006-07 Entitlement + Program Income)

Source: August 29, 2008 IDIS Reports PR03 & PR06 & PR19

EXPLANATION FOR LACK OF PROGRESS ON MEETING GOALS

During the 2008-09 program year, measurable progress was made on the majority of the five-year goals established in the 2005-2010 Consolidated Plan, as is outlined in the tables above. Delays were encountered by some physical projects, making it difficult to complete the activity and report total accomplishments by the close of the program year. These projects are still underway and will report accomplishments in subsequent CAPERs. The monitoring section of this report includes more discussion on those projects falling behind schedule. In general, however the total accomplishments for each master plan theme are on target for reaching its five-year goals.

2. CHANGES TO THE PROGRAM

The City of Lowell has made a number of changes to improve the efficiency of its program cycle. These have included refinement of the project selection process, improvements to grant agreement language, more efficient grant-making processes, and more cost-effective program delivery methods. These improvements have resulted in a stronger overall Consolidated Plan delivery program.

HUD has encouraged grantees to incorporate performance-based standards in project selection and contracting with consolidated plan funds. As a result, for the 2008-09 program year, the City drafted contracts that relate reimbursement more specifically to accomplishments. Where possible, the focus was on outcome accomplishments rather than output accomplishments. All reimbursement requests still require documentation as proscribed in the appropriate Federal regulations and City policies. The use of performance-based contracts provided a more accurate reflection of the number of beneficiaries directly impacted with consolidated plan funds. This contracting method also ensured that reported accomplishments reflect unduplicated numbers. The City has continued the use of performance-based contracts into the 2009-10 program year.

3. AFFIRMATIVELY FURTHERING FAIR HOUSING

The City of Lowell released an Analysis of Impediments to Fair Housing Choice Report (AI) in 2006, identifying 3 impediments and 4 recommendations related to local fair housing issues. A brief summary of these impediments and the actions taken during FY 08-09 is provided below.

IMPEDIMENT #1: LACK OF FAIR HOUSING AGENCY

The lack of a stable and well-established fair housing entity creates an impediment to fair housing in the City. The 2001 AI identified the need for a fair housing agency and suggested that a local fair housing program be established to educate

consumers and housing suppliers about fair housing rights, and to monitor and enforce fair housing laws. The study also advised consultation with the MCAD for information about starting a program, and recommended the appropriation of sufficient funds to support such a program. Ideally, the fair housing programs should be maintained through existing neighborhood and cultural organizations that understand the needs and speak the languages of their constituents. Providing more fair housing education and outreach through community-wide educational events will help residents develop an increased understanding of their rights under the law and the many forms of discrimination. The establishment of a local fair housing program will make it easier for residents to file a complaint if they believe that they have been victims of discrimination.

The City has made progress on addressing the lack of a fair housing entity or program since the 2001 AI. Initially fair housing issues were channeled through the City's Health Department. Since 2004, this function has been filled through Community Teamwork, Inc. (CTI), a local multi-service non-profit provider, offering fair housing services through its Consumer Education Program. While it employs a number of individuals to address local housing issues, the responsibility of developing a fair housing program currently rests on one individual. It is strongly recommended that current funds available for this position be leveraged to seek additional fair housing initiative funds so that a more solid Fair Housing Program with sufficient staffing and other resources can be established.

Summary of Actions Proposed to Address Impediment #1:

Opportunities to market and educate fair housing to city residents such as Fair Housing month should be pursued to demonstrate that Lowell does affirmatively further fair housing. These types of activities can encourage and educate people to identify and report housing discrimination. As part of its commitment to addressing fair housing issues, the City will continue to work with CTI and its Fair Housing program to track its progress. An evaluation of CTI's Fair Housing Program should be performed annually to ensure continued progress on this issue and to guarantee that a program that includes education, counseling, monitoring, and enforcement is established as planned.

Actions Taken to Address Impediment #1 in FY 2008-09:

Despite two years of attempts at implementation, administration of a fair housing program through CTI did not prove successful. During the preparation of the City's Annual Action Plan for the 2006-07 fiscal year, the Citizens Advisory Committee did not recommend funding the Fair Housing Coordinator position with CDBG funds for another year.

Still needing to institute a system for disseminating fair housing information and centralizing access to resources and information regarding fair housing for the general public, the City sought the assistance of the Fair Housing Center of Greater Boston. During the 2006-07 program year, the City awarded the FHCGB CDBG funds to conduct outreach and educational activities on the issue of housing discrimination. Trainings targeting local non-profit housing providers, members of the Greater Lowell Landlords Association, employees at the Lowell Housing Authority, and members of the Northeast Association of Realtors, as well as an extensive media campaign took place. The Division of Neighborhood Services, equipped with a 24-hour hotline, was identified as the City's main contact for someone who believes they may have been discriminated against. DNS is able to process inquiry forms and forward them to FHCGB for enforcement.

Technical assistance and trainings provided through the FHCGB continued during the 2007-08 program year with more emphasis on building relationships with nonprofit providers and developing outreach materials and handouts. The FHCGB also teamed up with the Merrimack Valley Housing Partnership, a local agency that provides first time homebuyer training and counseling, to create an additional element to their curriculum focusing on fair housing rights and responsibilities. 500 families received this training in the past year. In addition FHCGB worked with MVHP staff to implement a screening process to determine if someone has experienced discrimination during their housing/mortgage search.

The combination of outreach and training to non-profit service providers, and the services available through DNS will help serve to channel inquiries or complaints of housing discrimination to the FHCGB. The Fair Housing Center will follow up on complaints and enforcement, and is equipped to take legal action if necessary.

During the 2008-09 fiscal year, the FHCGB held a training for the Lowell Planning Board members. This training focused on how local planning policies and decisions can impact the availability and accessibility of housing. Future CAPERs will continue to track the progress of this impediment.

IMPEDIMENT #2: LACK OF RACIAL DIVERSITY ON CITY BOARDS AND COMMISSIONS

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

Summary of Actions Proposed to Address Impediment #2:

The City has made no progress on addressing this Impediment since it was identified in the 2001 AI. The City will continue to monitor the make up of City Boards each year.

Actions Taken to Address Impediment #2 in FY 2008-09:

Some progress has been made on diversifying the appointments to City Boards. The 1998 and 2003 data in the table below was used in the 2006 AI as a benchmark for evaluating progress made on diversifying municipal board appointments.

Membership on Lowell City Boards and Commissions

	1998	2003	2006	2008
Number of City Boards & Commissions	27	22	28	25
Total Membership	97	134	149	160
Female	31	36	43	70
Asian	5	7	10	Unavail.
Hispanic	5	4	12	Unavail.

Source: City of Lowell Clerks Office

As of 2006, there were 28 municipal Boards and Commissions in Lowell with a total of 149 members. The percentage of female appointees to municipal boards rose to 29% of the total membership in 2006. This figure is still less than the total percentage of females in Lowell, which was reported at 50% in the 2000 Census. While the percentage of Asian and Hispanic members increased in this same time period, they each represent less than 10% of the total board members. These races

represent approximately 16% and 14% of Lowell's total population, respectively, according to Census figures.

The race and ethnicity of City Board members has not been tracked since 2006. Currently there are 25 Boards and Commissions in the City with a total of 160 members, 70 (44%) of who are female. The make up of City Boards will continue to be monitored and reviewed in subsequent CAPERS to track the diversity of their members.

IMPEDIMENT #3: DISCRIMINATION IN RENTAL REAL ESTATE PRACTICES DUE TO PRESENCE OF LEAD PAINT

The abundance of older homes with lead paint in the City, in conjunction with Massachusetts' Lead Paint Law, limits the number of available homes for families with young children. Many landlords are reluctant to rent to families with young children, particularly because of lead paint laws and the high cost of compliance. 79% of Lowell's housing stock (almost 31,000 units) was built before 1950 and Lowell has one of the highest rates of lead poisoning in the state. While the City has made good progress in deleading some of the city's older housing stock through its Lead Abatement program, the recent loss of HUD Lead Hazard Control Grant Funding threatens the continued success of the program.

Summary of Actions Proposed to Address Impediment #3:

The City's Lead Abatement Program will continue to address this problem by assisting landlords with the high cost of lead abatement and aggressively accessing additional Federal and State resources. The City will continue to address the high cost of lead abatement by providing grants, deferred loans and 3% loans to investors who create multi-family housing of 4 or fewer units. Finally, the City will provide public lead poisoning education, outreach, and technical training to help modify behavior in a way that ultimately reduces the incidence of childhood lead poisoning.

Actions Taken to Address Impediment #3 in FY 2008-09:

Lowell's Lead Abatement Program was awarded a \$3 million Lead Hazard Control Grant by the U.S. Department of Housing and Urban Development (HUD) beginning November 1, 2005 to October 31, 2008. The LLP recently secured a new \$3 million LHCG through the American Recovery and Reinvestment Act. These funds will be available through 2012.

The Lead Abatement program spent \$96,978 in CDBG funds during the 2008-09 program year to operate a broader lead-based paint hazard abatement program. 14 housing units were delead during the reporting period, 29% of which are occupied by minority households.

In order to keep the assisted units affordable for people who are low-income, Lowell requires a deed restriction for all units receiving assistance from the Consolidated Plan programs for the LHCG program. This restriction limits the use of the property to low- and moderate-income people for both owner-occupied and rental units. The minimum duration of the restriction is three (3) years, with longer terms dictated by the funding source(s) applied to the project.

RECOMMENDATION #1: INCREASE ON-GOING PREDATORY LENDING AWARENESS EFFORTS

To combat predatory lending in Lowell, the Massachusetts Community and Banking Council (MCBC) in collaboration with Merrimack Valley Housing Partnership, local lenders and non-profit housing providers launched the "Don't Borrow Trouble" campaign in Lowell in 2003. "Don't Borrow Trouble" is a public awareness campaign developed to caution homeowners about the risks of certain refinance and equity loans. The participating community organizations distribute posters and brochures and provide a toll-free number, 800-495-2265, sponsored by the Massachusetts Division of Banks, where homeowners can get free, anonymous refinancing or foreclosure prevention advice.

Federal agencies have funded consumer education programs in Lowell including financial literacy, credit counseling, and homebuyer education that address credit problems and issues related to excessive debt. While it does not appear that there is any on-going preemptive program to educate the community about predatory lending, the City's First Time Homebuyer Program does provide information on this subject when assisting its clients. The City recognizes the importance of helping homebuyers find the best rates through reputable lending agencies to ensure lasting homeownership. In the City of Lowell Master Plan, owner occupancy is encouraged as a means to stabilize neighborhoods. Part of this recommendation is to actively work to discourage predatory lending in Lowell by supporting programs such as the "Don't Borrow Trouble" campaign.

Summary of Actions Proposed to Address Recommendation #1:

Lowell has made a commitment in its Master Plan to support anti-predatory lending programs. Public awareness and preemptive education is vital to consumers who may fall prey to unfavorable lending programs. In order to ensure the success of current efforts to discourage predatory lending, the City should continue to work with the "Don't Borrow Trouble Campaign" organizers. The City could coordinate public service announcements and/or arrange for information to be sent to homeowners in quarterly water bills or other forms of direct contact.

Actions Taken to Address Recommendation #1 in FY 2008-09:

The City of Lowell, in conjunction with the Merrimack Valley Housing Partnership (MVHP) provides downpayment assistance and pre-purchase counseling to homebuyers through its First Time Homebuyer Program. MVHP spends a great deal of time on preemptive education and ways to identify predatory lending practices in its pre-purchase counseling sessions. While no formalized post-purchase counseling is provided through MVHP, staff frequently meets with new homeowners who have questions or concerns about their loan options.

Despite the success of the "Don't Borrow Trouble Campaign" in Lowell in 2003, it has been difficult to sustain. Homebuyers working with MVHP and the City's First Time Homebuyer Program are directed to free, anonymous refinancing and foreclosure prevention assistance provided through the Campaign's sponsoring agency, the Massachusetts Division of Banks. In an effort to address the recent high rate of foreclosures in the Greater Lowell area, a taskforce has been formed with members from MVHP, the City's housing office, local lending institutions, and non-profit agencies. Emphasis is being placed on assisting minorities and non-English speaking homeowners who may be targeted by predatory lending agencies. Brochures detailing available foreclosure prevention services have been mailed to several

thousand homeowners in Lowell. With the exception of one case of short sale, none of the more than 500 households completing the MVHP/City of Lowell First Time Homebuyer Program have been foreclosed upon.

Future CAPERs will continue to discuss progress made on increasing predatory-lending awareness.

RECOMMENDATION #2: CONCENTRATION OF SUBSIDIZED HOUSING IN CENTRAL LOWELL

While the City has made substantial efforts in deconcentrating subsidized housing downtown, continued efforts to develop low-income housing in block groups with lower-minority concentrations is recommended. Minorities live in all neighborhoods in the City but are primarily concentrated in the lower per capita income block groups. According to the 2000 Census, minority concentrations in all areas of Lowell increased from 1990-2000, with the greatest increases occurring in the Centralville, Lower Highlands, and Highlands neighborhoods.

Summary of Actions Proposed to Address Recommendation #2:

Efforts should be focused on block groups along the City's perimeter and in Lowell's suburbs, which tend to have much lower minority concentrations. Because of this, activities to address this impediment require the cooperation of communities outside Lowell. While the state pressures communities to build housing for low-income residents through M.G.L. Ch 40B, additional incentives should be considered to increase the supply of housing for low-income minorities. The City's updated Master Plan outlines recommendations to achieve this goal. Actions taken to achieve these recommendations should be monitored and reported in the City's Consolidated Action Plan and Evaluation Report (CAPER).

Actions Taken to Address Recommendation #2 in FY 2008-09:

While surrounding communities have increased their percentage of affordable housing in the last four years, Lowell still maintains 57% of the region's subsidized affordable housing. Tewksbury, which has the second highest percentage of affordable housing, at 9.7%, offers less than nearly half the number of affordable units as Lowell which maintains 13.3% of its total units as affordable.

Within the City of Lowell there are several projects in various stages of development, which will provide affordable housing to low- and moderate-income households in Lowell's neighborhoods. These projects include the construction of 22 rental units at the D'Youville Senior Care Center in Lowell's Pawtucketville neighborhood. These units were completed in January 2007 and are restricted to elderly households. The reinvention of the former Julian D. Steele site is underway and expected to provide 180 units of both owner occupied and rental units in Lowell's southern census tracts. A project in South Lowell, Alternative House, Inc., completed during the 08-09 fiscal year includes six townhouses with 2 and 3 bedrooms for low-income households. Three units on Lakeview Ave in Lowell's Centralville neighborhood were completed during the 2006-07 reporting period. Finally, a number of 2-3 family developments are underway in Lowell's Highlands neighborhood that will provide additional affordable housing to low/moderate-income households. These projects, coupled with the additional development of market rate housing in downtown Lowell, help to deconcentrate low-income housing in the City's center and ensure the availability of affordable units throughout Lowell.

RECOMMENDATION #3: LACK OF POLICY REGARDING ACCESSIBILITY/VISITABILITY

The City 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.

Summary of Actions Proposed to Address Recommendation #3:

There has been no progress on incorporating the concept of visitability into local policy or building requirements, since this recommendation was included in the 2001 AI. It is recommended that the City identify specific steps that the jurisdiction should take to promote the concept of visitability. The City should also create written guidelines to that incorporate the concept of visitability in all new construction or substantial rehabilitation of 1-4 unit homeownership or rental units where HOME and CDBG funds are expended.

Actions Taken to Address Recommendation #3 in FY 2008-09:

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.

RECOMMENDATION #4: SHORTAGE OF 3 AND 4 BEDROOM AFFORDABLE RENTAL UNITS FOR FAMILIES WITH CHILDREN

A limited number of housing units with three and four bedrooms are available to families. This issue may be due, in part, to the number of University of Massachusetts, Lowell students renting large units, as identified in both the 1997 and 2001 AI. In an effort to encourage construction of off-campus higher-density student housing in locations near the University campus, 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. While affordable housing developers are building housing units with more bedrooms, a lack of policies or incentives to encourage the construction of larger homes continues to affect the limited number of units available for families.

Summary of Actions Proposed to Address Recommendation #4:

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.

Several developers have expressed interest in creating student housing in the new INST zone. Although larger unit housing has been built by affordable housing developers, there are no policies or incentives proposed to encourage the building of larger affordable homes. It is recommended that the City develop policies or incentives favoring larger unit affordable developments that receive Federal, State, and/or City funds as a way to ensure that more housing is created for larger families.

Actions Taken to Address Recommendation #4 in FY 2008-09:

Two housing projects were completed in the 2005-06 program year that provide 3 and 4 bedroom units to families at affordable rents. House of Hope, Inc. created 11 units of new affordable rental housing and The East Boott Cotton Mills Limited created an additional 10 affordable rental units. Of the total 21 units created by these projects, 8 are 3-bedroom units and 2 are 4-bedroom units. These units became fully occupied in fiscal year 2005-06 and are rented to families earning 0-30% of the area's median income.

During the 2006-07 program year, three units at 205 Worthen St. and three units at 172 Lakeview Ave were completed. All units are 3-bedroom and are occupied by low/moderate-income households. During the 2008-09 fiscal year, one 3-bedroom unit was completed at Bernier St and two 3-bedroom units were completed at 344 Pawtucket St. The City will continue to monitor the development of large-scale family housing for low-income households and report on progress made toward addressing this recommendation in subsequent CAPERs.

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 its 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 2007-08 program year have leveraged a substantial amount of other public and private resources despite difficult economic circumstances. These activities leveraged over

\$15,500,000 in other funding, including more than \$9.8 million in other Federal funds, more than \$5.7 million in State and local funds, and over \$4 million from private sources.

MATCHING REQUIREMENTS

The City of Lowell complies with federal matching requirements for both HOME and ESG funds. As of July 1, 2007, Lowell maintained \$4,046,817 in excess matching funds from prior years. This reserve was more than adequate to meet the required \$229,657 match liability for the 2007-08 program year. Nevertheless, Lowell is reporting an additional \$358,268 in matching funds from the Massachusetts Rental Voucher program during 2007-08. 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 2007-08 program year was \$104,830. A total of \$3,403,329 was identified in the 2007-08 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.

Program Year 4 CAPER Managing the Process response:

1. ACTIONS TAKEN TO ENSURE COMPLIANCE

The City has two staff members that assist with the oversight and compliance of Consolidated Planning projects. The project selection process for FY 2008-09 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 and the past performance of applicants in complying with program requirements.

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 2008-09 reporting period the City has continued efforts to improve subrecipient understanding of and compliance with federal Davis Bacon and environmental regulations. In addition to informational meetings at the beginning of the program year, ongoing technical assistance has been provided to subrecipients on an as needed basis. The City has also appointed a staff member to manage Davis Bacon compliance, including conducting employee interviews and ensuring that all required paperwork is filed according to the applicable regulations.

Since the 2006-07 program year, the City has refined its planning, project selection, contracting, reporting, and monitoring processes to streamline the implementation of HUD's new performance measurement framework. The City has been utilizing logic models which incorporate outcome measures in program planning, project applications, and contracts since 2004 and is aligning these efforts with HUD's national standards. In an effort to better assess the productivity and impact of programs funded with federal money, the City implemented performance-based contracts for activities funded in the 2008-09 program year. The new contract format relates reimbursement more specifically to accomplishments, and where possible, the focus is on outcome accomplishments rather than output accomplishments. All reimbursement requests still require documentation as proscribed in the appropriate Federal regulations and City policies. The use of performance-based contracts provide a more accurate reflection of the number of beneficiaries directly impacted with consolidated plan funds. This contracting method also ensures that reported accomplishments reflect unduplicated numbers.

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.

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

Program Year 4 CAPER Citizen Participation response:

1. SUMMARY OF CITIZEN COMMENTS

The availability of the CAPER for FY 2008-09 was advertised in the Lowell Sun on August 27, 2009 and September 10, 2009. 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 24, 2009.

Comments received on this draft will be included with the City's responses in the final version of the document which will be available on September 28, 2009.

