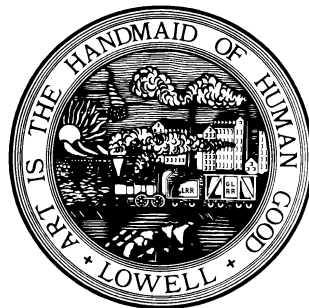


City of Lowell, Massachusetts

Consolidated Annual Performance and Evaluation Report (CAPER)

for the HUD
CDBG, ESG, HOME and HOPWA Programs

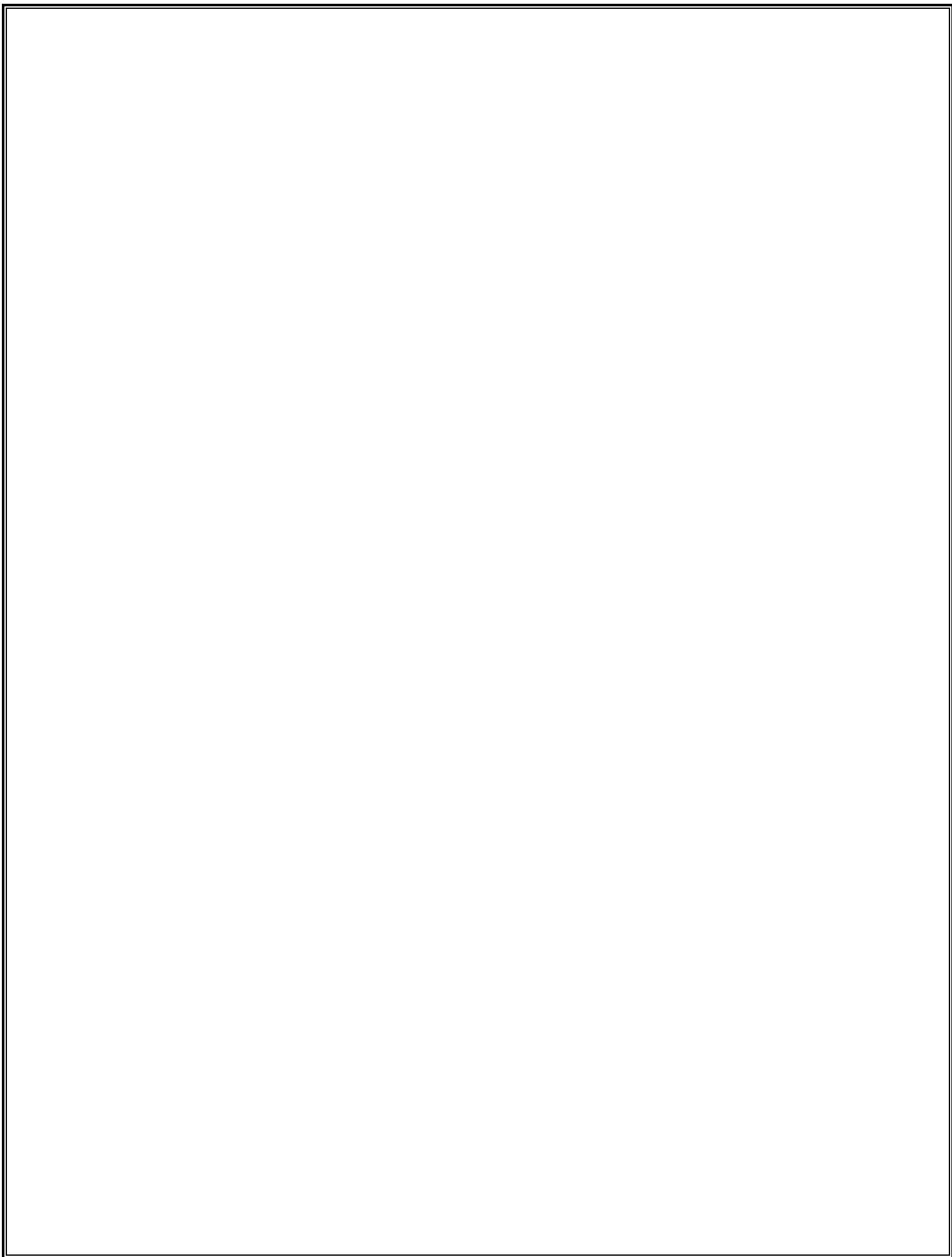
2010-2011 Program Year



Office of the City Manager
Department of Planning and Development
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September 2010