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 eight priority needs identified in the 2005 Five Year Consolidated Plan. The distribution of funds for these goals is illustrated on the maps below.

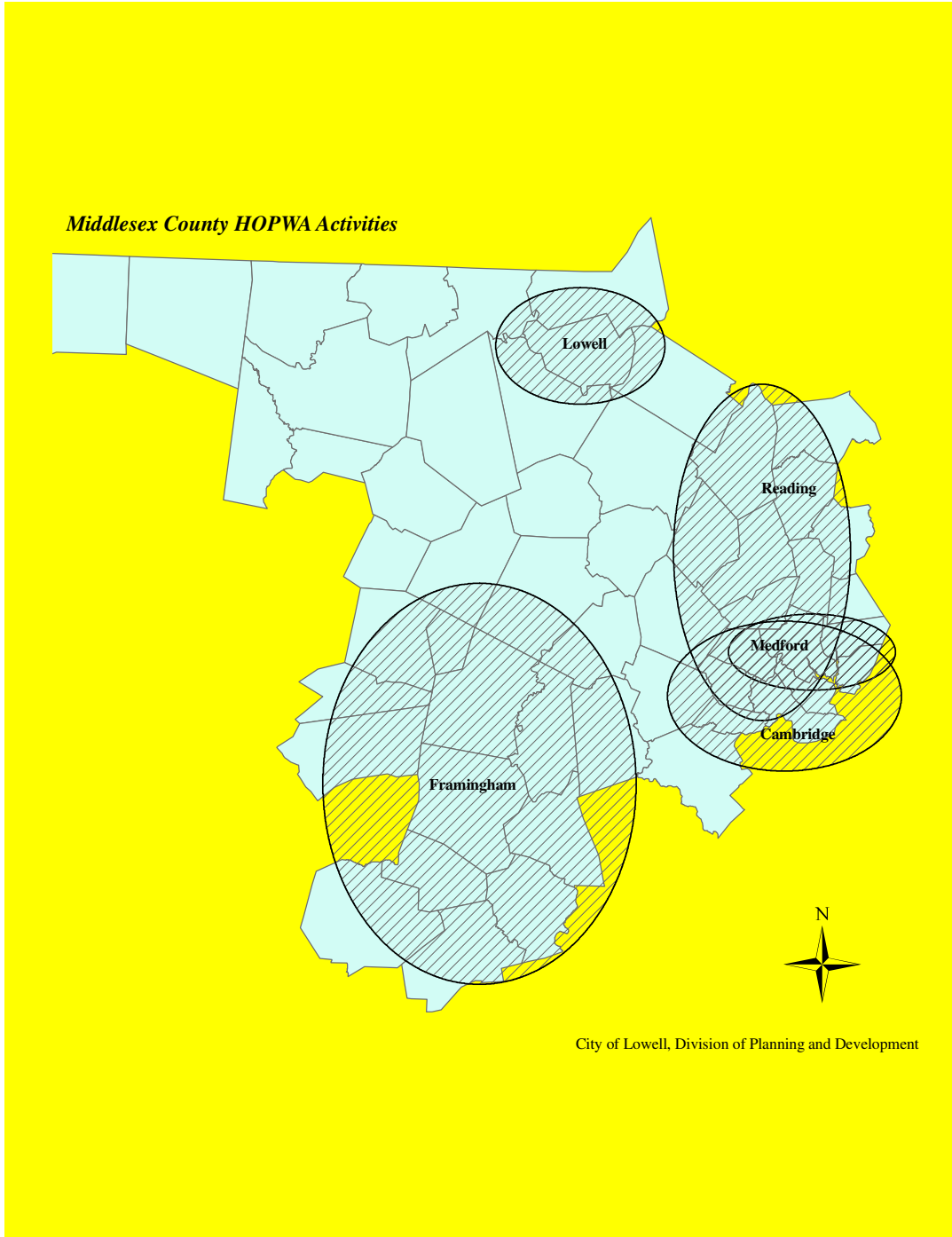
Insert Map

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 above 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.

Insert Map

According to the 2000 Census, minorities make up 37.5% of Lowell's total population. Block groups with concentrations of minorities higher than this are shaded in 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 map below shows the distribution of 2008-09 HOPWA funds. Cambridge, Lowell, Malden, Medford, Everett, and Framingham, are among some of the larger communities that received HOPWA-funded services during the reporting period.



The table below provides the location of the seven agencies that received HOPWA funds during the 2008-09 program year.

2008-09 Program Year Distribution of HOPWA Funds

Agency	Middlesex County Service Area	Zip Code
AIDS Action Committee	County-wide	02108 (Boston, MA)
Cambridge Cares About AIDS	Cambridge area	02139 (Cambridge, MA)
Justice Resource Institute	County-wide (primarily Greater Boston) ¹	02116 (Boston, MA)
Lowell House, Inc.	Greater Lowell	01852 (Lowell)
Merrimack Valley Catholic Charities	Greater Lowell	01852 (Lowell)
Southern Middlesex Opportunity Council	Metrowest ²	01702 (Framingham, MA)
Tri-City Community Action Program	Malden/Medford/Everett	02148 (Malden, MA)

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

¹ Including Ashland, Framingham, Holliston, Hopkinton, Hudson, Marlborough, Maynard, Natick, Sherborn, Stow, Sudbury, Waltham, Wayland, Weston.

² Including Arlington, Cambridge, Everett, Malden, Medford, Somerville, and Watertown.

Institutional Structure

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

Program Year 4 CAPER Institutional Structure response:

1. IMPROVING THE INSTITUTIONAL STRUCTURE

The City of Lowell Division of Planning and Development (DPD) acts as the primary administrative agency for the City of Lowell's 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.

Over the past several years, Lowell has significantly improved education and outreach to subrecipients, resulting in extremely high rates of compliance with program regulations, reporting requirements, and, most significantly, efficient delivery of services and completion of programs in a time of increasingly constrained resources.

Since the 2005-06 program year, two key areas, identified for improvement, have been the focus of the City's efforts to successfully accomplish established Consolidated Plan goals and objectives. First, although no specific problems have occurred to date, DPD's existing system for monitoring expenditures of federal grant funds by other City departments did not provide adequate controls for ensuring full compliance with all applicable program regulations. Working with staff from the City Auditor's Office, the DPD has implemented a new procedure that provides an opportunity for qualified staff to review expenditures for regulatory compliance prior to payment of invoices. This procedure is similar to the one that has been successful for reviewing subrecipient invoices.

Second, the City of Lowell struggled with institutionalizing a successful system for disseminating fair housing information and centralizing access to resources and information regarding fair housing for the general public. The City partnered with a not-for-profit multi-service agency in Lowell to create a resource center and provide fair housing information and referral services. Unfortunately, despite two years of attempts at implementation, this model did not result in any significant measurable accomplishments. As a result, funds were not provided in the 2006-07 Annual Action Plan for the continuation of that program. In an effort to address this gap the City partnered with the Fair Housing Center of Greater Boston to provide outreach and training. A media campaign was conducted during April, National Fair Housing Awareness Month, and several training seminars were provided to area non-profit service providers, realtors, landlords, and employees at the Lowell Housing Authority. Block Grant funds supported these outreach efforts. In addition, the Division of Neighborhood Services, equipped with a 24-hour hotline, was identified as the City's main contact for someone seeking assistance with housing discrimination. Staff at DNS will complete inquiry forms from individuals who believe they have been discriminated against and forward them to FHCGB for enforcement. The outreach work that began during the 2006-07 program year with FHCGB continued into the 2007-08 reporting period with additional trainings and outreach with area non-

profits. In 2008-09 the FHCGB provided trainings for the City's Planning Board members and has worked with a number of non-profit agencies in developing reporting and outreach methods. Additional discussion about this process is included in the General Questions section of this report.

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.

Program Year 4 CAPER Monitoring response:

1. MONITORING ACTIVITY

SUBRECIPIENT ACTIVITIES

During the 2008-09 program year, DPD visited sub-recipients to monitor progress and compliance with City and Federal regulations. Emphasis was placed on visits to sub-recipients who were new to the process or those who showed signs of difficulty, to provide technical assistance and guidance. 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 discussed the tentative conclusions from the review 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

For the period of the 2008-09-program year, the Economic Development (ED) staff conducted a series of monitoring visits to businesses that received loans or grants through the various ED programs. 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 24 CFR 570.209(b)(1)(ii). For every new business that has relocated into Lowell, and has received a loan or grant through the CDBG Program, the ED staff coordinates a "Grand Opening" Ceremony by inviting City officials, the local Chamber of Commerce, local labor force specialist as well as the local press.

A visit to each of the businesses was conducted within six (6) months to one (1) year after the business began operating to verify job creation through employment records. The employee for each job being created or retained filled-out a "Self Declaration of Income Report". In addition, the "Data Universal Number System (DUNS) numbers, a job breakdown by EDA classification, as well as a record of the latest payroll record have been collected from each of the businesses being assisted in order to comply with the new HUD regulations.

For businesses that have received a small grant, of up to \$2,500 through the "Best Retail Practices" Program an ED staff member and one staff member from the Lowell Small Business Assistance Center (SBAC) conducted periodic site visits to these businesses assisted. A survey was also sent out to each of the participants to measure the program's success by tracking the sales revenues of each business before and after enrolling in the "Best Retail Practices Program". The purpose of this survey is to help measure and document the growth and improvement of each business receiving a grant. A comprehensive report will be completed by the end of this calendar year (Dec. 2009).

2. RESULTS OF MONITORING

SUBRECIPIENT ACTIVITIES

During the 2008-09 program year, the City of Lowell, Division of Planning and Development continued the extensive on-site monitoring of the Lowell Transitional Living Center, a local 90-bed shelter and service agency, that began during the 2007-08 program year. LTLC has received ESG and CDBG funds through the City of Lowell for a number of years to fund their meals and detox programs. Various concerns were identified with the agency's reporting of its McKinney-Vento funding which invited a higher level of scrutiny into its CDBG and ESG funded programs. Monitoring of the agency covered compliance with program eligibility and financial management/operational systems.

As a result of these reviews, a number of findings were discovered that raised concerns. This discovery provided LTLC staff and Board of Directors with an opportunity to review Federal grant requirements, operational policies and procedures, as well as program documentation and performance standards.

LTLC provided the City with a list of proposed actions to address the findings, and DPD has offered technical assistance and guidance to help shelter staff as they implement their proposed improvements. CDBG and ESG funds for the 2008-09 program year were programmed toward assisting with improvements to operations and management of the agency. A new Executive Director began at the Shelter in the spring of 2008 and DPD worked with LTLC staff as they put new management practices into place. The City was pleased with the improvements made during the 2008-09 program year and are encouraged that new policies will result in improved services for LTLC clients.

ECONOMIC DEVELOPMENT ACTIVITIES

Despite the overall economic climate with a lack of new job opportunities, a few businesses have not complied with job creation requirements. The majority of the CDBG sub-recipients created jobs, yet some of these jobs being reported do not meet the "low-and-moderate-income benefit". However, all the business that have received assistance either through the "Small Business Loan", the "Downtown Venture Fund" or the "Best Retail Practices" program, are physically located within the federally designated "Renewal Community" area, which under current federal regulations, allow the presumption that these new hires belong to the low-and-moderate income group. The ED staff is very optimistic that more jobs will be created by early 2010, and will be reported in the 2010-11 CAPER. The ED staff continues to educate subrecipients on how to obtain a "DUNS" number and to explain why these additional HUD requirements are necessary to better serve future subrecipients and to create new funding opportunities to the low and moderate-income population.

Just one (1) Downtown Venture Fund grantee, Hookslide Kelley's Restaurant, failed to submit appropriate bookkeeping records during a monitoring visit conducted by the ED staff. Further steps, including follow-ups by the City's law department and the "Lowell Development and Financial Corporation" (LDFC) have been taken to ensure compliance with CDBG regulations.

Overall, financial assistance through Lowell's economic development programs has been crucial to the assisted businesses. Within the past year, all small businesses contacted by the ED staff have been affected by this economic crisis. The lack of "cash-flow" is the number one reason why some of the small businesses are on the verge of bankruptcy. CDBG programs such as the "Best Retail Practices" have been critical in helping small retailers remain competitive by providing free counseling and free cash for store improvements.

Businesses receiving financial assistance through various ED programs are eligible and required to seek periodic technical assistance through the Lowell Small Business Assistance Center (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.

During the week of May 18, 2009, Lowell celebrated successfully the "National Small Business Week" in partnership with the U.S. Small Business Administration (SBA), Merrimack Valley Venture Forum, Lowell Small Business Assistance Center, Greater Lowell Chamber of Commerce, the Massachusetts Medical Device Development (M2D2) Center at the University of Massachusetts-Lowell and Congresswoman Nick Tsongas. This full-week of events focused on nurturing small businesses in Lowell and helping entrepreneurs grow their business despite these challenging economic times. Subjects covered in various workshops conducted throughout that week included HUBZone and government procurement opportunities, new government initiatives including the 2009 Reinvestment Act and Massachusetts Data Security Breach regulations as well as creative business financing options. The ED staff also hosted the second annual "One-Stop Business Resource Fair" where over 30 exhibitor presented their services and programs to small businesses. The Small Business Week was a success!

The City of Lowell continues its efforts on building strong partnerships between the SBAC, the local Workforce Investment Board, the Lowell Career Center, U-Mass Lowell and Middlesex Community College to provide basic work skills and training opportunities to our recent graduates, our local labor force, and in particular to the long-term unemployed individuals and minority groups.

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 2008-09 program year that address the needs identified as "medium" or "high" priorities in the 2005-2010 Consolidated Plan are outlined below. Many activities address multiple high priority needs and some are still ongoing.

Homeless/HIV/AIDS

Increase the number of homeless persons moving into permanent housing

- Alternative House, Inc. – Permanent Housing

End Chronic Homelessness

- Alternative House, Inc. – Domestic Violence Emergency Shelter
- Community Teamwork, Inc. – Milly's Place/Merrimack House

- House of Hope, inc. – Operating Expenses
- Justice Resource Institute/GRIP
- Lowell Transitional Living Center
- Merrimack Valley Catholic Charities – Brigid’s Crossing

Provide housing and supportive services for person with HIV/AIDS and their families

- AIDS Action Committee – Rental Assistance
- Cambridge Cares About AIDS – Ruah House
- Cambridge Cares About AIDS – ETP/St. Paul’s Program
- Cambridge Cares About AIDS – HOCH Program
- Justice Resource Institute – Supportive Services
- Lowell House, Inc. – Supportive Services
- Merrimack Valley Catholic Charities – Outreach
- Merrimack Valley Catholic Charities – TBRA
- South Middlesex Opportunity Council – Housing Search and Placement
- Tri-City Community Action Program – Supportive Services

Nonhomeless Special Needs

Increase range of housing options and related services for persons with special needs

- Cambodian Mutual Assistance Association – Elderly Support Services
- Community Family, Inc. – Alzheimer’s Adult Day Care Center
- Kids in Disability Sports, Inc.
- Lowell Association for the Blind
- Lifelinks, Inc. – Independent Living Seminar
- Lowell Council on Aging – Senior Center Programs
- Lowell Housing Authority – Mobility Counseling Services
- Mental Health Association of Greater Lowell – Bilingual Advocates Program
- Merrimack Valley Food Bank – Mobile Food Pantry
- Rebuilding Together, Lowell – Rebuilding Day
- Retarded Adult Rehabilitation Association – Services
- Salvation Army – Sage Senior Center

Rental Housing

Increase the supply of affordable rental housing

- City of Lowell, DPD - Acre Plan – Bridgewell
- City of Lowell, DPD – Acre Plan – Rock Street Housing
- Coalition for a Better Acre – 511 Moody St.
- Coalition for a Better Acre – 760 Merrimack St.
- JAM Arts, LLC – 155 Middlesex St/Marston Bldg.
- Planning Office of Urban Affairs

Improve the quality of affordable rental housing

- City of Lowell, DPD – Emergency Housing Repair Program
- City of Lowell, DPD – Housing Rehab Program
- City of Lowell, DPD – Lead Abatement Program
- City of Lowell, DPD – Net Energy Zero Challenge
- City of Lowell, Health Dept. – Sanitary Code Enforcement

Owner-Occupied Housing

Increase the availability of affordable owner housing

- Alternative House, Inc.
- Common Ground Development – 344 Pawtucket St.

Improve the quality of owner housing

- City of Lowell, DPD – Emergency Housing Repair Program
- City of Lowell, DPD – Housing Rehab Program
- City of Lowell, DPD – Lead Abatement Program
- City of Lowell, Net Energy Zero Challenge
- City of Lowell, Health Dept. – Sanitary Code Enforcement

Improve access to affordable owner housing

- City of Lowell, DPD – First Time Homebuyer Program
- Merrimack Valley Housing Partnership

Public Facilities

Improve quality/increase quantity of neighborhood facilities serving LMI persons

- Centralville Neighborhood Action Group
- City of Lowell, DPD –First Street Dog Park
- City of Lowell, DPD – Mack Plaza Children’s Park
- City of Lowell, DPD – Moody Street Playground
- City of Lowell, DNS – Graffiti Removal Program
- City of Lowell, Parks/Recreation – Hovey Park Improvements
- City of Lowell, Parks/Recreation – McDermott Reservoir Project
- Lowell Community Health Center
- Lowell Parks and Conservation Trust – Urban Forestry Program
- Pawtucketville Youth Organization – McNamara Field

Improve quality/increase quantity of facilities that benefit LMI teens and youth

- Boys and Girls Club of Greater Lowell – Locker Room Renovation
- JRI/GRIP – Grip at Varnum
- United Teen Equality Center – Building Renovation

Improve quality/increase quantity of facilities that benefit seniors and the elderly

- Lowell Council on Aging – Senior Center Lease

Infrastructure

Improve quality/increase quantity of public improvements that benefit LMI persons

- City of Lowell, DPW – Streets/Sidewalks Reconstruction

Economic Development

Improve economic opportunities for LMI persons

- Acre Family Day Care
- BPV Lowell, LLC – Western Ave Build Out
- City of Lowell, DPD – Best Retail Practices
- 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

Support the implementation of the JAM Urban Renewal Plan

- City of Lowell, DPD – JAM Urban Renewal Plan
- City of Lowell, DPD – JAM Plan/Section 108 Loan

Public Services

Improve services for LMI persons

- Asian Task Force Against Domestic Violence
- Central Food Ministry
- City of Lowell, School Department – Chivit Tmey TV
- Community Software Lab – MVHub
- Community Teamwork, Inc. – Suitability
- Community Teamwork, Inc. – Emergency Motel Stay
- Lowell Housing Authority – Mobility Counseling services
- Lowell Transitional Living Center
- Lowell Wish Project
- Mass. Alliance of Portuguese Speakers – Immigrant Social Services
- Merrimack Valley Catholic Charities – Food Pantry
- Merrimack Valley Food Bank
- Open Pantry of Greater Lowell
- Rape Crisis Services

Improve services for LMI youth and teens

- Angkor Dance Troupe
- Big Brother/Big Sister –Mentoring
- City of Lowell, School Department – Chivit Tmey TV
- Community Teamwork, Inc. – Spindle City Corps.
- Girls, Inc. – Youth Enrichment
- Greater Lowell Family YMCA – Camp Massapoag
- Kids in Disability Sports
- Lowell Community Health Center – Teen Coalition
- Lowell Housing Authority – Youth Homework/Activity Program
- Middlesex Community College – Out of School Youth
- One Lowell Coalition
- Revolving Museum – Teen Arts Group
- UTEC – Field Experiences Program
- West End Gym – Youth Boxing

Improve services for seniors and the elderly

- Cambodian Mutual Assistance Association – Elderly Support Services
- Community Family, Inc. – Alzheimer’s Adult Day Care Center
- Lowell Council on Aging – Senior Center Programs
- Salvation Army – Sage Senior Center

Improve services for disabled adults

- Lifelinks, Inc. – Independent Living Seminar
- Lowell Association for the Blind
- Mental Health Association of Greater Lowell – Bilingual Advocates
- Retarded Adult Rehabilitative Association

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.

The following projects are related to long-term economic development and public infrastructure activities that are underway and will be completed in future program years. Accomplishments for these activities will be reported in subsequent CAPERs.

Activity	Original Funding Date
Architectural Heritage Foundation	2004-2005
City of Lowell, DPD – Best Retail Practices	2006-2007
City of Lowell, DPD – Downtown Venture Fund	2006-2007
City of Lowell, DPD - JAM Urban Renewal Plan	2001-2002
City of Lowell, DPD - Small Business Loan Program	2005-2006

The following are activities, which will result in the production of new or rehabilitated housing units available to low- and moderate-income households. These multi-year projects were still in various stages of development at the time of this report. Accomplishments from these projects will be reported in future CAPERs.

Activity	Original Funding Date
City of Lowell, DPD - Acre Urban Revitalization Plan	2001-2002
Coalition for a Better Acre – 760 Merrimack St.	2008-2009
Common Ground Dvpt. - 9 Sagamore St.	2006-2007
Merrimack River Valley House	2006-2007

The following projects are still underway and will result in new or improved public facilities operated by local non-profit agencies. Completion of these activities will be reported in future CAPERs.

Activity	Original Funding Date
Boys & Girls Club of Greater Lowell – Locker Room Facility	2008-2009
City of Lowell, DPD – Intersection Improvements (Chelmsford/Plain)	2002-2003
City of Lowell, DPD – Moody Street Playground	2007-2008
Lowell Community Health Center – Facility Improvements	2007-2008
Lowell House, Inc. – Recovery House	2008-2009
Pawtucketville Youth Organization – McNamara Field	2007-2008
St. Anne’s Church – Facility Renovation	2008-2009
United Teen Equality Center – Building Acquisition/Rehab	2003-2004
YWCA – Acre Youth Center Renovations	2008-2009

The following projects have been delayed in their implementation. The City anticipates reporting expenditures in the 2009-10 CAPER.

Activity	Original Funding Date
City of Lowell, DPD - Acre Plan/Cushing St. Roadway	2006-2007
City of Lowell, DPD - Acre Plan/Rock St. Housing	2005-2006
City of Lowell, DPD – Traffic Calming	2008-2009
Cultural Organization of Lowell - Arts District Signage	2005-2006

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.

The availability of Consolidated Plan funds has decreased in the past several years, making it difficult for both the City and its subrecipients to aggressively respond to underserved needs. At the same time, competition for federal funding has grown as agencies seek to replace funding from other sources no longer available. Despite the

increase in competition for funds, the City has consistently continued funding the same number of agencies in the past several program years, with smaller award amounts.

In order to effectively respond to the needs of its residents, the City strives to fund programs that have demonstrated the capacity to serve the needs of its clients while complying with both financial and programmatic requirements. As the demand on federal reporting requirements increases, however, a number of agencies have voiced concerns that the value of the grant may not be worth the paperwork required to comply with the program. Over the next couple of years, the City intends to work with its subrecipients to find ways to address these concerns.

Lead-based Paint

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

Program Year 4 CAPER Lead-based Paint response:

1. ACTIONS TAKEN TO REDUCE LEAD-BASED PAINT HAZARDS

The Lowell Lead Abatement Program (LLAP) was awarded a 3-year, \$3 million grant by the U.S. Department of Housing and Development's Office of Healthy Homes and Lead Hazard Control beginning November 1, 2005 through October 31, 2008. The Program continues through September 31, 2009 with an extension approved by HUD. During this time a minimum of 234 existing housing units throughout the Merrimack Valley will be made lead safe. The Grant allows Lowell to offer low-income owners and owners that rent to low-income tenants an outright grant of \$10,000 for single family properties and \$8,000/unit for multi-family properties. In exchange for grant funds, a three-year affordability restriction is placed on the property.

Other key components of the grant are public health education regarding lead poisoning prevention, outreach regarding the availability of funds, technical training to increase the pool of licensed lead abatement workers and contractors and free blood lead testing for children under the age of six. The outreach and educational activities are essential to modify behaviors that will ultimately reduce the incidents of lead poisoning in children.

The Lead Abatement program spent \$96,978.07 in CDBG funds during the 2008-09 program year. Upon the grant award, the Program began combining grants with the aforementioned funds. CDBG loans were offered to supplement the gap between the grant and total project costs. The LLAP uses a portion of the grant for administration expenses.

A total of 14 units were completed with FY 08-09 funds. The table below details the characteristics of these households.

Households Assisted with 2008-09 Lead Abatement Program

Unit Type	Income Level	Race/Ethnicity
Owner	Extremely-Low	White
Owner	Low	White
Owner	Low	White
Owner	Low	White
Owner	Moderate	African American
Owner	Moderate	Asian
Owner	Moderate	White
Renter	Extremely-Low	White
Renter	Extremely-Low	White
Renter	Extremely-Low	White
Renter	Extremely-Low	White/Hispanic
Renter	Low	White
Renter	Low	White/Hispanic
Renter	Moderate	White

Source: City of Lowell, DPD Lead Abatement Program

HOUSING

Housing Needs

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

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

Program Year 4 CAPER Housing Needs response:

1. FOSTERING AND MAINTAINING AFFORDABLE HOUSING

As discussed in previous sections, the City spent **\$1,220,472 (38% of all federal funds)** on affordable housing activities in the 2008-09 program year. The following activities helped to foster and maintain quality affordable housing in Lowell and Middlesex County:

- AIDS Action Committee
- Alternative House, Inc. – Permanent Housing for Victims of Domestic Violence
- Cambridge Cares About AIDS
- City of Lowell, DPD – Acre Plan
- City of Lowell DPD – Emergency Housing Rehab
- City of Lowell, DPD – First Time Homebuyer Program
- City of Lowell DPD – Housing Rehab Program
- City of Lowell DPD – Lead Abatement Program
- City of Lowell Health Dept. – Health Inspectors/Sanitary Code Enforcement
- Coalition for a Better Acre
- Common Ground Development Corp.
- Community Teamwork, Inc.
- Merrimack Valley Catholic Charities
- Planning Office of Urban Affairs – D’Youville Senior Care Center
- Rebuilding Together Lowell – Rebuilding Day

Although many of these activities are ongoing multi-year projects, in the 2008-09 program year alone, they resulted in the following accomplishments.

Accomplishment Unit of Measure	2008-09 Program Year Accomplishments
Rental Housing Subsidies	96
Construction of New Affordable Housing	50
Direct Homeownership Assistance	32
Housing Units Rehabilitated (inc. Emergency Repairs)	24
Lead-Based /Bead Hazard Test/Abatement	14
Health Code Enforcement (Units Inspected)	1,440

In order to foster housing affordability and assist households to maintain quality energy efficient housing, the City adopted HUD’s policy requiring energy star specifications for new construction and substantial rehabilitation projects. Additionally, in instances where Consolidated Plan funds are used to assist homeowners with minor rehab work that may not meet energy star qualifications, the City encourages the purchase of energy star appliances. During the 2008-09 reporting period four HOME funded housing projects include units that met or will meet the energy star certification upon completion. These units are included in the table below.

Activity	Address	Unit Type	Number of Units	Status
Alternative House, Inc.	89.1 Bernier St.	Condominium	6 Units	Complete
Common Ground Devpt. Corp.	344 Pawtucket St.	Condominium	2 Units	Complete
D’Youville Bruyere Gardens	Varnum Ave.	Rental	42 Units	Complete
Pathfinder Housing Project	94-106 Rock St.	Rental	12 Units	Underway

Source: City of Lowell, DPD Housing Program

Foreclosure Prevention

The recent surge in foreclosures nationwide has received much media attention and is affecting our local and national economies. Home foreclosures and sub-prime mortgages impact existing homeowners, and neighborhoods. Over the past several years, the City has taken a proactive role in foreclosure prevention activities.

More than 500 households have purchased a home in Lowell through the City's First Time Homebuyer Program. With the exception of a home that was sold through a short sale, to date, none of these sales have resulted in foreclosures, delinquencies, or defaults on properties purchased. The majority of households using the program secure 30-year mortgages with a fixed rate. Approximately 3-4 borrowers a year utilize 30-year mortgages with a rate that adjusts every 10-15 years with zero points. The City does not advise borrowers to use sub prime loans and none of the households going through the First Time Home Buyer Program to date have been approved for one.

Lowell's Division of Planning and Development operates the First Time Buyer Program for low- and moderate- income households, applying HOME funds toward downpayment assistance. The City's program has built a strong partnership with the Merrimack Valley Housing Partnership, a local non-profit service agency that provides pre-purchase counseling to potential homebuyers. During a recent HUD monitoring of its program, no deficiencies were found and MVHP is listed among agencies participating in HUD’s Housing Counseling Program. Households are required to have completed counseling through MVHP prior to applying to the City for downpayment assistance. This relationship has ensured that potential homebuyers are well informed of the home buying and mortgage process and has been key to the accomplishments of the City's program.

Despite the success of these programs, however, homebuyers, most of whom do not seek pre-purchase counseling or training, have fallen victim to sub-prime mortgages and foreclosures. To combat this problem, members of the local banking, government, and non-profit service sectors initiated the Lowell Foreclosure Prevention Task Force. The Task Force is charged with conducting public awareness

campaigns to educate homebuyers about counseling and financial resources available. The Task Force, in collaboration with the Northern Middlesex Registry of Deeds, monitors existing mortgages, particularly those with adjustable rates and has contacted homebuyers at risk of losing their homes. A 24-hour hotline, Homeowner's Hope Hotline, has been set up to provide counseling and referrals to homeowners seeking assistance. Assistance is available in a variety of forms including financial counseling, applying to Mass Housing Home Saver Program, negotiations with an existing mortgagor to refinance or modify terms, or negotiating a short sale, among others. In the event that retaining the home is not feasible, the homeowner is referred to the Coalition for a Better Acre, Lowell's Neighborworks America affiliate, or Community Teamwork, Inc., a local multi-service provider that operates a rental assistance program to assist the household in transitioning to a rental unit.

The Task Force has also partnered with the Lowell Development and Financial Corporation to offer gap financing to assist homeowners facing foreclosure to refinance into fixed-rate conforming loans from local lenders. The homeowners are carefully matched with loans that they can afford and the LDFC finances a small \$2,500-10,000 second mortgage to close any gaps between the amount needed and the amount the homeowner can afford to borrow.

The Division of Planning and Development (DPD) will continue its collaboration with MVHP to assist new homebuyers through the purchase process and working with the Task Force to help existing homeowners find the best solutions to their problems.

The DPD is also involved in an interdepartmental City effort to address the potential problems associated with abandonment and neglect of properties in neighborhoods following foreclosures. The City is instating specific inspection protocols for these properties, establishing and maintaining databases of troubled and abandoned buildings, and working with property owners, including lenders, to make sure that the impact of these properties on their surrounding neighborhoods is minimized and mitigated.

In 2009 the City applied for and received \$1.2 million in Neighborhood Stabilization Program funds through the Department of Housing and Community Development to help address the impact that the foreclosure crisis has had on neighborhoods. NSP funds, available through the Housing and Economic Recovery Act of 2008 will be used to help redevelop a number of vacant and foreclosed properties. The City will also utilize these funds to create the Neighborhood Stabilization Purchase Program. This program will mirror many of the same features of the HOME funded First Time Homebuyer Program by teaming up with MVHP to provide pre-purchase counseling and direct downpayment assistance. An added feature to the NSP-funded program will be the availability of rehabilitation loans to make code and energy efficiency improvements. DPD and MVHP work with first-time homebuyers to identify and purchase properties that have been foreclosed upon. This allows the properties to be reoccupied quickly, preventing neighborhood decline. It also takes advantage of the significantly reduced prices of these homes to allow new first-time homebuyers to access affordable properties.

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.

Program Year 4 CAPER Specific Housing Objectives response:

1. MEETING SPECIFIC AFFORDABLE HOUSING OBJECTIVES

Based on the beneficiary information provided in IDIS Reports, 16 households benefited from CDBG-funded activities, while HOME funds were distributed to projects assisting 51 households. 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

Activity	Total Housing Units Served	Income Level		
		Very Low	Low	Moderate
City of Lowell, Lead Abatement Program	14	5	5	4
Rebuilding Together, Lowell	8	4	2	2
Total				

Source: August 10, 2009 PR03 IDIS Report

The majority of the households served during 08-09 reported income levels between 30% and 50% of the area median income. Along with these accomplishments, 2 housing units are being assisted through the emergency housing rehab program. These units will be included in the 2009-10 CAPER. Also 1,440 housing units were assisted through health code inspections. Further discussion about housing activities funded with CDBG 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	9	2	1	0	0	12
First Time Homebuyers	4	5	5	19	0	33
Existing Homeowners	1	2	0	3	0	6
Total	14	9	6	22	0	51

Source: DPD Housing Office monitoring data and IDIS.

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

In addressing priority housing needs in the City of Lowell it is crucial to highlight an action that is a driving factor in the City’s efforts to provide safe, clean and affordable housing for those in need. The Lowell Housing Authority, with approval from the State Legislature, is replacing the 224-unit Julian D. Steele state-funded public housing project with a new neighborhood consisting of 180 mixed income units. As a partner in this effort, the City of Lowell has committed to using a combination of Consolidated Plan funds, Low Income Housing Tax Credits, project-based subsidies, and private funding to create 220 units of affordable housing scattered throughout the City referred to as “Replication Units.” These projects will consist of substantial rehabilitation and high quality new construction, subject to the City’s policy of utilizing Energy Star standards for all the new and rehabbed units.

The following table outlines the City’s progress to date in completing the Replication Plan.

Affordable to Households at or Below 50% AMI for 30 Years	
Completed	79
Under Construction/Permitting	0
Sites Selected/Out to Bid	0
Affordable to Households at or Below 50% AMI for 15 Years	
Completed	40
Under Construction/Permitting	0
Sites Selected/Out to Bid	0
Affordable to Households at or Below 80% AMI for 30 Years	
Completed	64
Under Construction/Permitting	7
Sites Selected/Out to Bid	0
Affordable to Households at or Below 80% AMI for 15 Years	
Completed	31
Under Construction/Permitting	0
Sites Selected/Out to Bid	0

To date these numbers have not changed and DHCD has yet to certify any units. One of the causes for the delay is that the project has taken a new direction. Areas of Lowell, designated as “Opportunity Areas,” have been identified that meet specific criteria determined to be better suited for housing. In June 2009 the Lowell Housing Authority hired a Mobility Councilor who will be responsible for contacting households that were relocated and ascertain if they are satisfied with the location of their current home. If they are unsatisfied with their current location they would be eligible to relocate into an Opportunity Area. Upon determining the number of households, if any, who will relocate, the City will step up its efforts to site Project Base Vouchers. The City is also prioritizing its Neighborhood Stabilization Program funds to projects that are located within Opportunity Areas.

2. SECTION 215 AFFORDABLE HOUSING

The following housing projects resulted in new affordable units, completed in the 2008-09 program year, that meet the Section 215 definition of affordable housing:

- Alternative House – Permanent Rental Housing
- City of Lowell, DPD – First Time Homebuyer Program
- Planning Office of Urban Affairs – Permanent Elderly Rental Housing

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

- Coalition for a Better Acre – Permanent Rental Housing

3. “WORST-CASE” AND DISABLED HOUSING

Many of the projects assisted by the City of Lowell during the 2008-09 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 – HOCH Program
- Merrimack Valley Catholic Charities – Initial Response

Permanent Housing for the Homeless

- Alternative House – Housing for Survivors of Domestic Violence

Housing Projects Include Handicapped Accessible Housing Units

- Planning Office of Urban Affairs

Public Housing Strategy

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

Program Year 4 CAPER Public Housing Strategy response:

1. PUBLIC HOUSING AND RESIDENT INITIATIVES

The following summarizes improvements by the Lowell Housing Authority, in public housing programs initiated or ongoing during the reporting period.

- Capital Improvements: Extensive maintenance and improvement projects were completed during the reporting period that enhance the physical property as well as the safety and health of residents. Work included, inspection of units, installation of security cameras, landscaping and reconstruction of parking lots and walkways. An energy grant allowed for the replacement/installation of boilers, toilets, shower heads, and lighting all aimed at improving energy-saving methods.
- Low Rent Public Housing Program: LHA implemented site based waiting lists for all Federal Public Housing Developments. This streamlined process allows applicants to choose developments that best suit their needs and has improved the screening procedures for applicants of public housing programs, as well as ensured vacant units are filled quickly.

LHA screening procedures for Public Housing Programs were improved enabling the authority to create an approved Applicant Pool for each of the developments serviced. This system has saved time in making offers as soon as units become available.

The Transfer Policy for Low Rent Public Housing Programs was revised and implemented. This policy offers four priorities (emergency, reasonable accommodation, rehab/demolition, and occupancy standards such as over housed) that should effectively meet the needs of residents in all developments.

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

- Drug Elimination Program: The LHA continued to implement a drug elimination program with funding from the operating budget. These funds provide 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. This

program provides a substance abuse prevention component that has been successful in providing referrals and direct service to residents who have substance abuse problems. A youth recreation and activities program has provided direct programming to youth of the LHA in order to prevent drug abuse in youth. Together these programs have been successful in reaching residents in need and in enhancing the overall security and safety at the housing authority sites.

- ROSS Program: Supportive services were provided through LHA, which encourage elderly/disabled residents to participate in social activities including crisis intervention, cross cultural enrichment programs, preventative health education and services, money management, and employment assessment and training. Many community partnerships have been formed in order to provide a comprehensive array of services to the elderly/disabled adult population reducing their isolation and 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:

- Community Service Program: 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 and engages with other agencies in the City to offer residents new opportunities outside of the LHA programs. The mission of the program is to assist residents and Section 8 participants in their quest for self-sufficiency. Some of the programs administered through the program include: resume development, computer training, financial literacy, homeownership program, and referrals to ESL classes, Work Readiness Programs, and other educational opportunities at Middlesex Community College.
- Homeownership Program: The FSS Department of the LHA is responsible for assisting residents of public housing and Section 8 participants through the home buying process. With an exclusive association with the Residents First Development Corporation, a non-profit organization that builds homes for first time homebuyers, and the Merrimack Valley Housing Partnership, participants in the program have access to a distinctive networking system that allows them to become future homeowners. The FSS Department also offers post-purchase counseling for all clients to ensure success for new homeowners.

Barriers to Affordable Housing

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

Program Year 4 CAPER Barriers to Affordable Housing response:

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%	11
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 has produced 12 additional units of affordable housing in the past year using HOME funds and maintains 13.3% 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. Most of the new affordable housing production in Lowell’s neighboring communities has been developed as a result of Chapter 40B of the

Massachusetts General Laws, which allows affordable housing developers to bypass local regulations if the communities maintain less than 10% of their housing stock as affordable.

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 57% 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	5,231	13.3%
Billerica	13,055	649	5.0%
Chelmsford	12,981	885	6.8%
Dracut	10,597	614	5.8%
Dunstable	933	0	0.0%
Groton	3,339	192	5.8%
Pepperell	3,905	122	3.1%
Tewksbury	10,125	921	9.1%
Tyngsboro	3,784	292	7.7%
Westford	6,877	306	4.4%

Source: Massachusetts Department of Housing and Community Development, Chapter 40B Subsidized Housing Inventory

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
 - a. Use Part III of HUD Form 40107 to report contracts and subcontracts with Minority Business Enterprises (MBEs) and Women's Business Enterprises (WBEs).
4. 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.

Program Year 4 CAPER HOME/ADDI response:

1. ASSESSMENT OF GOALS AND OBJECTIVES

HOME FUNDS

All FY 2008-09 HOME funds were allocated toward projects that addressed the Rental and Owner-Occupied Housing priority need as described in the 2005-2010 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.