DRAFT





First Program Year CAPER

The CPMP First 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 1 CAPER Executive Summary response:

This Consolidated Annual Performance and Evaluation Report (CAPER) describes the activities undertaken during the program year beginning July 1, 2010 and ending June 30, 2011 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 6, 2011. 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 Department of Planning and Development, the Pollard Memorial Library, and the Office of the City Clerk.

Please note that highlighted text or tables in this Draft CAPER were included in the 2009-2010 CAPER and will be updated to reflect activity from the 2010-11 program year in the Final version of this document. Please contact the City’s Department of Planning and Development with any questions about the material presented in this document.

FUNDS RECEIVED

The table below outlines the Consolidated Plan funding received by the City of Lowell between July 1, 2010 and June 30, 2011. This table only includes new funds received during the program year and does not account for either unspent prior year funds used for 2010-11 program year activities or funds from prior years spent during the 2010-11 program year.

Program Funds Received					
	CDBG	HOME	ESG	HOPWA	Total
Entitlement Grants	\$2,602,853	\$1,185,242	\$105,059	\$702,955	\$4,596,109
Program Income	\$97,280	\$30,269	\$0	\$0	\$127,549
Total Funds Received	\$2,700,133	\$1,250,820	\$104,958	\$658,318	\$4,723,658

Source: IDIS Report PR01, 8/23/2011

FUNDS EXPENDED

The activities and accomplishments outlined in this document are based on the expenditure of Federal funding between July 1, 2010 and June 30, 2011 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 2010-11 program year. As a result, funds expended do not equal funds received.

Program Funds Expended

	CDBG	HOME	ESG	HOPWA	Total
Total Funds Expended	\$2,479,029	\$606,597	\$96,490	\$487,884	\$3,669,999

Source: IDIS Reports: PR02, PR03, PR06, 8/23/2011

REGULATORY CAPS AND SET-ASIDES

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

Program Administration Expenses

	CDBG	HOME	ESG	HOPWA
FFY 2010 Entitlement	\$2,602,853	\$1,185,242	\$105,059	\$702,955
2010-11 Program Income	\$97,280	\$30,269	\$0	\$0
Administrative Cap Allowance	20%	10%	5%	3%
Maximum Allowable Expenditures	\$540,027	\$121,551	\$5,253	\$21,089
Actual Program Administration Expenditures	\$521,622	\$112,494	\$5,253	\$21,089

Source: IDIS Report PR02, 8/23/2011

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

CDBG Public Service Activity Cap

FFY 2010 Entitlement	\$2,602,853
2009-10 Program Income	\$1,606,113
Public Service Activity Cap Allowance	15%
Public Service Cap	\$631,345
Public Service Activity Expenditures	\$348,151

Source: IDIS Reports PR01 & PR03, 8/23/2011

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 Residents First Development Corporation for construction of new affordable housing at the Rivers Edge Development.