Insert Map

Not depicted on the map are the locations for the City's First Time Homebuyer Program and Housing Rehab Program. These programs are offered through the City's Division of Planning and Development and serve low- and moderate-income households throughout Lowell. 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 2008-09 HOME Funded Activities

Activity	FY 2008-09 Expenditures	Proposed Accomplishments	Actual Accomplishments
Alternative House, Inc. - Permanent Housing for Victims of Domestic Violence	\$162,562.65	6 Housing Units	6 Housing Units
Coalition for a Better Acre - St. Joseph's Apt (511 Moody St.)	\$5,481.88	11 Housing Units	11 Housing Units*
Coalition for a Better Acre - St. Joseph's Apt (760 Merrimack St.)	\$4,954.36	11 Housing Units	0 Housing Units
City of Lowell, DPD - Acre Plan (Rock St. Housing)	\$44,562.50	14 Housing Units	0 Housing Units
City of Lowell, DPD - Acre Plan (Pathfinder/Bridgewell)	\$102,289.36	11 Housing Units	0 Housing Units
City of Lowell, DPD - First Time Homebuyer Program	\$329,116.44	40 Housing Units	33 Housing Units
City of Lowell, DPD - Housing Rehabilitation Program	\$372,485.20	7 Housing Units	13 Housing Units
Common Ground Devpt. Corp. - 344 Pawtucket St.	\$5,770.29	2 Housing Units	2 Housing Units
JAM Arts, LLC - Marston Bldg (155 Middlesex St.)	\$30,000.00	1 Housing Unit	1 Housing Unit*
Planning Office for Urban Affairs	\$12,876.59	42 Housing Units	42 Housing Units

* Units were reported in 2007-08 CAPER but were not officially occupied until 2008-09. Final draws on the activity were made during the 08-09 program year.

Source: August 10, 2009 PR06 & PR02 IDIS Report

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 2008-09 program year was the ninth year for planned HOME funding for the Acre Urban Revitalization and Development Plan, in which more than 100 units of subsidized and market rate housing is planned. 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. These projects involve substantial rehabilitation and new construction over multiple years, making it difficult to establish reliable annual goals. 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 33 households during the reporting period. The table below illustrates how this assistance was distributed. 42% of households receiving assistance reported incomes 60-80% below the area median income and approximately 51% of the total households served were non-white (8 Hispanic, 1 African American, 8 Asian).

FY 2008-09 First Time Homebuyer Participants

	Income Level (% of Area Median Income)			
	0-30%	30-50%	50-60%	60-80%
Number of Households	4	5	5	19

Source: August 10, 2009 IDIS Report PR23

The City was required to set aside a minimum of \$159,977 (15% of 2008-09 HOME entitlement grant funds) for Community Housing Development Organizations (CHDOs). During the program year, the City allocated \$165,000 to the Coalition for a Better Acre for the substantial rehabilitation of the historic St. Joseph’s elementary school at 760 Merrimack Street into 22 units of affordable rental housing, 11 of which are HOME-assisted. All units will be available to families earning at or below 60% of the area median income (three will be dedicated to households at 30% AMI). Construction started during the 2008-09 fiscal year. Progress on the development and beneficiary data on households occupying the HOME assisted units will be included in subsequent CAPERs.

ADDI FUNDS

- Not Applicable -

2. HOME MATCH REPORT

The Lowell Housing Authority Massachusetts Rental Voucher Program fulfilled the City’s HOME match obligation during FY 2008-09 in the amount of \$305,027. 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	2008-09 Match	2008-09 Match Liability	Excess Funds to Carry to 2009-10
\$4,175,428	\$305,027	\$122,438	\$4,358,016

Source: IDIS Report PR33 August 10, 2009 & HUD Form 4107-a

3. HOME MBE AND WBE REPORT

During the 2008-09 program year, the City of Lowell’s HOME program completed projects having seventeen contracts and sixty-five sub-contracts totaling \$6,911,378. None of these contracts was issued to an MBE/WBE. 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 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. During the 2008-09 reporting period, more than 108 units were monitored through this process. 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

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

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.

Program Year 4 CAPER Homeless Needs response:

1. ADDRESSING THE NEEDS OF HOMELESS PERSONS

The City of Lowell is working with the U.S. Department of Housing and Urban Development, the Commonwealth of Massachusetts and homeless housing providers to develop permanent supportive housing for some of the City's neediest residents. Projects completed or being developed in 2008-09 to address the needs of homeless persons include:

- Bridgewell/Pathfinder Apartments (formerly Middlesex North Resource Center). 12 new 0-bedroom units for chronically homeless, mentally ill individuals will be created. Construction began during the 2008-09 fiscal year.
- Alternative House: Six, 2 and 3 bedroom units of permanent supportive housing for families who have experienced domestic violence. The project was completed during the 2008-09 fiscal year.

Over the past 2 years the city of Lowell's *Partnership for Change to End Homelessness in 10 Years (10YP)*, has completed its Phase I Action Plan and began Phase II the creation of an Implementation Plan (IP). The IP phase focuses on prioritizing and measuring key goals of the action plan, then implementing a change in the delivery of services to Lowell's homeless and at-risk population. This "systems change/conversion" approach can improve the lives of homeless and at-risk individuals and families in danger of homelessness while reducing the costs of housing and service delivery.

To achieve the City Manager's goal of instituting an innovative independent business-based strategy for change, the 10YP partnered with The Lowell Plan, Lowell's innovative private non-profit economic development organization that specializes in providing opportunities for community leaders from business, non-profit organizations, public sector, elected officials and city residents to build a stronger city, to seek support for the systems change strategy.

Specifically to employ an independent consultant to initiate significant and comprehensive system changes to convert the current shelter-based system of

addressing homelessness to one based on the prevention of homelessness and housing with supportive services--if needed.

With this in mind, The Lowell Plan and the 10YP Executive Committee identified Technical Assistance Collaborative, Inc. (TAC), a nationally recognized consulting firm to HUD, the Commonwealth of Massachusetts and other local and national entities on this issue, as a consulting partner to guide the systems change process. TAC has already assisted the City of Lowell with strategies for housing the homeless under a grant to the City of Lowell from One Family, Inc. If funding from the Parker Foundation is awarded, TAC will work with the Lowell Plan and the 10YP Committee to implement the systems change process.

2. TRANSITION TO PERMANENT HOUSING

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 addition to providing permanent affordable housing, the City is working with HUD's New England Regional Office of Community Planning and Development to create a new more in depth case management monitoring tool based on a sponsor's Annual Progress Report, documentation requirements, and timeliness of assessments and service delivery. As part of the city's 10-Year Plan this process will help to identify gaps in services; lack of coordination among and between housing and service providers, government agencies and clients; and provide opportunities to streamline protocols and access to services and housing for homeless clients and those who may be at risk of homelessness.

1. Education & Training: One of the biggest challenges is to make sure that Continuum of Care member organizations, their management, front line staff and Boards of Directors are aware of new Housing First and systems conversion priorities; and understand how to access all housing, service and funding resources available to help homeless persons transition to and maintain permanent housing and achieve independent living.

With this in mind, over the next 12 months the ***Keys to Ending Homelessness Conference Series*** will be held to engage the community in a discussion of the key program and funding opportunities available to address homelessness; provide overviews of national innovation strategies, and offer workshops and follow-up onsite training programs for local agencies on the issues discussed at each of the 4 conferences. Conference 1, Social Security Disability Benefits; Conference 2 Education, Employment and Business Incentive; Conference 3: Mainstream Benefits; and Conference 4, Trauma Informed Care.

2. American Recovery and Reinvestment Act: The city received \$978,048 through a Substantial Amendment to the Consolidated Plan 2008 Action Plan for the Homelessness Prevention and Rapid Re-Housing Program (HPRP). A total of \$394,000 is targeted to rapidly re-housing homeless persons, by providing the resources and services needed to transition the right person to the right housing with the right services—if needed.
3. Commonwealth of Massachusetts American Recovery and Reinvestment Act: (Pending) The Massachusetts Housing & Shelter Alliance (MHSA) is submitting

a proposal in partnership with the regional housing programs of Massachusetts to create a statewide rapid re-housing program for unaccompanied adults. The proposal includes short-term rental assistance, housing search and time limited stabilization services. The amounts sought statewide are Financial Assistance: \$2,502,000. Housing Relocation and Stabilization Services: \$1,050,000. The amount coming to the Merrimack Valley Region through Lowell: \$351,000 in rental assistance and \$147,000 in services. Community Teamwork, Inc. will do the housing and Lowell Transitional Center will provide housing search and stabilization.

4. Merrimack Valley Regional Initiative to End Homelessness (MVRI): The Commonwealth of Massachusetts has embarked on a plan to fundamentally redesign the state's system for addressing and ending homelessness by creating regional networks throughout the state focused on the prevention of homelessness and rapidly re-housing (HPRP) families and individuals who are already homeless. The MVRI has been awarded \$756,767 which, the next 16 months, will be used to fund HPRP programs in support of families and individuals from three geographical clusters in the Merrimack Valley: Lowell, Lawrence, and Haverhill.

3. NEW FEDERAL RESOURCES OBTAINED

In 2009, Bridgewell, Inc. will be opening the newly constructed Pathfinder Apartments, 12 units of permanent supportive housing for chronically homeless, mentally ill individuals. A total of \$503,729 was funded through the Supportive Housing Program for this project which also includes \$39,957 for supportive services, \$39,785 for operations and \$23,987 for administration.

Specific Homeless Prevention Elements

1. Identify actions taken to prevent homelessness.

Program Year 4 CAPER Specific Housing Prevention Elements response:

1. ACTIONS TAKEN TO PREVENT HOMELESSNESS

The City of Lowell, local non-profits, and Lowell's Continuum of Care provide extensive services to prevent homelessness.

Currently the 10YP Landlord Subcommittee is working with the Northeast Housing Court, Merrimack Valley Legal Services, regional housing agencies, behavioral health specialists and fuel assistance providers to develop a strategy for rapidly identifying tenants who may be in danger of losing their housing. Close communication and early intervention are the basis of the strategy that can include: use of flexible funding resources, behavioral health services, elder services, fuel assistance, assignment of housing stabilization case managers, and Rep Payee and/or wage assignments to ensure that rent and utility payments are made.

Program specific Prevention Elements include:

American Recovery and Reinvestment Act: The city received \$978,048 through a Substantial Amendment to the Consolidated Plan 2008 Action Plan for the Homelessness Prevention and Rapid Re-Housing Program (HPRP). A total of \$436,096 targeted to prevention services for those at-risk of homelessness to transition the right person to the right housing with the right services—if needed.

Commonwealth of Massachusetts American Recovery and Reinvestment Act: (Pending) Merrimack Valley Regional Initiative to End Homelessness (MVRI): The Commonwealth of Massachusetts has embarked on a plan to fundamentally redesign the state's system for addressing and ending homelessness by creating regional networks throughout the state focused on the prevention of homelessness and rapidly re-housing (HPRP) families and individuals who are already homeless. The MVRI has been awarded \$756,767 which, the next 16 months, will be used to fund HPRP programs in support of families and individuals from three geographical clusters in the Merrimack Valley: Lowell, Lawrence, and Haverhill.

Stabilized Housing for Individuals and Families in Transition (SHIFT): The Coalition was created to address the disturbing trend of individuals and families who "falling through the cracks" of programs that provide mainstream resources. These are the people who may not be eligible for government programs due to lack of income or simply because they do not meet specific eligibility criteria, but are faced with the prospect of losing their housing. Some are being forced to access costly emergency shelter. The mission of the SHIFT Coalition is to help prevent or end homelessness for individuals and families by stabilizing their housing situation. Now in their 6th year the Coalition has served hundreds of individuals and families addressing their housing crisis by providing flexible funding and access to comprehensive stabilization services.

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.

Program Year 4 CAPER ESG response:

1. EMERGENCY SHELTER AND TRANSITIONAL HOUSING

In addition to the activities that address the needs of the homeless, discussed in previous sections, \$52,837 in ESG funds was spent by 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 2008-09 ESG funds were awarded to activities that addressed the Homeless/HIV/AIDS 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, they are located in areas with high concentrations of low- and moderate-income households.

Insert Map

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.

The majority of ESG funds were limited during the 08-09 program year to shelter operating expenses and improvements, while CDBG and McKinney funds were distributed for local homeless service activities. Some funding was also provided to the SHIFT program for homeless prevention activities. During FY 2008-09 CDBG funds were awarded to Community Teamwork, Inc. to support its Emergency Motel Stay program, and to the Lowell Transitional Living Center, Inc. for its operational expenses.

The table below includes the seven shelters supported during the reporting period with ESG funds.

FY 2007-08 ESG Funded Activities

Activity	FY 2007-08 Expenditures	Proposed Accomplishments	Actual Accomplishments
Alternative House	\$16,000	60	98
Community Teamwork, Inc. - Milly's Place/Merrimack House Homeless Shelters	\$7,000	60	62
Community Teamwork, Inc. - SHIFT Program	\$15,000	15	22
House of Hope, Inc. - Homeless Shelter Operating Expenses	\$14,522	25	28
Justice Resource Inst. (GRIP) - Project Shelter	\$14,522	35	35
Lowell Transitional Living Center, Inc. - Community Meals Program	\$13,276	700	422
Merrimack Valley Catholic Charities - Brigid's Crossing	\$10,522	7	20

Source: FY 2007-08 Annual Action Plan; August 29, 2008 PR19 IDIS Report

During the reporting year 687 individuals, of the 902 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 \$3,403,329 in matching funds during the 2007-08 program year. The matching funds are outlined in the following table.

Activity	FY 2006-07 Expenditures	Other Funding	Source
Alternative House, Inc. - Operating Expenses	\$16,000	\$318,887	Other Federal
		\$14,495	Private
Community Teamwork, Inc. - Milly's Place/ Merrimack House Homeless Shelters	\$7,000	\$15,000	Other Federal
		\$5,000	Private
		\$300,000	Other
Community Teamwork, Inc. - SHIFT Coalition	\$15,000	\$119,716	Private
House of Hope, Inc. - Homeless Shelter Operating Expenses	\$14,522	\$102,417	Other Federal
		\$737,478	Local Government
		\$197,494	Private
		\$22,429	Fees
		\$66,746	Other
Justice Resource Inst. (GRIP) - Project Shelter	\$14,522	\$60,000	Other Federal
		\$50,000	Private
		\$850,000	Other
Lowell Transitional Living Center, Inc. - Community Meals Program	\$13,276	\$31,747	Other Federal
		\$19,783	Private
		\$22,380	Other
Merrimack Valley Catholic Charities - Brigid's Crossing Teen Shelter	\$10,522	\$157,796	Other Federal
		\$12,000	Private
		\$299,961	Other

4. STATE METHOD OF DISTRIBUTION

- Not Applicable -

5. ACTIVITY AND BENEFICIARY DATA

During the 2007-08 program year, 83% of ESG funds, were spent on operational costs of the seven shelters served. These costs included the administration, maintenance, utilities, food, and other expenses associated with the operation of the homeless shelters. 17% of funds were used toward homeless prevention activities provided through the SHIFT coalition. While ESG funds may also be allocated to 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 2008-09 ESG funds to shelter operating expenses and homeless prevention activities 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 2008 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: 2008 Continuum of Care – McKinney-Vento Application

A subcommittee of the 10-Year Plan to End Homelessness Plan has organized to begin reviewing the local discharge coordination policy. Changes that come as a result of this process will be discussed in future CAPERs.

DISCHARGE COORDINATION POLICY AND ESG

Given the limited amount of ESG funds received during FY 2008-09, 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

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

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
 - a. 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.
 - b. Detail the amount repaid on each float-funded activity.
 - c. Detail all other loan repayments broken down by the categories of housing rehabilitation, economic development, or other.
 - d. Detail the amount of income received from the sale of property by parcel.
9. 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.
10. 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.
11. 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.

12. 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.

13. 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.

Program Year 4 CAPER Community Development response:

1. ASSESSMENT OF GOALS AND OBJECTIVES

CDBG EXPENDITURES BY CONSOLIDATED PLAN PRIORITIES

During the 2008-09 reporting period, CDBG funds were distributed among the HUD priority-needs identified in the 2005-10 Consolidated Plan. The map below illustrates how CDBG dollars were distributed throughout the City.

Insert Map

A number of programs providing neighborhood stabilization activities and economic development are not depicted on the map. These activities are prioritized in block groups with populations of low- and moderate-income residents greater than 51%.

A breakdown of proposed and actual CDBG expenditures during PY 2008-09 is provided in the table below.

PY 2007-08 Distribution of CDBG Funds

Priority Need	FY 08-09 Proposed Budget	% of Total	FY 08-09 Actual Expenditures	% of Total
Homeless/HIV/AIDS	\$25,000	1%	\$21,250	1%
Nonhomeless Special Needs	\$98,884	5%	\$83,633	5%
Affordable Housing	\$206,303	11%	\$229,663	15%
Public Facilities	\$644,710	33%	\$594,044	38%
Infrastructure	\$81,000	4%	\$7,430	0%
Economic Development	\$637,000	33%	\$382,888	25%
Public Services	\$243,101	13%	\$241,375	15%

Source: 2008-09 Annual Action Plan, PR03 IDIS Report, 8/10/09

With the exception of funds spent on economic development activities, public facilities and infrastructure projects, the actual expenditures for each priority need during program year 2008-09 were consistent with those proposed in the Annual Action Plan. Public facility improvements are often initiated in prior years but span

more than one fiscal year due to construction seasons thus drawing CDBG funds during the 2008-09 reporting period. In addition, some infrastructure improvement projects began during the reporting period but were not completed by the close of the fiscal year and had not spent their total awarded CDBG funds. A number of economic development activities were initiated during the reporting period. Many of these will continue through the next fiscal year when additional funds will be expended. Progress and expenditures on these activities will be reported in future CAPERs.

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 that spent CDBG monies during the FY 2008-09, 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 08-09 program year. Some of the activities reported in the tables below are still underway and their outcomes and accomplishments will be discussed in future CAPERs.

FY 07-08 CDBG-Funded Activities (Public Service Cap)

Activity	FY 2007-08 Expenditures	Proposed Accomplishments	Actual Accomplishments
Homeless/HIV/AIDS			
Lowell Transitional Living Center - Detox Program	\$21,250.00	90 People	312 People
Nonhomeless Special Needs			
Cambodian Mutual Assistance Assoc. - Elderly Services	\$4,894.52	25 People	27 People
Community Family, Inc. - Alzheimer's Adult Day Center	\$230.07	5 People	1 People
Kids in Disability Sports, Inc.	\$0.00	100 People	
Lowell Association for the Blind	\$15,000.00	50 People	53 People
Lifelinks - Independent Living Seminar	\$10,000.00	75 People	67 People
Lifelinks - Urban Youth Employment	\$4,000.00	8 People	8 People
Lowell Council on Aging - Senior Services	\$15,718.00	3000 People	2821 People
Mental Health Association of Greater Lowell - Bilingual Advocates Program	\$8,500.00	110 People	110 People
Merrimack Valley Food Bank - Mobile Food Pantry	\$7,038.00	309 People	263 People
Retarded Adult Rehabilitative Association	\$0.00	44 People	
Salvation Army Sage Senior Center	\$8,346.00	250 People	255 People
Public Services			
Angkor Dance Troupe	\$5,000.00	7 People	7 People
Asian Task Force Against Domestic Violence	\$5,346.00	50 People	53 People
Big Brother/Big Sister - One on One Mentoring	\$10,692.00	12 People	18 People
Central Food Ministry	\$6,000.00	2834 People	3731 People
City of Lowell, School Dept. - Chivit Tmey TV	\$7,814.24	5 People	5 People
Community Software Lab - MVHub	\$4,000.00	30 People	48 People
Community Teamwork, Inc. - Emergency Motel Stay	\$5,000.00	14 People	16 People
Community Teamwork, Inc. - Fuel Assistance Program	\$10,000.00	40 People	43 People
Community Teamwork, Inc. - Spindle City Corps	\$5,000.00	25 People	25 People
Community Teamwork, Inc. - Suitability	\$10,000.00	50 People	59 People
Girls, Inc. - Youth Enrichment	\$9,000.00	75 People	90 People
Greater Lowell Family YMCA - Camp Massapoag	\$8,500.00	43 People	43 People
Light of Cambodian Children - Youth Program	\$8,750.00	8 People	7 People
Lowell Community Health Center - Teen Coalition	\$12,000.00	4 People	47 People
Lowell Housing Authority - Mobility Counseling	\$17,469.14	2 People	0 People*
Lowell Housing Authority - Youth Sports Program	\$8,000.00	60 People	67 People
Lowell Wish Project	\$15,000.00	40 People	50 People
Mass. Alliance of Portuguese Speakers - Immigrant Social Services	\$4,000.00	140 People	152 People
Merrimack Valley Catholic Charities - Food Pantry	\$7,500.00	1000 People	1398 People
Merrimack Valley Food Bank	\$15,000.00	100 Food pantries and non-profits served	
Middlesex Community College - Out of School Youth	\$13,611.84	20 People	15 People
One Lowell Coalition	\$10,000.00	9 People	10 People
Open Pantry of Greater Lowell	\$8,000.00	1850 People	1853 People
Rape Crisis Services	\$16,000.00	45 People	45 People
Revolving Museum - Teen Arts Group	\$15,000.00	80 People	45 People
West End Gym - Youth Boxing	\$4,692.00	60 People	76 People

Source: PR03 IDIS Report, 8/10/09

* The LHA Mobility Counseling Services was misreported in IDIS with matrix code 08 Relocation Services. It should appear as a public service activity. The Program did not fully begin until June 2008. Additional funds have been awarded for the 09-10 fiscal year and accomplishments will be reported in subsequent CAPERS.

FY 07-08 CDBG-Funded Activities (Non-Public Service Cap)

Activity	FY 2007-08 Expenditures	Proposed Accomplishments	Actual Accomplishments
Nonhomeless Special Needs			
Rebuilding Together Lowell	\$4,067.25	6 Housing Units	
Retarded Adult Rehabilitative Association - Permanent Air Conditioning System	\$5,840.00	1 Public Facility	1 Public Facility
Affordable Housing			
City of Lowell, DPD - Emergency Housing Rehab	\$8,767.08	4 Housing Units	2 Housing Units
City of Lowell, DPD - Lead Abatement Program	\$96,978.07	10 Housing Units	14 Housing Units
City of Lowell, DPD - Net Zero Energy Challenge	\$793.44	3 Housing Units	Housing Units
City of Lowell, Health Dept. - Sanitary Code Enforcement	\$89,799.87	1,440 Housing Units	1,440 Housing Units
Coalition for a Better Acre	\$33,325.00	23 Housing Units	Housing Units*
Public Facilities			
Boys & Girls Club - Lock Room Renovation	\$52.76	1 Public Facility	0 Public Facility
Centralville Neighborhood Action Group	\$4,000.00	Public Facility	Public Facility
City of Lowell, DNS - Graffiti Removal	\$6,759.61	420 Public Facilities	625 Public Facilities
City of Lowell, DPD - First St. Dog Park	\$28,418.82	1 Public Facility	1 Public Facility
City of Lowell, DPD - Mack Plaza Children's Park	\$17,909.01	1 Public Facility	1 Public Facility
City of Lowell, DPD - Moody St. Playground	\$28,042.74	1 Public Facility	0 Public Facility
City of Lowell, Parks/Recreation - Hovey Park	\$54,858.17	1 Public Facility	1 Public Facility
City of Lowell, Parks/Recreation - McDermott Reservoir	\$14,467.41	1 Public Facility	1 Public Facility
JRI/GRIP - Facility Expansion (Driveway Extension)	\$7,833.05	1 Public Facility	1 Public Facility
Lowell Community Health Center - Expansion Project	\$1,769.96	1 Public Facility	0 Public Facility
Lowell Council on Aging - Senior Center Lease	\$285,579.31	1 Public Facility	1 Public Facility
Lowell House, Inc. - Recovery House Renovations	\$32,799.69	1 Public Facility	0 Public Facility
Lowell Parks and Conservation Trust, Inc. - Urban Forestry Project	\$49,964.36	140 Trees/25 Parks	152 Trees/Parks
Pawtucketville Youth Organization - Field House at McNamara Park	\$28,847.30	1 Public Facility	0 Public Facility
St. Anne's Church - Facility Renovation	\$1,241.11	1 Public Facility	0 Public Facility
United Teen Equality Center - Building Renovation	\$29,512.81	1 Public Facility	0 Public Facility
YWCA - Acre Youth Center Renovations	\$1,987.92	1 Public Facility	0 Public Facility
Infrastructure			
City of Lowell, DPD - Intersection Improvements (Plain & Chelmsford Streets)	\$7,429.59	901 People	People
City of Lowell, DPW - Streets/Sidewalks Reconstruction	\$0.00	15,874 People	People

Activity	FY 2007-08 Expenditures	Proposed Accomplishments	Actual Accomplishments
Economic Development			
Acre Family Day Care	\$25,000.00	31 People	31 People
<i>BPV of Lowell - Elevator Replacement</i>	\$20,534.49	25 Businesses	0 Businesses
City of Lowell, DPD - Best Retail Practices	\$51,254.88	12 Businesses	17 Businesses
City of Lowell, DPD - Downtown Venture Fund	\$120,000.00	5 Jobs	7 Jobs
<i>City of Lowell, DPD - JAM Plan Phase I (Relocation)</i>	\$18,385.18	1 Business	1 Business (8 To Date)
<i>City of Lowell, DPD - Section 108 Debt Service</i>	\$117,076.38	n/a	n/a
City of Lowell, DPD - Small Business Loan Program	\$8,296.64	5 Jobs	0 Jobs
City of Lowell, DPD - Technical Assistance Program	\$14,340.00	6 Businesses	6 Businesses
Community Teamwork, Inc. - Small Business Assistance Center	\$8,000.00	3 Businesses	7 Businesses

Source: PR03 IDIS Report, 8/10/09

* The CBA used CDBG funds toward soft costs associated with the creation of affordable housing units. HOME funds will support actual development costs and are reported in the HOME section of this report.

Note: Projects in *italics* were ongoing as of June 30, 2009. Additional expenditures and total accomplishment data will be discussed in future CAPERs.

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. Additional accomplishment data will be recorded in future CAPERs.

MEETING AFFORDABLE HOUSING GOALS

Five programs were funded with CDBG dollars during the reporting period that support affordable housing. These projects, listed in the tables in the previous section, primarily supported various housing rehabilitation activities and code enforcement, including the City of Lowell Lead Abatement Program and the Emergency Housing Rehab Program. The Net Energy Zero Program was created in FY 08-09 to help households reduce their energy expenses by installing energy efficient and renewable energy technology on their homes. This program is still ongoing and will be discussed in future CAPERs.

Through the various housing rehabilitation projects, including work through Rebuilding Together Lowell program, 16 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

A CDBG-funded relocation activity conducted during the 2008-09 program year did not result in benefit to low- and moderate-income persons. Additionally, several businesses assisted with CDBG funds have yet to report LMI jobs created/retained. The City’s economic development staff are working with these businesses to ensure they comply with the CDBG National Objective requirements before completing the activity. As a result, 92% of all CDBG expenditures between July 1, 2008 and June 30, 2009 benefited low- and moderate-income persons, as detailed in the first chart below.

CDBG Low and Moderate Income Benefit

Summary of CDBG Resources	2008-09 Program Year	2008-2010 Projection
Unexpended CDBG funds at the end of 2007-08 Program		
01 Year	\$1,596,180	\$1,725,629
02 Entitlement Grant	\$2,357,359	\$7,129,992
03 Surplus Urban Renewal Funds	N/A	N/A
04 Section 108 Guaranteed Loan Funds & BEDI Grants	\$0	\$10,500,000
05 Program Income	\$66,433	\$141,433
06 Returns	\$0	\$0
07 Adjustment to Compute Total Available	\$0	\$0
08 Total Available (sum, lines 01-07)	\$4,019,972	\$19,497,054
Summary of CDBG Expenditures		
Disbursements other than Section 108 Repayments and		
09 Planning/Administrations	\$1,445,108	\$4,335,324
10 Adjustments to Compute Total Subject to Low/Mod Benefit	\$0	\$10,500,000
11 Amount Subject to Low/Mod Benefit (line 09 + line 10)	\$1,445,108	\$14,835,324
12 Disbursed in IDIS for Planning/Administration	\$480,757*	\$1,442,271
13 Disbursed in IDIS for Section 108 Repayments	\$177,076	\$624,496
14 Adjustment to Compute Total Expenditures	\$0	\$0
15 Total Expenditures (sum, lines 11-14)	\$2,102,941	\$16,902,091
16 Unexpended Balance (line 08 - line 15)	\$1,917,031	\$2,594,963
2005-08 Program Year Low/Mod Benefit		
17 Expended for Low/Mod Housing in Special Areas	\$0	\$0
18 Expended for Low/Mod Multi-Unit Housing	\$0	\$0
19 Disbursed for Other Low/Mod Activities	\$1,332,060	\$5,662,014
20 Adjustment to Compute Total Low/Mod Credit	\$0	\$7,500,000
21 Total Low/Mod Credit (sum, lines 17-20)	\$1,332,060	\$13,162,014
22 Percent Low/Mod Credit (line 21/11)	92%	89%
Minimum Required Low/Mod Credit	70%	70%

Source: August 10, 2009 IDIS Reports PR01, PR03, & PR26

However, the City also drew funds for three Section 108 loans and one Brownfields Economic Development Initiative (BEDI) grant during the 2005-06 program year, which is part of the City’s three-year reporting period for compliance with the low and moderate income benefit requirements. These grants and loans totaled \$10.5 million. Of this total, \$7.5 million is being spent on activities which are expected to benefit low- and moderate-income persons and \$3 million is being spent on activities which are designed to address slum and blight on an area basis. For the entire three-year period 80% of all CDBG and related expenditures have benefitted low- and moderate-income persons as defined in the applicable regulations.

During the 2008-09 reporting period, more than 8,750 individuals and 33 households were served with CDBG funds. The table below summarizes the distribution of these funds among various income levels.

Total CDBG Beneficiaries by Income Category

	Extremely Low Income <= 30%	Low Income >30% and <=50%	Moderate Income >50% and <=80%	Total Low- Mod Income	Non Low-Mod Income >80%	Total Beneficiaries
Persons	4,791	467	3,440	8,698	52	8,750
Households	9	18	6	33	0	33

Source: IDIS PR23, 8/10/09

More than 57% of Lowell’s population is at or below the area median income. As indicated in the table above, more than 8,750 people were served through activities funded with CDBG, more than 60% of who had incomes less than 50% of the area median. An additional 1,440 households were assisted through CDBG funded activities through sanitary code inspection, all of which were located in block groups with high concentrations of low- and moderate-income residents.

2. CHANGES IN PROGRAM OBJECTIVES

No changes to the 2005-2010 Consolidated Plan Program were made during this reporting period. The priorities identified in the Five-Year Plan were the basis for allocating HUD funds during FY 2008-09.

3. CARRYING OUT PLANNED ACTIONS

PURSUING RESOURCES INDICATED IN CONSOLIDATED PLAN

In addition to the Federal funds discussed in this report, during the 2008-09 program year resources were obtained from a variety of other public and private sources to address priority needs identified in the 2005-2010 Consolidated Plan. Sources of additional funding included:

- City of Lowell General Fund
- City of Lowell Capital Bonding
- Commonwealth of Massachusetts Dept. of Conservation and Recreation
- Commonwealth of Massachusetts Dept. of Housing and Community Dvpt.
- 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
- Operating budgets of subrecipient organizations
- Various private foundations, corporations, and individuals

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

The Jackson/Appleton/Middlesex (JAM) Urban Revitalization and Development Plan (JAM Plan) is one of two major urban renewal plans underway in the City of Lowell. As outlined in the JAM Plan, the use of public funds for the acquisition and relocation of some residential and commercial property owners and tenants is necessary in order to encourage private interest and investment in the neighborhoods. During the Fiscal Year 2008-09, CDBG and Section 108 Loan/BEDI Grant funds were used for relocation activities associated with the JAM Plan. Relocation plans for this project are available upon request.

During the FY 2008-09 program year, \$6,914.30 in CDBG funds were used for relocation activities in the JAM Plan area. The City used these funds to retain the services of a professional relocation consultant, W. D. Schock, that provided technical assistance with the relocation of businesses and property owners in the JAM area as outlined in the JAM Plan. The consultant helped to ensure that the Uniform Relocation Act was followed, where applicable, and assisted the City in conducting a detailed survey of the needs of displaced persons or businesses, ensuring that the City delivers all relevant notices in a manner consistent with the regulations. During the FY 2008-09 program year, the City completed no acquisitions or relocations on properties within the JAM Plan area.

6. LOW/MOD JOB ACTIVITIES

During the 2008-09 program year, the City of Lowell's CDBG-supported economic development programs generated a total of thirty-one (31) jobs in Lowell's low and moderate-income areas. Seventeen (17) of these jobs were newly created jobs and

fourteen (14) jobs were retained. A total of \$197,028.73 was spent on these economic development activities, representing a ratio of \$11,589.90 for each new job created or \$6,355.76 for each job either created or retained.

The following table includes all full-time permanent jobs created/retained reported during the 2008-09 fiscal year with CDBG funds.

2008-09 Jobs Created/Retained

Job Classification*	Total Jobs Created	Total Jobs Retained
Officials & Managers	0	0
Professional	7	0
Technicians	0	0
Sales	0	0
Office & Clerical	2	0
Craft Workers	0	0
Operatives	0	0
Laborers	0	0
Service Workers	8	14
Total Jobs	17	14

Source: City of Lowell, DPD Economic Development Office, August 2009
 *Economic Development Administration (EDA) job category definitions

During the reporting period the City of Lowell awarded CDBG funds to the following economic development activities: The Small Business Loan Program, the Downtown Venture Fund Loan Program and the Best Retail Practices Grant Program. Of these activities, five (5) businesses received loans, and sixteen (16) received grants. A total of seventeen (17) new permanent full-time 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, 3104, 3107, 3108, 3110, 3111, 3112, 3116, 3118, 3119, 3121, 3124, all of which meet the poverty rates required during the 2008-09 program year.

The businesses that have received loans through the Small Business Loan Program took the necessary steps to ensure that these newly created jobs were made available to low and moderate-income residents such as: posting these jobs on the local newspaper (The Lowell Sun) and by contacting the Lowell Career Center and working closely with the career counselors at the Center.

The City of Lowell, through its Economic Development Office continues to work in partnership with the business community, the local Workforce Investment Board (WIB), the Lowell Career Center, the Lowell Small Business Assistance Center (SBAC), U-Mass Lowell and Middlesex Community College (MCC) to make sure that low- and moderate-income persons seeking jobs will have the necessary experience and skill level to obtain available jobs. The following activities are examples of how the City intends to help improve the work skills for low- and moderate-income population in Lowell’s labor force:

- 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 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 be a liaison between our major employers and local educational institutions;
- Promote “corporate training” offered by MCC and U-Mass Lowell within our business community;
- Continue to fund the Lowell Small Business Assistance Center (SBAC) to expand their business training “Right-Start” classes to local businesses and their employees;
- Advertise and promote the State’s “Workforce Training Fund” throughout the business community;
- Increase coordination and networking between the Lowell Workforce Investment Board (WIB), 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;
- Continue its partnership with Inner-City Entrepreneurs (ICE) to bring the MBA “street-smart” program to Lowell. This MBA program enables business owners to become more competitive in this current business environment. The program will enroll up to 15 local entrepreneurs by the end of this calendar year in a 9-month course for small business owners that facilitates access to new markets, capital, and knowledge through management training, peer-to-peer learning, and networking opportunities with local business experts.
- Continue to publish the Economic Development newsletter, which is a great resource of technical assistance information to businesses.

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.

The table below identifies those activities funded with CDBG that served low- and moderate-income limited clientele.

Activity	FY 2008-09	Proposed	Actual	#	%
	Expenditures	Accomplishments	Accomplishments	Low/Mod Served	Low/Mod Served
Angkor Dance Troupe	\$5,000.00	7	7	7	100.0%
Asian Task Force Against Domestic Violence	\$5,346.00	50	53	53	100.0%
Big Brother/Big Sister - One on One Mentoring	\$10,692.00	12	18	18	100.0%
Cambodian Mutual Assistance Assoc. - Elderly Services	\$4,894.52	25	27	27	100.0%
Central Food Ministry	\$6,000.00	2834	3731	3731	100.0%
City of Lowell, School Dept. - Chivit Tmey TV	\$7,814.24	5	5	5	100.0%
Community Family, Inc. - Alzheimer's Adult Day Center	\$230.07	5	1	1	100.0%
Community Software Lab - MVHub	\$4,000.00	30	48	43	89.6%
Community Teamwork, Inc. - Emergency Motel Stay	\$5,000.00	14	16	16	100.0%
Community Teamwork, Inc. - Fuel Assistance Program	\$10,000.00	40	43	43	100.0%
Community Teamwork, Inc. - Spindle City Corps	\$5,000.00	25	25	25	100.0%
Community Teamwork, Inc. - Suitability	\$10,000.00	50	59	59	100.0%
Girls, Inc. - Youth Enrichment	\$9,000.00	75	90	80	88.9%
Greater Lowell Family YMCA - Camp Massapoag	\$8,500.00	43	43	40	93.0%
Kids in Disability Sports, Inc.	\$0.00	100			
Lifelinks - Independent Living Seminar	\$10,000.00	75	67	67	100.0%
Lifelinks - Urban Youth Employment	\$4,000.00	8	8	8	100.0%
Light of Cambodian Children - Youth Program	\$8,750.00	8	7	7	100.0%
Lowell Association for the Blind	\$15,000.00	50	53	53	100.0%
Lowell Community Health Center - Teen Coalition	\$12,000.00	4	47	45	95.7%
Lowell Council on Aging - Senior Services	\$15,718.00	3,000	3,317	3317	100.0%
Lowell Housing Authority - Mobility Counseling	\$17,469.14	2			
Lowell Housing Authority - Youth Sports Program	\$8,000.00	60	67	67	100.0%
Lowell Transitional Living Center - Detox Program	\$21,250.00	90	312	312	100.0%
Lowell Wish Project	\$15,000.00	40	50	50	100.0%
Mass. Alliance of Portuguese Speakers - Immigrant Social Services	\$4,000.00	140	152	152	100.0%
Mental Health Association of Greater Lowell - Bilingual Advocates Program	\$8,500.00	110	110	110	100.0%
Merrimack Valley Catholic Charities - Food Pantry	\$7,500.00	1,000	1,398	1396	99.9%
Merrimack Valley Food Bank	\$15,000.00	100 Food pantries and non-profits served			
Merrimack Valley Food Bank - Mobile Food Pantry	\$7,038.00	309	263	263	100.0%
Middlesex Community College - Out of School Youth	\$13,611.84	20	15	14	93.3%
One Lowell Coalition	\$10,000.00	9	10	10	100.0%
Open Pantry of Greater Lowell	\$8,000.00	1,850	1,853	1851	99.9%
Rape Crisis Services	\$16,000.00	45	45	45	100.0%
Retarded Adult Rehabilitative Association	\$0.00	44			
Revolving Museum - Teen Arts Group	\$15,000.00	80	45	42	93.3%
Salvation Army Sage Senior Center	\$8,346.00	250	255	233	91.4%
West End Gym - Youth Boxing	\$4,692.00	60	76	76	100.0%

Source: August 10, 2009 PR03 IDIS Report

8. PROGRAM INCOME RECEIVED

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 2008-09 program year.

Source	CDBG	HOME	Total
Housing and Lead Paint Abatement Loan Payments (Principal & Interest)	\$x.xx	\$10,421.25	\$10,421.25
Housing and Lead Paint Abatement Loan Payoffs	\$x.xx	\$22,900.00	\$22,900.00
Economic Development Loan Repayments	\$x.xx	\$0	\$x.xx
Misc.	\$906.12	\$8,622.81	\$9,528.93
Total	\$66,433.09	\$41,944.06	\$108,377.15

Source: City of Lowell, DPD Finance Office

PROGRAM INCOME FROM PROPERTY SALES

No property was sold during the program year that generated program income for the CDBG or HOME programs.