HOME CHDO Set-Aside Calculation

FFY 2010 Entitlement	\$1,185,242
Minimum CHDO Set-Aside Percentage	15%
Minimum Required CHDO Set-Aside	\$177,786
Total CHDO Commitments	\$200,000

Source: IDIS Report PR02, 8/23/2011

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 2010-2011 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		2010-11 Program Year	2009-2011 Projection
01	Unexpended CDBG funds at the end of 2008-09 Program Year	\$1,859,399	
02	Entitlement Grant	\$2,602,583	
03	Surplus Urban Renewal Funds Section 108 Guaranteed Loan Funds & BEDI Grants	N/A	N/A
04		\$0	\$0
05	Program Income	\$0	\$0
06	Returns	\$0	\$0
07	Adjustment to Compute Total Available	\$0	\$0
08	Total Available (sum, lines 01-07)	\$4,484,907	\$0
Summary of CDBG Expenditures			
09	Disbursements other than Section 108 Repayments and Planning/Administrations		
10	Adjustments to Compute Total Subject to Low/Mod Benefit	\$0	\$0
11	Amount Subject to Low/Mod Benefit (line 09 + line 10)	\$0	\$0
12	Disbursed in IDIS for Planning/Administration		
13	Disbursed in IDIS for Section 108 Repayments		
14	Adjustment to Compute Total Expenditures	\$0	\$0
15	Total Expenditures (sum, lines 11-14)	\$0	\$0
16	Unexpended Balance (line 08 - line 15)	\$4,484,907	\$0
2008-2010 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		
20	Adjustment to Compute Total Low/Mod Credit	\$0	\$0
21	Total Low/Mod Credit (sum, lines 17-20)	\$0	\$0
22	Percent Low/Mod Credit (line 21/11)	#DIV/0!	#DIV/0!
	Minimum Required Low/Mod Credit	70%	70%

Update for Final

The following table outlines the City of Lowell’s expenditures in compliance with these regulatory requirements for the 2010-11 Program Year.

Compliance with Regulatory Requirements

Requirement	Required	Spent
CDBG Administrative Cap	<= \$540,027	\$521,622
CDBG Public Service Cap	<=\$631,345	\$348,151
HOME Administrative Cap	<=\$121,551	\$112,494
HOME CHDO Set-Aside	>=\$177,786	\$200,000
ESG Administrative Cap	<=\$5,253	\$5,253
HOPWA Grantee Administrative Cap (Lowell)	<=\$21,089	\$21,089

RECOVERY ACT PROGRAMS

In addition to the Consolidated Plan funds discussed, the City is currently administering \$1.2M in Neighborhood Stabilization Program funds, awarded through the Massachusetts Department of Housing and Community Development. These funds were awarded on a competitive basis from the State’s allotment of NSP1 funds through the Housing and Economic Recovery Act of 2008. Lowell is using these dollars to support the rehabilitation of vacant and foreclosed properties. The City also received \$200,000 in NSP funds for strategic demolition of abandoned property. This program is helping to revitalize neighborhoods impacted by the national foreclosure crisis. NSP funded activities also support several of the City’s housing priorities identified in the 2005-2010 and 2010-2015 Consolidated Plans.

In addition to NSP1 funds, Lowell was directly awarded more than \$10,570,000 in funds through the 2009 American Recovery and Reinvestment Act. The programs supported by these funds are summarized in the table below. Many programs supported through ARRA funds are recipients of Consolidated Plan funds and are using these dollars to either enhance existing programs or create new activities to meet the needs of Lowell’s low- and moderate-income residents.

Additional information about how the City is using Recovery Act dollars is included in the General Questions section of this report.

ARRA Grant Program	Award	Description
Community Development Block Grant-Recovery	\$639,803	Supporting programs that promote economic development and job creation
Homelessness Prevention/Rapid Re-housing Program	\$978,048	Supporting activities that help those at-risk of becoming homeless and homeless individuals that could be housed in affordable housing units
Lead Hazard Control Grant	\$3,000,000	Supporting lead abatement activity in Lowell and surrounding communities
Energy Efficiency & Conservation Block Grant – Entitlement Program*	\$954,700	Supporting energy efficiency retrofits, installation of renewable energy technology, and financial assistance to homeowners making energy efficiency repairs on their homes.
Energy Efficiency & Conservation Block Grant – Better Buildings Program	\$5,000,000	Supporting energy efficiency retrofits on historic non-residential buildings in Lowell’s Downtown National Park Historic District

* ARRA programs administered through the U.S. Department of Energy

SUMMARY OF PRIORITY GOALS AND EXPENDITURES

The City of Lowell’s 2010-2015 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 2010-11 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.