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 the subsequent section 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	\$19,281.25	\$904.39
DOWNTOWN VENTURE FUND	22	\$331,686.94	Not Available
Defunct Loan Programs			
LEAD PAINT ABATEMENT PROGRAM	4	\$56,253.89	\$0
ECONOMIC DEVELOPMENT LOANS	2	\$38,970.98	\$1,279.74

Source: Downtown Venture Fund - City of Lowell Economic Development Office (8/21/2009);
Lead Paint Abatement Program Office (8/31/2009)

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	9	\$92,898.00

Source: City of Lowell Economic Development Office (8/24/2009)

The housing rehab loans listed below are all deferred mortgages, with the principal and interest (if applicable) due on sale of the property.

Deferred Housing Rehab Loans

Interest Rate	Number of Families	Outstanding Principal Owed
3% Annual	27	\$478,272
No interest	45	\$1,035,911
TOTAL	72	\$1,514,183

Source: City of Lowell Housing Program Office (8/28/09)

Interest Rate	Number of Families	Outstanding Principal Owed
0% Annual	8	\$37,510

Source: City of Lowell Lead Paint Abatement Program Office (8/31/09)

CDBG-FUNDED LOANS IN DEFAULT

The following table outlines the number and principal value of Downtown Venture Fund and Small Business 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 the Downtown Venture Fund Program is a public/private partnership with local lending institutions. As a result, the amount listed is only the City's share of the outstanding principal written off.

Program	Number of Closed Loans	Outstanding Principal
DOWNTOWN VENTURE FUND	5	\$151,023.69
SMALL BUSINESS LOAN PROGRAM	2	\$23,000.00

Source: City of Lowell Economic Development Office (8/24/2009)

In addition to the Downtown Venture Fund loans listed above, the City has only two other recent economic development loans that are presently in default. These loans are zero-interest loans to small businesses that have subsequently closed. The City is currently pursuing options to recover some or the entire outstanding loan principal.

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. Some have been delinquent for over ten years.

Program	Number of Delinquent Loans	Outstanding Principal Owed	Outstanding Interest Owed
HOUSING PROGRAMS	5	\$78,444	\$0
SMALL BUSINESS LOAN PROGRAM	2	\$101,600	\$904.39

Source: Enterprise Bank & Trust Co. Loan Custodial Reference Journal (7/31/2009)

HOUSING REHABILITATION LOANS IN DEFAULT

The following table outlines the number and principal value of older housing loans that are more than 90 days delinquent in payment. To date none of these loans have officially been written off, although these properties are still mortgaged. Some have been delinquent for over ten years.

Delinquent Owner Occupied Housing Rehab Loans

Interest Rate	Number of Families	Outstanding Principal Owed
7% Annual	5	\$96,300
5% Annual	7	\$85,125
3% Annual	3	\$62,700
TOTAL	15	\$244,125

Source: City of Lowell, Housing Program Office (8/28/09)

PROPERTY SOLD OR FOR SALE

No property was sold during the 2008-09 program year.

11. LUMP SUM AGREEMENTS

- Not Applicable -

12. HOUSING REHABILITATION

PROGRAM ACCOMPLISHMENTS

During the 2008-09 reporting period three programs received CDBG funding to operate housing rehabilitation projects for low-income homeowners. 16 households participated in these rehab activity. All households served reported incomes less than 80% of the area median. The table below lists these activities and the characteristics of the households served.

FY 08-09 Housing Rehabilitation Activities

Activity	Total Housing Units Served	Income Level			Non-white Households/ Hispanic
		Moderate	Low	Very Low	
City of Lowell, Emergency Housing Rehab	2		2		0
City of Lowell, Lead Abatement Program	14	4	5	5	4
Rebuilding Together, Lowell					
Total					

Source: PR03 IDIS Report, 8/10/09

TOTAL CDBG FUNDS SPENT

During the 2008-09 program year, \$111,585 in CDBG dollars was used to complete rehabilitation activities including lead abatement.

PUBLIC AND PRIVATE FUNDS

In conjunction with the CDBG funds spent, housing rehabilitation activities also utilized other public and private resources. Rebuilding Together, Lowell relied on an additional \$25,000 from private fundraising to assist with its rehab activities.

13. NEIGHBORHOOD REVITALIZATION STRATEGIES

Although the City of Lowell did not have any HUD-approved Neighborhood Revitalization Strategy Areas during the 2008-09 program year, the City maintains two state-approved projects to revitalize geographically-targeted areas of Lowell. Consolidated Plan funds have been used in both the Acre Plan and JAM Plan areas to further the revitalization of these neighborhoods. A brief discussion of activities in each area follows.

ACRE URBAN REVITALIZATION AND DEVELOPMENT PLAN

The City is investing a significant 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 0.17 square mile area within one of the most depressed neighborhoods in the City known as the Acre Neighborhood. Since its adoption as an urban renewal district by the City in 1999, the neighborhood has witnessed the construction of a new Lowell Senior Center, a new 650-student middle school, over 280 new units of housing (80 of which are affordable), over 20,000 square feet of commercial space, and the completion of many public infrastructure improvements. The next 10 years of the Acre Plan will consist of the further acquisition, demolition, and/or rehabilitation of additional housing units and commercial space. To jump start this next phase in the Plan, the City has acquired three commercial properties, two of which using HOME funds, which over the next year demolished and prepared for the construction of several new affordable housing units. In the last five years alone, the Acre Plan has also generated over \$40 million in private investment and has led to the creation of over 175 permanent jobs.

JACKSON/APPLETON/MIDDLESEX STREETS (JAM) URBAN REVITALIZATION AND DEVELOPMENT PLAN

The JAM Plan was developed with the vision of creating a vibrant and thriving urban district to link Downtown Lowell with the Gallagher Transportation Terminal, forming a mixed-use, multi-modal gateway to the City. To jump start this vision, the City constructed a new \$25 million, 900-space parking garage with over 17,000 square feet of active ground floor retail space, which opened in February 2008. This project has and will continue to serve as a catalyst for future residential and commercial development within the JAM area by providing much needed parking and active retail space to the district.

The highlight of the JAM Plan is the 15-acre redevelopment site known as the Hamilton Canal District. The City assembled the site through a series of acquisitions, and in August 2007 named Trinity Financial as Master Developer for the vacant and underutilized land in the heart of the City. The project will create a vibrant, mixed-

use neighborhood spanning the Merrimack, Pawtucket and Hamilton Canals that will transform the gateway of Downtown Lowell by connecting the transportation hub at the Gallagher Terminal and the Lowell Connector with the core downtown, the Arts District and the major event venues.

The Master Planning process for the Hamilton Canal District lasted from December 2007 to December 2008, consisting of five comprehensive design/planning charrettes and dozens of other community meetings and focus groups. Through this process, the City and Trinity created the Hamilton Canal District Master Plan and Form Based Code, which will dictate the future development of the area. The entire build out of the Hamilton Canal District will include approximately 11 new construction and 4 historic rehabilitation buildings, comprising over 725 units of housing including market rate and affordable housing, up to 450,000 square feet of commercial/office/research & development space, 55,000 square feet of retail, the potential for a 450-seat professional theatre, and the creation of between 400 and 1,800 permanent full time jobs. Additionally, the Massachusetts Department of Capital Asset Management will be constructing the new 250,000 square feet, \$175 million Lowell Trial Court on a portion of the site. The complete build out of the development is expected to take 10 years to complete, generating over \$4 million in new tax revenue for the City, representing between \$700 and \$800 million of investment.

14. SECTION 108 LOAN ACTIVITIES

The City of Lowell has utilized the Section 108 loan guarantee program for several projects. All of these loans except for the Hamilton Canal District loan ultimately had private borrowers as the final beneficiaries. The City of Lowell is the end borrower for the Hamilton Canal District loan. The private loans are all serviced by the Lowell Development and Financial Corporation for the City. The following table outlines all of the City's outstanding Section 108 loans. The City is current on all payments due to HUD on these loans as of September 2008.

Loan	Outstanding Principal Owed
Bon Marche Trust & Lannan Nominee Trust	\$275,000.00
Boott Cotton Mills	\$2,500,000.00
Hamilton Canal District	\$380,000.00
TOTAL	\$3,155,000.00

Source: City of Lowell DPD, LDFC, September 1, 2008.

The Bon Marche Trust, and Lannan Nominee Trust facilitated commercial development projects that were completed in the mid-1990s. All of these projects have been successful and met their contracted accomplishment objectives. Both continue to make scheduled principal and interest payments.

The Boott Cotton Mills loan supports the creation of new office space as part of a mixed-use redevelopment of the West Mills at the Boott Mills complex. The development project has stalled due to financing issues for the original third party borrowers. The borrowers are also presently in default with the City of Lowell on this loan. However, the City has made all required interest payments to HUD and the

loan remains current with HUD. This loan was recently restructured to ensure that the City can continue to meet its obligations for the foreseeable future.

The City and the Lowell Development and Financial Corporation have been working with a new developer on a deal that will allow the new developer to assume the project and will result in full repayment and/or active servicing of the outstanding loan balance. However, consummation of this agreement has been complicated by the original developer's December 2008 bankruptcy filing that has prevented the first position lender from foreclosing on the property, which would clear the title and permit a new developer to assume the project.

The Hamilton Canal District loan (originally \$3 million) was combined with a \$2 million Brownfields Economic Development Initiative Grant and other state and local funds to pay for the acquisition and relocation costs associated with the assembly of the 14.5-acre Hamilton Canal District development site. The City of Lowell and Trinity Financial, the private Master Developer for the project executed a final Land Development and Disposition Agreement in October 2008. Construction is anticipated to begin in October 2009. The completed project will generate at least 175 new permanent full time equivalent jobs in a high-poverty census tract consistent with the provisions of 24 CFR 570.208(a)(v). On September 1, 2009, the City of Lowell made an early principal repayment in the amount of \$1,600,000 on this loan.

Antipoverty Strategy

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

Program Year 4 CAPER Antipoverty Strategy response:

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 2008-09 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
- Alternative House, Inc. – Permanent Hsg. For Survivors of Domestic Violence
- Cambridge Cares About AIDS – HOCH Program
- Cambodian Mutual Assistance Association – First Time Homebuyer Program
- Lowell WISH Project
- Community Teamwork, Inc. – Suitability
- Justice Resource Institute – Supportive Services
- Merrimack Valley Catholic Charities – Emergency Rental Assistance
- Merrimack Valley Housing Partnership – First Time Homebuyer Project
- South Middlesex Opportunity Council – Housing Assistance Program

Specific projects supported during the 2008-09 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
- 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. 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

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

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).

Program Year 4 CAPER Non-homeless Special Needs response:

1. ACTIONS TO ADDRESS NON-HOMELESS SPECIAL NEEDS

The 2005-2010 Five Year Consolidated Plan identified the non-homeless special needs populations' priority needs, outlined in the table below.

Special Needs Category	Housing	Supportive Services
Elderly	Medium (HOME)	High (CDBG)
Frail Elderly	Medium (HOME)	High (CDBG)
Persons w/ Severe Mental Illness	Low	Low
Disabled (Devop. Or Phys.)	Medium (HOME)	High (CDBG)
Alcohol/Other Drug Addiction	Low	Medium (CDBG)
Persons w/ HIV/AIDS	Low	High (HOPWA)

The following activities were implemented during the 2008-09 program year to help address those needs identified as "medium" or "high" priorities and to serve the number of persons noted.

Elderly & Frail Elderly Housing (2 Households Served)

- Rebuilding Together, Lowell – Rebuilding Day
- City of Lowell, DPD – Emergency Housing Repair

Elderly & Frail Elderly Supportive Services (3,842 Persons Served)

- Cambodian Mutual Assistance Association – Cambodian Elderly Services
- Community Family, Inc. – Alzheimer's Adult Day Care
- Lowell Council on Aging – Senior Center Lease & Programs
- Merrimack Valley Food Bank, Inc. – Food Share/Mobile Food Pantry
- Salvation Army – SAGE Senior Center

Disabled Supportive Services (255 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 Association of Greater Lowell – Counseling Services
- Retarded Adult Rehabilitation Association – RARA Programs and Services

Alcohol and/or Drug Addicted Services (312 Persons Served*)

- Lowell Transitional Living Center

* In previous program years, CDBG funds were allocated directly to LTLC's detox program. Entitlement funds in 08-09 were awarded to LTLC to address general improvements to shelter operations. 312 individuals were served through a variety of programs available at the shelter, including detox referrals and transportation.

Persons with HIV/AIDS

See response under HOPWA Objectives

Specific HOPWA Objectives

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

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).

Program Year 4 CAPER Specific HOPWA Objectives response:

1. SPECIFIC HOPWA OBJECTIVES

In addition to ESG and CDBG funds discussed in previous sections of this report, all 2008-09 HOPWA funds were spent to address the Homeless/HIV/AIDS priority need identified in the 2005 Five Year Consolidated Plan.

The City of Lowell Utilizes HUD Form 40100-D Measuring Performance Outcomes for its HOPWA CAPER. This form is included in the Appendix to the CAPER Report.

OTHER NARRATIVE

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

Program Year 4 CAPER Other Narrative response:

The City of Lowell began using the Consolidated Plan Management Program Tool during the 2008-09 program year. Project worksheets, associated with activities funded during the reporting period are attached and include activities which were either completed or underway at the close of the program year. Projects, which were set up in previous program years but drew funds during the reporting period, are not included.

The following U.S. Department of Housing and Urban Development (HUD) forms and Integrated Disbursement and Information Systems (IDIS) reports are included in this second volume of the City of Lowell's 2008-09 program year CAPER. This document is also on file at the City of Lowell, Division of Planning and Development, and has been submitted to HUD as an appendix volume to the City of Lowell's 2008-09 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 Activities for Projects
IDIS Report PR20 – ESG Activity Summary

Housing Opportunities for Persons with AIDS Program (HOPWA)

Form 40110-D – HOPWA CAPER Measuring Performance Outcomes
IDIS Report PR72 – HOPWA Project Activity Summary



Housing Opportunities for Persons With AIDS (HOPWA) Program

Consolidated Annual Performance and Evaluation Report (CAPER) Measuring Performance Outcomes

OMB Number 2506-0133 (Expiration Date: 12/31/2010)

The HOPWA CAPER report for formula grantees provides annual information on program accomplishments in meeting the program's performance outcome measure: maintain housing stability; improve access to care; and reduce the risk of homelessness for low-income persons and their families living with HIV/AIDS. This information is also covered under the Consolidated Plan Management Process (CPMP) report and includes Narrative Responses and Performance Charts required under the Consolidated Planning Regulations. The public reporting burden for the collection of information is estimated to average 45 hours per manual response, or less if an automated data collection and retrieval system is in use, along with 68 hours for record keeping, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Grantees are required to report on the activities undertaken only, thus there may be components of these reporting requirements that may not be applicable. This agency may not conduct or sponsor, and a person is not required to respond to a collection of information unless that collection displays a valid OMB control number.

Overview. The Consolidated Annual Performance and Evaluation Report (CAPER) provides annual performance reporting on client outputs and outcomes that enables an assessment of grantee performance in achieving the housing stability outcome measure. The CAPER, in conjunction with the Integrated Disbursement Information System (IDIS), fulfills statutory and regulatory program reporting requirements and provides the grantee and HUD with the necessary information to assess the overall program performance and accomplishments against planned goals and objectives

HOPWA formula grantees are required to submit a CAPER, and complete annual performance information for all activities undertaken during each program year in the IDIS, demonstrating coordination with other Consolidated Plan resources. HUD uses the CAPER and IDIS data to obtain essential information on grant activities, project sponsors, housing sites, units and households, and beneficiaries (which includes racial and ethnic data on program participants). The Consolidated Plan Management Process tool (CPMP) provides an optional tool to integrate the reporting of HOPWA specific activities with other planning and reporting on Consolidated Plan activities.

The revisions contained within this edition are designed to accomplish the following: (1) provide for an assessment of unmet need; (2) streamline reporting sources and uses of leveraged resources; (3) differentiate client outcomes for temporary/short-term and permanent facility-based assistance; (4) clarify indicators for short-term efforts and reducing the risk of homelessness; and (5) clarify indicators for Access to Care and Support for this special needs population. In addition, grantees are requested to comply with the Federal Funding Accountability and Transparency Act 2006 (Public Law 109-282) which requires federal grant recipients to provide general information for all entities (including subrecipients) receiving \$25,000+ in federal funds.

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PART 6: Certification of Continued Use for HOPWA Facility-Based Stewardship Units (Only)

Continued Use Periods. Grantees that use HOPWA funds for new construction, acquisition, or substantial rehabilitation are required to operate their facilities for ten years for HOPWA-eligible beneficiaries. For the years in which grantees do not receive and expend HOPWA funding for these activities, the grantee must submit an Annual Certification of Continued Project Operation throughout the required use periods. This certification is included in Part 5 in CAPER.

Final Assembly of Report. After the entire report is assembled, please number each page sequentially.

Filing Requirements. Within 90 days of the completion of each program year, grantees must submit their completed CAPER to the CPD Director in the grantee's State or Local HUD Field Office, and to the HOPWA Program Office: Office of HIV/AIDS Housing, Room 7212, U.S. Department of Housing and Urban Development, 451 Seventh Street, SW, Washington, D.C. 20410.

Definitions: Facility-Based Housing Assistance: All HOPWA housing expenditures which provide support to facilities, including community

residences, SRO dwellings, short-term or transitional facilities, project-based units, master leased units, scattered site units leased by the organization, and other housing facilities approved by HUD.

Grassroots Organization: An organization headquartered in the local community where it provides services; has a social services budget of \$300,000 or less annually; and six or fewer full-time equivalent employees. Local affiliates of national or larger organizations are not considered "grassroots."

Housing Assistance Total: The non-duplicated number of households receiving housing subsidies and residing in units of facilities that were dedicated to persons living with HIV/AIDS and their families that were supported with HOPWA or leveraged funds during this operating year.

In-kind Leveraged Resources: These involve additional types of support provided to assist HOPWA beneficiaries such as volunteer services, materials, use of equipment and building space. The actual value of the support can be the contribution of professional services, based on customary rates for this specialized support, or actual costs contributed from other leveraged resources. In determining a rate for the contribution of volunteer time and services, use the rate established in HUD notices, such as the rate of ten dollars per hour. The value of any donated material, equipment, building, or lease should be based on the fair market value at time of donation. Related documentation can be from recent bills of sales, advertised prices, appraisals, or other information for comparable property similarly situated.

Leveraged Funds: The amount of funds expended during the operating year from non-HOPWA federal, state, local, and private sources by grantees or sponsors in dedicating assistance to this client population. Leveraged funds or other assistance used directly in HOPWA program delivery.

Output: The number of units of housing or households that receive HOPWA housing assistance during the operating year.

Outcome: The HOPWA assisted households who have been enabled to establish or better maintain a stable living environment in housing that is safe, decent, and sanitary, (per the regulations at 24 CFR 574.310(b)) and to reduce the risks of homelessness, and improve access to HIV treatment and other health care and support. The goal that eighty percent of HOPWA clients will maintain housing stability, avoid homelessness, and access care by 2011.

Permanent Housing Placement: A supportive housing service that helps establish the household in the housing unit, including reasonable costs for security deposits not to exceed two months of rental costs).

Program Income: Gross income directly generated from the use of HOPWA funds, including repayments. See grant administration requirements on program income for state and local governments at 24 CFR 85.25, or for non-profits at 24 CFR 84.24.

Short-Term Rent, Mortgage and Utility Payments (STRMU): Subsidy or payments subject to the 21-week limited time period to prevent the homelessness of a household (e.g., HOPWA short-term rent, mortgage and utility payments).

Stewardship Units: Units developed, where HOPWA funds were used for acquisition, new construction and rehabilitation, but no longer receive operating subsidies. Report information for the units subject to the three-year use agreement if rehabilitation is non-substantial, and those subject to the ten-year use agreement if rehabilitation is substantial.

Tenant-Based Rental Assistance (TBRA): An on-going rental housing subsidy for units leased by the client, where the amount is determined based in part on household income and rent costs. Project-based costs are considered facility-based expenditures.

Total by Type of Housing Assistance/Services: The non-duplicated households assisted in units by type of housing assistance dedicated to persons living with HIV/AIDS and their families or services provided that were supported with HOPWA and leveraged funds during the operating year

Housing Opportunities for Persons with AIDS (HOPWA) Consolidated Annual Performance and Evaluation Report - Measuring Performance Outcomes

OMB Number 2506-0133 (Expiration Date: 12/31/2010)

Part 1: Grantee Executive Summary

As applicable, complete the charts below followed by the submission of a written narrative to questions A through C, and the completion of Chart D. Chart 1 requests general grantee information and Chart 2 is to be completed for each organization selected or designated as a project sponsor, as defined by CFR 574.3. In Chart 3, indicate each subrecipient organization with a contract/agreement of \$25,000 or greater that assists grantees or project sponsors carrying out their activities. Agreements include: grants, subgrants, loans, awards, cooperative agreements, and other forms of financial assistance; and contracts, subcontracts, purchase orders, task orders, and delivery orders. These elements address requirements in the Federal Funding and Accountability and Transparency Act of 2006 (Public Law 109-282).

1. Grantee Information

HUD Grant Number MAH08F003		Operating Year for this report <i>From (mm/dd/yy)</i> 07/01/07 <i>To (mm/dd/yy)</i> 06/30/08		
Grantee Name City of Lowell, Massachusetts				
Business Address		50 Arcand Drive		
City, County, State, Zip		Lowell	Middlesex	MA 01852
Employer Identification Number (EIN) or Tax Identification Number (TIN)		046001396	DUN & Bradstreet Number (DUNs) if applicable 079521928	
Congressional District of Business Address		5		
*Congressional District(s) of Primary Service Area(s)				
*Zip Code(s) of Primary Service Area(s)				
*City(ies) and County(ies) of Primary Service Area(s)				
Organization's Website Address www.lowellma.gov		Does your organization maintain a waiting list? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If yes, explain in the narrative section how this list is administered.		
Have you prepared any evaluation reports? <i>If so, please indicate the location on an Internet site (url) or attach copy.</i> No evaluation reports were prepared during the 2008-09 reporting period.				

* Service delivery area information only needed for program activities being directly carried out by the grantee

2. Project Sponsor Information

In Chart 2, provide the following information for each organization designated or selected to serve as a project sponsor, as defined by CFR 574.3.

Project Sponsor Agency Name AIDS Action Committee		Parent Company Name, if applicable n/a		
Name and Title of Contact at Project Sponsor Agency		Kelly Mulligan, Manager of Financial Support Services		
Email Address		kulligan@aac.org		
Business Address		294 Washington St. 5 th Floor		
City, County, State, Zip,		Boston	Suffolk	MA 02108
Phone Number (with area codes)		617-450-1253		Fax Number (with area code) 617-450-1121
Employer Identification Number (EIN) or Tax Identification Number (TIN)		22-2707246		DUN & Bradstreet Number (DUNs) if applicable 18-683-8694
Congressional District of Business Location of Sponsor		9		
Congressional District(s) of Primary Service Area(s)		9		
Zip Code(s) of Primary Service Area(s)		02108		
City(ies) and County(ies) of Primary Service Area(s)		Greater Boston		Middlesex
Total HOPWA contract amount for this Organization		\$89,000		
Organization's Website Address www.aac.org		Does your organization maintain a waiting list? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If yes, explain in the narrative section how this list is administered.		
Is the sponsor a nonprofit organization? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No				
<i>Please check if yes and a faith-based organization.</i> <input type="checkbox"/> <i>Please check if yes and a grassroots organization.</i> <input type="checkbox"/>				

Project Sponsor Agency Name Cambridge Cares About AIDS		Parent Company Name, if applicable n/a		
Name and Title of Contact at Project Sponsor Agency		Lena Asmar, Housing Services Program Manager		
Email Address		lasmar@ccaa.org		
Business Address		17 Sellers St		
City, County, State, Zip,		Cambridge	Middlesex	MA 02139
Phone Number (with area codes)		617-599-0222		Fax Number (with area code) 617-661-2853
Employer Identification Number (EIN) or Tax Identification Number (TIN)		22-2977175		DUN & Bradstreet Number (DUNs) if applicable 859393944
Congressional District of Business Location of Sponsor		8		
Congressional District(s) of Primary Service Area(s)		8		
Zip Code(s) of Primary Service Area(s)		02138, 02139, 02140, 02163, 02141, 02142, 02238, 02239		
City(ies) and County(ies) of Primary Service Area(s)		Cambridge		Middlesex County
Total HOPWA contract amount for this Organization		\$141,479		
Organization's Website Address www.ccaa.org		Does your organization maintain a waiting list? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		
Is the sponsor a nonprofit organization? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		If yes, explain in the narrative section how this list is administered.		
Please check if yes and a faith-based organization. <input type="checkbox"/>				
Please check if yes and a grassroots organization. <input type="checkbox"/>				

Project Sponsor Agency Name JRI Health		Parent Company Name, if applicable Justice Resource Institute		
Name and Title of Contact at Project Sponsor Agency		Susan Buoncuore, Director of JRI Assisted Living Programs		
Email Address		sbuoncuore@jri.org		
Business Address		25 West Street		
City, County, State, Zip,		Boston	Suffolk	MA 02111
Phone Number (with area codes)		617-457-8142		Fax Number (with area code) 617-457-8155
Employer Identification Number (EIN) or Tax Identification Number (TIN)		04-2526357		DUN & Bradstreet Number (DUNs) if applicable 76575646
Congressional District of Business Location of Sponsor		8		
Congressional District(s) of Primary Service Area(s)		3, 5		
Zip Code(s) of Primary Service Area(s)		01721, 01704, 01701, 01702, 01705, 01705, 01703, 01746, 01748, 01749, 01752, 01754, 01760, 01770, 01775, 01776, 02451, 02453, 02452, 02454, 02455, 01778, 02493		
City(ies) and County(ies) of Primary Service Area(s)		Ashland, Framingham, Holliston, Hopkington, Hudson, Marlborough, Maynard, Natick, Sherborn, Stow, Sudbury, Waltham, Wayland, Weston		Middlesex County
Total HOPWA contract amount for this Organization		\$67,850		
Organization's Website Address www.jri.org		Does your organization maintain a waiting list? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If yes, explain in the narrative section how this list is administered.		
Is the sponsor a nonprofit organization? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <i>Please check if yes and a faith-based organization.</i> <input type="checkbox"/> <i>Please check if yes and a grassroots organization.</i> <input type="checkbox"/>		Currently there are 251 clients on a waiting list. As subsidies become available, the client at the top of the list is contacted. Each client is given time to respond. If no response is made, the referring agency is contacted. If there is still no response from the client, the next individual on the waiting list is contacted.		

Project Sponsor Agency Name Lowell House, Inc.		Parent Company Name, if applicable n/a		
Name and Title of Contact at Project Sponsor Agency		Ken Powers		
Email Address		Kenpow79@aol.com		
Business Address		555 Merrimack St		
City, County, State, Zip,		Lowell	Middlesex	MA 01852
Phone Number (with area codes)		978-459-8656		Fax Number (with area code)
Employer Identification Number (EIN) or Tax Identification Number (TIN)		23-7110106		DUN & Bradstreet Number (DUNs) if applicable Unavailable at the time of reporting
Congressional District of Business Location of Sponsor		5		
Congressional District(s) of Primary Service Area(s)		5		
Zip Code(s) of Primary Service Area(s)		01850, 01851, 01852, 01853, 01854		
City(ies) and County(ies) of Primary Service Area(s)		Lowell	Middlesex County	
Total HOPWA contract amount for this Organization		\$50,816		
Organization's Website Address		Does your organization maintain a waiting list? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If yes, explain in the narrative section how this list is administered.		
Is the sponsor a nonprofit organization? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <i>Please check if yes and a faith-based organization.</i> <input type="checkbox"/> <i>Please check if yes and a grassroots organization.</i> <input type="checkbox"/>				

Project Sponsor Agency Name Merrimack Valley Catholic Charities		Parent Company Name, if applicable Archdiocese of Boston – Catholic Charities		
Name and Title of Contact at Project Sponsor Agency		Dotty Duval, Initial Response Coordinator		
Email Address		dotty_duval@ccab.org		
Business Address		70 Lawrence Street		
City, County, State, Zip,		Lowell	Middlesex	MA 01852
Phone Number (with area codes)		978-452-1421	Fax Number (with area code) 978-454-9968	
Employer Identification Number (EIN) or Tax Identification Number (TIN)		04-2534041	DUN & Bradstreet Number (DUNS) if applicable 092189950	
Congressional District of Business Location of Sponsor		5		
Congressional District(s) of Primary Service Area(s)		5		
Zip Code(s) of Primary Service Area(s)		01850, 01851, 01852, 01853, 01854		
City(ies) and County(ies) of Primary Service Area(s)		Lowell	Middlesex	
Total HOPWA contract amount for this Organization		\$71,029		
Organization's Website Address www.ccab.org		Does your organization maintain a waiting list? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If yes, explain in the narrative section how this list is administered.		
Is the sponsor a nonprofit organization? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Please check if yes and a faith-based organization. <input checked="" type="checkbox"/> Please check if yes and a grassroots organization. <input type="checkbox"/>				

Project Sponsor Agency Name Southern Middlesex Opportunity Council		Parent Company Name, if applicable n/a		
Name and Title of Contact at Project Sponsor Agency		Ozzy Diagne, Program Manager		
Email Address		ozzyd@smoc.org		
Business Address		300 Howard Street		
City, County, State, Zip,		Framingham	Middlesex	MA 01702
Phone Number (with area codes)		508-620-2630		Fax Number (with area code) 508-620-2349
Employer Identification Number (EIN) or Tax Identification Number (TIN)		04-2389659		DUN & Bradstreet Number (DUNs) if applicable 30806830
Congressional District of Business Location of Sponsor		7		
Congressional District(s) of Primary Service Area(s)		7, 8		
Zip Code(s) of Primary Service Area(s)		02474, 02475, 02476, 02138, 02139, 02140, 02163, 02141, 02142, 02238, 02239, 02149, 02144, 02143, 02145, 02472, 02471, 02477		
City(ies) and County(ies) of Primary Service Area(s)		Metrowest Communities including: Arlington, Cambridge, Everett, Malden, Medford, Somerville, and Watertown		Middlesex County
Total HOPWA contract amount for this Organization		\$47,300		
Organization's Website Address www.smoc.org		Does your organization maintain a waiting list? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
Is the sponsor a nonprofit organization? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		If yes, explain in the narrative section how this list is administered.		
Please check if yes and a faith-based organization. <input type="checkbox"/>				
Please check if yes and a grassroots organization. <input type="checkbox"/>				

Project Sponsor Agency Name Tri-City Community Action Program		Parent Company Name, if applicable N/a		
Name and Title of Contact at Project Sponsor Agency		Daniel Bekele, Director of Advocacy and Community Services		
Email Address		dbekele@tri-cap.org		
Business Address		110 Pleasant Street		
City, County, State, Zip,		Malden	Middlesex	MA 02148
Phone Number (with area codes)		781-322-4125		Fax Number (with area code) 781-397-2339
Employer Identification Number (EIN) or Tax Identification Number (TIN)		04-4658101		DUN & Bradstreet Number (DUNs) if applicable 946732740
Congressional District of Business Location of Sponsor		7		
Congressional District(s) of Primary Service Area(s)		7		
Zip Code(s) of Primary Service Area(s)		02148, 02155, 02156, 02153, 02149		
City(ies) and County(ies) of Primary Service Area(s)		Malden, Medford, Everett		Middlesex County
Total HOPWA contract amount for this Organization		\$60,526		
Organization's Website Address www.tri-cap.org		Does your organization maintain a waiting list? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
Is the sponsor a nonprofit organization? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		If yes, explain in the narrative section how this list is administered.		
Please check if yes and a faith-based organization. <input type="checkbox"/>				
Please check if yes and a grassroots organization. <input type="checkbox"/>				

3. Subrecipient Information – N/A

In Chart 3, provide the following information for each subrecipient with a contract/agreement of \$25,000 or greater that assist the grantee or project sponsors to carry out their administrative or service delivery functions. Agreements include: grants, subgrants, loans, awards, cooperative agreements, and other forms of financial assistance; and contracts, subcontracts, purchase orders, task orders, and delivery orders. (Organizations listed may have contracts with project sponsors or other organizations beside the grantee.) These elements address requirements in the Federal Funding and Accountability and Transparency Act of 2006 (Public Law 109-282).

Subrecipient Name		Parent Company (if applicable)	
Name and Title of Contact at Subrecipient			
Email Address			
Business Address			
City, State, Zip, County			
Phone Number (with area code)			Fax Number (with area code)
Employer Identification Number (EIN) or Tax Identification Number (TIN)			DUN & Bradstreet Number (DUNS) if applicable
North American Industry Classification System (NAICS) Code			
Congressional District of Location			
Congressional District of Primary Service Area			
Zip Code of Primary Service Area(s)			
City(ies) and County(ies) of Primary Service Area(s)			
Total HOPWA Contract Amount			

A. Grantee and Community Overview

Provide a one to three page narrative summarizing major achievements and highlights that were proposed and completed during the program year. Include a brief description of the grant organization, area of service, the name(s) of the program contact(s), and an overview of the range/type of housing activities provided. This overview may be used for public information, including posting on HUD’s website. *Note: Text fields are expandable.*

See attached

B. Annual Performance under the Action Plan

Provide a narrative addressing each of the following four items:

1. Outputs Reported. Describe significant accomplishments or challenges in achieving the number of housing units supported and the number households assisted with HOPWA funds during this operating year compared to plans for this assistance, as approved in the Consolidated Plan/Action Plan. Describe how HOPWA funds were distributed during your program year among different categories of housing and geographic areas to address needs throughout the grant service area, consistent with approved plans.

2. Outcomes Assessed. Assess program goals against actual client outcomes for achieving housing stability, reducing risks of homelessness, and improving access to care. If current year results are lower than the national program targets (80 percent of HOPWA clients maintain housing stability, avoid homelessness and access care), please describe the steps being taken to achieve the national outcome goal in next operating year.

3. Coordination. Report on program coordination with other mainstream housing and supportive services resources, including the use of committed leveraging from other public and private sources that helped to address needs for eligible persons identified in the Consolidated Plan/Strategic Plan.

4. Technical Assistance. Describe any program technical assistance needs and how they would benefit program beneficiaries.

See attached

C. Barriers and Trends Overview

Provide a narrative addressing items 1 through 3. Explain how barriers and trends affected your program’s ability to achieve the objectives and outcomes discussed in the previous section.

1. Describe any barriers (including regulatory and non-regulatory) encountered, actions taken in response to barriers, and recommendations for program improvement. Provide an explanation for each barrier selected.

<input checked="" type="checkbox"/> HOPWA/HUD Regulations	<input type="checkbox"/> Planning	<input checked="" type="checkbox"/> Housing Availability	<input checked="" type="checkbox"/> Rent Determination and Fair Market Rents
<input type="checkbox"/> Discrimination/Confidentiality	<input type="checkbox"/> Multiple Diagnoses	<input checked="" type="checkbox"/> Eligibility	<input type="checkbox"/> Technical Assistance or Training
<input checked="" type="checkbox"/> Supportive Services	<input checked="" type="checkbox"/> Credit History	<input type="checkbox"/> Rental History	<input checked="" type="checkbox"/> Criminal Justice History
<input checked="" type="checkbox"/> Housing Affordability	<input type="checkbox"/> Other, please explain further		

2. Describe any trends in the community that may affect the way in which the needs of persons living with HIV/AIDS are being addressed, and provide any other information important to the future provision of services to this population.

3. Identify any evaluations, studies, or other assessments of the HOPWA program that are available to the public.

See attached

D. Unmet Housing Needs: An Assessment of Unmet Housing Needs

In Chart 1, provide an assessment of the number of HOPWA-eligible households that require housing assistance but are not currently served by HOPWA in this service area.

In Line 1, report the total unmet need of the geographical service area, as reported in *Unmet Needs for Persons with HIV/AIDS*, Table 1B of the Consolidated or Annual Plan(s), or as reported under HOPWA worksheet in the Needs Workbook of the Consolidated Planning Management Process (CPMP) tool. *Note: Report most current data available, through Consolidated or Annual Plan(s), and account for local housing issues, or changes in HIV/AIDS cases, by using combination of one or more of the sources in Chart 2.*

In Rows a through c, enter the number of HOPWA-eligible households by type of housing assistance whose housing needs are not met. For an approximate breakdown of overall unmet need by type of housing assistance refer to the Consolidated or Annual Plan (s), CPMP tool or local distribution of funds.

1. Assessment of Unmet Need for HOPWA-eligible Households

1. Total number of households that have unmet housing needs	= 461
From Item 1, identify the number of households with unmet housing needs by type of housing assistance	
a. Tenant-Based Rental Assistance (TBRA)	= 432
b. Short-Term Rent, Mortgage and Utility payments (STRMU)	= 0
c. Housing Facilities, such as community residences, SRO dwellings, other housing facilities	= 29

2. Recommended Data Sources for Assessing Unmet Need (check all sources used)

<input checked="" type="checkbox"/>	= Data as reported in the area Consolidated Plan, e.g. Table 1B, CPMP charts, and related narratives
<input type="checkbox"/>	= Data established by area HIV/AIDS housing planning and coordination efforts, e.g. Continuum of Care
<input type="checkbox"/>	= Data from client information provided in Homeless Management Information Systems (HMIS)
<input checked="" type="checkbox"/>	= Data from project sponsors or housing providers, including waiting lists for assistance or other assessments on need
<input type="checkbox"/>	= Data from prisons or jails on persons being discharged with HIV/AIDS, if mandatory testing is conducted
<input type="checkbox"/>	= Data from local Ryan White Planning Councils or reported in CARE Act Data Reports, e.g. number of clients with permanent housing
<input type="checkbox"/>	= Data collected for HIV/AIDS surveillance reporting or other health assessments, e.g. local health department or CDC surveillance data

End of PART 1

PART 2: Sources of Leveraging

Report the source(s) of cash or in-kind leveraged federal, state, local or private resources identified in the Consolidated or Annual Plan and used in the delivery of the HOPWA program and the amount of leveraged dollars.

[1] Sources of Leveraging		Total Amount of Leveraged Dollars (for this operating year)	
		[2] Housing Assistance	[3] Supportive Services and other non-direct housing costs
1.	Program Income	=	=
2.	Federal government (please specify):	=	=
	Community Services Block Grant	=	= \$14,082
	SAMSHA	=	= \$13,908
	FEMA	= \$15,049	= \$5,000
	Ryan White Care	=	= \$6,000
3.	State government (please specify)	=	=
	Dept of Public Health	=	= \$123,286
	DTA/ESG/RAFT	=	= \$11,100
		=	=
4.	Local government (please specify)	=	=
	Boston Public Health Commission	=	= 24,635
	Other Towns	=	= \$10,000
	SHP Admin thru Cambridge, MA	= \$57,780	=
5.	Foundations and other private cash resources (please specify)	=	=
	Donations	=	= \$4,000
		=	=
		=	=
6.	In-kind Resources	=	= 13,475
7.	Resident rent payments in Rental, Facilities, and Leased Units	= 6,200	=
8.	Grantee/project sponsor (Agency) cash	=	=
9.	TOTAL (Sum of 1-7)	= \$79,029	= \$225,486

End of PART 2

PART 3: Accomplishment Data - Planned Goal and Actual Outputs

In Chart 1, enter performance information (goals and actual outputs) for all activities undertaken during the operating year supported with HOPWA funds. Performance is measured by the number of households and units of housing that were supported with HOPWA or other federal, state, local, or private funds for the purposes of providing housing assistance and support to persons living with HIV/AIDS and their families. *Note: The total households assisted with HOPWA funds and reported in PART 3 of the CAPER should be the same as reported in the annual year-end IDIS data, and goals reported should be consistent with the Annual Plan information. Any discrepancies or deviations should be explained in the narrative section of PART 1.*

1. HOPWA Performance Planned Goal and Actual Outputs

HOPWA Performance Planned Goal and Actual		Output Households				Funding	
		HOPWA Assistance		Non-HOPWA		e.	f.
		a.	b.	c.	d.		
		Goal	Actual	Goal	Actual	HOPWA Budget	HOPWA Actual
Housing Subsidy Assistance		Output Households					
1.	Tenant-Based Rental Assistance	17	18			\$161,368.12	\$92,040.62
2a.	Households in permanent housing facilities that receive operating subsidies/leased units						
2b.	Households in transitional/short-term housing facilities that receive operating subsidies/leased units						
3a.	Households in permanent housing facilities developed with capital funds and placed in service during the program year						
3b.	Households in transitional/short-term housing facilities developed with capital funds and placed in service during the program year						
4.	Short-Term Rent, Mortgage and Utility Assistance	44	50			\$75,596.00	\$75,596.00
5.	Adjustments for duplication (subtract)						
6.	Total Housing Subsidy Assistance	61	68			\$236,964.12	\$167,636.62
Housing Development (Construction and Stewardship of facility based housing)		Output Units					
7.	Facility-based units being developed with capital funding but not opened (show units of housing planned)						
8.	Stewardship Units subject to 3 or 10 year use agreements						
9.	Total Housing Developed						
Supportive Services		Output Households					
10a.	Supportive Services provided by project sponsors also delivering HOPWA housing assistance	4	4			\$28,007.55	\$10,071.34
10b.	Supportive Services provided by project sponsors serving households who have other housing arrangements	170	222			\$250,973.23	\$245,396.21
11.	Adjustment for duplication (subtract)						
12.	Total Supportive Services	174	226			\$278,980.78	\$255,467.55
Housing Placement Assistance Activities							
13.	Housing Information Services	40	98			\$44,206.00	\$44,206.00
14.	Permanent Housing Placement Services	21	28			\$34,347.00	\$34,277.00
15.	Adjustment for duplication						
16.	Total Housing Placement Assistance	61	126			\$78,553.00	\$78,483.00
Grant Administration and Other Activities							
17.	Resource Identification to establish, coordinate and develop housing assistance resources						
18.	Technical Assistance (if approved in grant agreement)						
19.	Grantee Administration (maximum 3% of total HOPWA grant)					\$19,320.00	\$19,320.00
20.	Project Sponsor Administration (maximum 7% of portion of HOPWA grant awarded)					\$97,625.45	\$34,725.28
Total Expenditures for program year (Sum of rows 6, 9, 12, 16, 17 - 20)						\$711,443.35	\$555,632.45

2. Listing of Supportive Services

Report on the use of HOPWA funds for all supportive services. In Rows 1 through 16, provide the (unduplicated) total of all households and expenditures for each type of supportive service for all project sponsors.

Supportive Services		Number of <u>Households</u> Receiving HOPWA Assistance	Amount of HOPWA Funds Expended
1.	Adult day care and personal assistance		
2.	Alcohol and drug abuse services	8	\$1,121
3.	Case management/client advocacy/ access to benefits & services	226	\$196,597.55
4.	Child care and other child services		
5.	Education	54	\$7,564
6.	Employment assistance and training	12	\$1,681
7.	Health/medical/intensive care services, if approved Note: Client records must conform with 24 CFR §574.310		
8.	Legal services	3	\$420
9.	Life skills management (outside of case management)	9	\$1,261
10.	Meals/nutritional services	138	\$19,830
11.	Mental health services	7	\$981
12.	Outreach	150	\$21,011
13.	Transportation	83	\$5,001
14.	Other Activity (if approved in grant agreement). Specify:		
15.	Adjustment for Duplication (subtract)	464	
16.	TOTAL Households receiving Supportive Services (unduplicated)	226	\$255,467.55

End of PART 3

Part 4: Summary of Performance Outcomes

HOPWA Long-term Performance Objective: *Eighty percent of HOPWA clients will maintain housing stability, avoid homelessness, and access care each year through 2011.*

Section 1. Housing Stability: Assessment of Client Outcomes on Maintaining Housing Stability (Permanent Housing and Related Facilities)

In Column 1, report the total number of eligible households that received HOPWA housing assistance, by type. In Column 2, enter the number of households continuing to access each type of housing assistance, the following year. In Column 3, report the housing status of all households that exited the program. Columns 2 (Number of Households Continuing) and 3 (Exited Households) summed will equal the total households reported in Column 1. *Note: Refer to the housing stability codes that appear in Part 5: Worksheet - Determining Housing Stability Outcomes.*

[A] Permanent Housing Assistance	[1] Total Number of Households Receiving Housing Assistance	[2] Assessment: Number of Households Continuing with this Housing (per plan or expectation for next year)		[3] Assessment: Number of Exited Households and Housing Status	
Tenant-Based Rental Assistance	= 18	= 14		1 Emergency Shelter/Streets	= 1
				2 Temporary Housing	=
				3 Private Housing	=
				4 Other HOPWA	= 2
				5 Other Subsidy	=
				6 Institution	=
				7 Jail/Prison	= 1
				8 Disconnected/Unknown	=
				9 Death	=
Permanent Supportive Housing Facilities/Units	=	=		1 Emergency Shelter/Streets	=
				2 Temporary Housing	=
				3 Private Housing	=
				4 Other HOPWA	=
				5 Other Subsidy	=
				6 Institution	=
				7 Jail/Prison	=
				8 Disconnected/Unknown	=
				9 Death	=
[B] Transitional Housing Assistance	[1] Total Number of Households Receiving Housing Assistance	[2] Of the Total Number of Households Receiving Housing Assistance this Operating Year		[3] Assessment: Number of Exited Households and Housing Status	
Transitional/Short-Term Supportive Facilities/Units	=	Total number of households that will continue in residences:	=	1 Emergency Shelter/Streets	=
		2 Temporary Housing		=	
		3 Private Housing		=	
		4 Other HOPWA		=	
		Total number of households whose tenure exceeded 24 months:	=	5 Other Subsidy	=
		6 Institution		=	
		7 Jail/Prison		=	
		8 Disconnected/unknown		=	
		9 Death		=	

Section 2. Prevention of Homelessness: Assessment of Client Outcomes on Reduced Risks of Homelessness (Short-Term Housing Assistance)

Report the total number of households that received STRMU assistance in Column 1. In Column 2, identify the result of the housing assessment made at time of assistance, or updated in the operating year. (Column 3 provides a description of housing outcomes; therefore, data is not required.) In Row 1a, enter the total number of households served in the prior operating year that received STRMU assistance this year. In Row 1b, enter the total number of households that received STRMU Assistance in the 2 prior operating years that received STRMU assistance this year. *Note: The sum of Column 2 should equal the number of households reported in Column 1.*

Assessment of Households receiving STRMU Assistance

[1] STRMU Housing Assistance	[2] Assessment of Housing Status		[3] HOPWA Client Outcomes
= 50	Maintain Private Housing without subsidy (e.g. Assistance provided/completed and client is stable, not likely to seek additional support)	= 50	<i>Stable/Permanent Housing (PH)</i>
	Other Private Housing without subsidy	=	
	Other HOPWA support (PH)	=	
	Other housing subsidy (PH)	=	
	Institution (e.g. residential and long-term care)	=	
	Likely to maintain current housing arrangements, with additional STRMU assistance	=	<i>Temporarily Stable, with Reduced Risk of Homelessness</i>
	Transitional Facilities/Short-term (e.g. temporary or transitional arrangement)	=	
	Temporary/non-permanent Housing arrangement (e.g. gave up lease, and moved in with family or friends but expects to live there less than 90 days)	=	
	Emergency Shelter/street	=	<i>Unstable Arrangements</i>
	Jail/Prison	=	
Disconnected	=		
Death	=	<i>Life Event</i>	
1a. Total number of households that received STRMU assistance in the prior operating year, that also received STRMU assistance in the current operating year.			=
1b. Total number of those households that received STRMU assistance in the two (2 years ago) prior operating years, that also received STRMU assistance in the current operating year.			=

Section 3. HOPWA Outcomes on Access to Care and Support

1A. Status of Households Accessing Care and Support by Project Sponsors delivering HOPWA Housing Assistance/Housing Placement/Case Management

Use Table 1 A for project sponsors that provide HOPWA housing assistance/housing placement with or without case management services. In Table 1A, identify the number of client households receiving any type of HOPWA housing assistance that demonstrated improved access or maintained connections to care and support within the program year by: having a housing plan; having contact with a case manager/benefits counselor; visiting a primary health care provider; accessing medical insurance/assistance; and accessing or qualifying for income benefits. *Note: For information on types and sources of income and medical insurance/assistance, refer to Charts 1C and 1D.*

Categories of Services Accessed	Households Receiving Housing Assistance within the Operating Year	Outcome Indicator
1. Has a housing plan for maintaining or establishing stable on-going housing.	66	<i>Support for Stable Housing</i>
2. Has contact with case manager/benefits counselor consistent with the schedule specified in client's individual service plan..	66	<i>Access to Support</i>
3. Had contact with a primary health care provider consistent with the schedule specified in client's individual service plan,	34	<i>Access to Health Care</i>
4. Has accessed and can maintain medical insurance/assistance.	32	<i>Access to Health Care</i>
5. Successfully accessed or maintained qualification for sources of income.	26	<i>Sources of Income</i>

1B. Number of Households Obtaining Employment

In Table 1B, identify the number of recipient households that include persons who obtained an income-producing job during the operating year that resulted from HOPWA funded: job training, employment assistance, education or related case management/counseling services. *Note: This includes jobs created by this project sponsor or obtained outside this agency.*

Categories of Services Accessed	Number of Households that Obtained Employment	Outcome Indicator
Total number of households that obtained an income-producing job	14	<i>Sources of Income</i>

Chart 1C: Sources of income include, but are not limited to the following (Reference only)

<ul style="list-style-type: none"> • Earned Income • Unemployment Insurance • Supplemental Security Income (SSI) • Social Security Disability Income (SSDI) • Veteran's Disability Payment • General Assistance, or use local program name • Temporary Assistance for Needy Families (TANF) income, or use local program name 	<ul style="list-style-type: none"> • Veteran's Pension • Pension from Former Job • Child Support • Alimony or Other Spousal Support • Retirement Income from Social Security • Private Disability Insurance • Worker's Compensation
--	--

Chart 1D: Sources of medical insurance and assistance include, but are not limited to the following (Reference only)

<ul style="list-style-type: none"> • MEDICAID Health Insurance Program, or local program name • Veterans Affairs Medical Services • State Children's Health Insurance Program (SCHIP), or local program name 	<ul style="list-style-type: none"> • MEDICARE Health Insurance Program, or local program name • AIDS Drug Assistance Program (ADAP) • Ryan White-funded Medical or Dental Assistance
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2A. Status of Households Accessing Care and Support through HOPWA-funded Services receiving Housing Assistance from Other Sources

In Table 2A, identify the number of client households served by project sponsors receiving HOPWA-funded housing placement or case management services who have other and housing arrangements that demonstrated improved access or maintained connections to care and support within the program year by: having a housing plan; having contact with a case manager/benefits counselor; visiting a primary health care provider; accessing medical insurance/assistance; and accessing or qualifying for income benefits. *Note: For information on types and sources of income and medical insurance/assistance, refer to Charts 2C and 2D.*

Categories of Services Accessed	Households Receiving HOPWA Assistance within the Operating Year	Outcome Indicator
1. Has a housing plan for maintaining or establishing stable on-going housing.	249	Support for Stable Housing
2. Successfully accessed or maintained qualification for sources of income.	249	Sources of Income
3. Had contact with a primary health care provider consistent with the schedule specified in clients individual service plan.	250	Access to Health Care
4. Has accessed and can maintain medical insurance/assistance.	250	Access to Health Care
5. Has contact with case manager, benefits counselor, or housing counselor consistent with the schedule specified in client's individual service plan.	249	Access to Support

2B. Number of Households Obtaining Employment

In Table 2B, identify the number of recipient households that include persons who obtained an income-producing job during the operating year that resulted from HOPWA funded: job training, employment assistance, education or related case management/counseling services. *Note: This includes jobs created by this project sponsor or obtained outside this agency.*

Categories of Services Accessed	Number of Households that Obtained Employment	Outcome Indicator
Total number of households that obtained an income-producing job	42	Sources of Income

Chart 2C: Sources of income include, but are not limited to the following (Reference only)

<ul style="list-style-type: none"> • Earned Income • Unemployment Insurance • Supplemental Security Income (SSI) • Social Security Disability Income (SSDI) • Veteran's Disability Payment • General Assistance, or use local program name • Temporary Assistance for Needy Families (TANF) income, or use local program name 	<ul style="list-style-type: none"> • Veteran's Pension • Pension from Former Job • Child Support • Alimony or Other Spousal Support • Retirement Income from Social Security • Private Disability Insurance • Worker's Compensation
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Chart 2D: Sources of medical insurance and assistance include, but are not limited to the following (Reference only)

<ul style="list-style-type: none"> • MEDICAID Health Insurance Program, or local program name • Veterans Affairs Medical Services • State Children's Health Insurance Program (SCHIP), or local program name 	<ul style="list-style-type: none"> • MEDICARE Health Insurance Program, or local program name • AIDS Drug Assistance Program (ADAP) • Ryan White-funded Medical or Dental Assistance
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End of PART 4

PART 5: Worksheet - Determining Housing Stability Outcomes

1. This chart is designed to assess program results based on the information reported in Part 4.

Permanent Housing Assistance	Stable Housing (# of households remaining in program plus 3+4+5+6=#)	Temporary Housing (2)	Unstable Arrangements (1+7+8=#)	Life Event (9)
Tenant-Based Rental Assistance (TBRA)	16		2	
Permanent Facility-based Housing Assistance/Units	0			
Transitional/Short-Term Facility-based Housing Assistance/Units				
Total Permanent HOPWA Housing Assistance				
Reduced Risk of Homelessness: Short-Term Assistance	Stable/Permanent Housing	Temporarily Stable, with Reduced Risk of Homelessness	Unstable Arrangements	Life Events
Short-Term Rent, Mortgage, and Utility Assistance (STRMU)	50			
Total HOPWA Housing Assistance				

Background on HOPWA Housing Stability Codes

Stable Permanent Housing/Ongoing Participation

3 = Private Housing in the private rental or home ownership market (without known subsidy, including permanent placement with families or other self sufficient arrangements) with reasonable expectation that additional support is not needed.

4 = Other HOPWA-funded housing assistance (not STRMU), e.g. TBRA or Facility-Based Assistance.

5 = Other subsidized house or apartment (non-HOPWA sources, e.g., Section 8, HOME, public housing).

6 = Institutional setting with greater support and continued residence expected (e.g., residential or long-term care facility).

Temporary Housing

2 = Temporary housing - moved in with family/friends or other short-term arrangement, such as Ryan White subsidy, transitional housing for homeless, or temporary placement in institution (e.g., hospital, psychiatric hospital or other psychiatric facility, substance abuse treatment facility or detox center).

Unstable Arrangements

1 = Emergency shelter or no housing destination such as places not meant for habitation (e.g., a vehicle, an abandoned building, bus/train/subway station, or anywhere outside).

7 = Jail /prison.

8 = Disconnected or disappeared from project support, unknown destination or no assessments of housing needs were undertaken.

Life Event

9 = Death, i.e., remained in housing until death. This characteristic is not factored into the housing stability equation.

Tenant-based Rental Assistance: Stable Housing is the sum of the number of households that (i) remain in the housing and (ii) those that left the assistance as reported under: 3, 4, 5, and 6. Temporary Housing is the number of households that accessed assistance, and left their current housing for a non-permanent housing arrangement, as reported under item: 2. Unstable Situations is the sum of numbers reported under items: 1, 7, and 8.

Permanent Facility-Based Housing Assistance: Stable Housing is the sum of the number of households that (i) remain in the housing and (ii) those that left the assistance as shown as items: 3, 4, 5, and 6. Temporary Housing is the number of households

that accessed assistance, and left their current housing for a non-permanent housing arrangement, as reported under item 2. Unstable Situations is the sum of numbers reported under items: 1, 7, and 8.

Transitional/Short-Term Facility-Based Housing Assistance: Stable Housing is the sum of the number of households that (i) continue in the residences (ii) those that left the assistance as shown as items: 3, 4, 5, and 6. Other Temporary Housing is the number of households that accessed assistance, and left their current housing for a non-permanent housing arrangement, as reported under item 2. Unstable Situations is the sum of numbers reported under items: 1, 7, and 8.

Tenure Assessment. A baseline of households in transitional/short-term facilities for assessment purposes, indicate the number of households whose tenure exceeded 24 months.

STRMU Assistance: Stable Housing is the sum of the number of households that accessed assistance for some portion of the permitted 21-week period and there is reasonable expectation that additional support is not needed in order to maintain permanent housing living situation (as this is a time-limited form of housing support) as reported under housing status: Maintain Private Housing with subsidy; Other Private with Subsidy; Other HOPWA support; Other Housing Subsidy; and Institution. Temporarily Stable, with Reduced Risk of Homelessness is the sum of the number of households that accessed assistance for some portion of the permitted 21-week period or left their current housing arrangement for a transitional facility or other temporary/non-permanent housing arrangement and there is reasonable expectation additional support will be needed to maintain housing arrangements in the next year, as reported under housing status: Likely to maintain current housing arrangements, with additional STRMU assistance; Transitional Facilities/Short-term; and Temporary/Non-Permanent Housing arrangements. Unstable Situation is the sum of number of households reported under housing status: Emergency Shelter; Jail/Prison; and Disconnected.

End of PART 5

PART 6: Certification of Continued Usage for HOPWA Facility-Based Stewardship Units (ONLY)

Grantees that use HOPWA funding for new construction, acquisition, or substantial rehabilitation are required to operate their facilities for HOPWA eligible individuals for at least ten years. If non-substantial rehabilitation funds were used they are required to operate for at least three years. Stewardship begins once the facility is put into operation. This Annual Certification of Continued HOPWA Project Operations is to be used in place of other sections of the APR, in the case that no additional HOPWA funds were expended in this operating year at this facility that had been acquired, rehabilitated or constructed and developed in part with HOPWA funds.

1. General information

HUD Grant Number(s)	Operating Year for this report <i>From (mm/dd/yy) To (mm/dd/yy)</i> <input type="checkbox"/> Final Yr <input type="checkbox"/> Yr 1; <input type="checkbox"/> Yr 2; <input type="checkbox"/> Yr 3; <input type="checkbox"/> Yr 4; <input type="checkbox"/> Yr 5; <input type="checkbox"/> Yr 6; <input type="checkbox"/> Yr 7; <input type="checkbox"/> Yr 8; <input type="checkbox"/> Yr 9; <input type="checkbox"/> Yr 10;
Grantee Name	Date Facility Began Operations (<i>mm/dd/yy</i>)

2. Number of Units and Leveraging

Housing Assistance	Number of Units Receiving Housing Assistance with HOPWA funds	Amount of Leveraging from Other Sources Used during the Operating Year
Stewardship units (developed with HOPWA funds but no current operations or other HOPWA costs) subject to 3 or 10 year use periods		

3. Details of Project Site

Name of HOPWA-funded project site	
Project Zip Code(s) and Congressional District(s)	
Is the address of the project site confidential?	<input type="checkbox"/> <i>Yes, protect information; do not list.</i> <input type="checkbox"/> <i>Not confidential; information can be made available to the public.</i>
If the site address is not confidential, please provide the contact name, phone, email, and physical address, if different from business address.	

I certify that the facility that received assistance for acquisition, rehabilitation, or new construction from the Housing Opportunities for Persons with AIDS Program has operated as a facility to assist HOPWA-eligible persons from the date shown above. I also certify that the grant is still serving the planned number of HOPWA-eligible households at this facility through leveraged resources and all other requirements of the grant agreement are being satisfied.

<i>I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate.</i>	
Name & Title of Authorized Official	Signature & Date (mm/dd/yy)
Name & Title of Contact at Grantee Agency <i>(person who can answer questions about the report and program)</i>	Contact Phone (with area code)

End of PART 6