Expenditures by Five-Year Plan Priority Needs

Priority Need	Consolidated Plan		Actual Expenditures	
	Five-Year Budget	Five-Year Proportion	2010-11 Expenditures	2010-11 Proportion
HOMELESS/HIV/AIDS	\$3,640,000	16%	\$568,042	21%
NONHOMELESS SPECIAL NEEDS	\$227,500	1%	\$99,412	4%
AFFORDABLE HOUSING	\$9,100,000	40%	\$849,528	31%
PUBLIC FACILITIES	\$3,640,000	16%	\$700,070	25%
INFRASTRUCTURE	\$1,820,000	8%	\$85,451	3%
ECONOMIC DEVELOPMENT	\$2,730,000	12%	\$203,878	7%
PUBLIC SERVICES	\$1,592,500	7%	\$261,742	9%

Source: IDIS Reports: PR02, PR03, PR06, 8/23/2011

*Percentages may not equal 100 due to rounding

The City of Lowell’s 2010-11 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 2010-11 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.

Expenditures by Master Plan Themes

Priority Need	Consolidated Plan		Actual Expenditures	
	Five-Year Budget	Five-Year Proportion	2010-11 Expenditures	2010-11 Proportion
LIFETIME CITY	\$12,740,000	56%	\$1,422,681	51%
ECONOMIC DEVELOPMENT	\$2,275,000	10%	\$203,878	7%
NEIGHBORHOOD CHARACTER	\$4,550,000	20%	\$473,205	17%
CAPACITY BUILDING	\$3,185,000	14%	\$668,359	24%

Source: IDIS Reports: PR02, PR03, PR06, 8/23/2011

*Percentages may not equal 100 due to rounding

ACTIVITIES

The following tables list the activities and programs that were supported using Consolidated Plan program funds during the 2010-11 program year. Program Administration and Planning activities have been excluded from this list.

Jurisdiction

Organization - Activity	2010-11 Expenditures
CDBG PUBLIC SERVICE CAP ACTIVITIES	
Angkor Dance Troupe - At-Risk Program	\$3,000.00
Asian Task Force Against Domestic Violence -Lowell Asian Project Against Domestic Violence	\$7,500.00
Big Brother/Big Sister- Community Based Mentoring	\$10,000.00
Cambodian Mutual Assistance Association - Elderly Services Program	\$5,000.00
Central Food Ministry, Inc. - Food Pantry	\$7,000.00
City of Lowell, Council on Aging - Senior Center Programs	\$12,909.03
Coalition For A Better Acre, Inc. - Preserving Your Home	\$3,900.00
Coalition For A Better Acre - Homework Club	\$5,000.00
Community Family, Inc.- Client Service Subsidy Fund	\$3,000.00
Community Teamwork, Inc. - Emergency Hotel Placement	\$2,651.88
Community Teamwork, Inc. - Fuel Assistance	\$9,000.00
Community Teamwork, Inc.- Spindle City Corps- Youth Programs	\$5,000.00
Community Teamwork, Inc. - Suitability	\$15,000.00
Eliot Community Human Services, Inc. - Renaissance Club Housing	\$7,500.00
Girls, Inc. Of Gr. Lowell - Youth Enrichment Programs	\$10,000.00
Greater Lowell Family YMCA - Camperships	\$8,500.00
International Institute of Lowell/ Greater Lowell Community Gardens Coalition- Community Gardens Coalition	\$5,850.00
Lifelinks, Inc. - Independent Living Seminars	\$10,500.00
Lifelinks, Inc. - Urban Youth Employment Project	\$10,000.00
Light of Cambodian Children, Inc. - Future Stars and Leadership	\$8,500.00
Lowell Association For The Blind - Services/ Transportation for The Blind	\$15,000.00
Lowell Community Health Center/ Teen Coalition - League of Youth	\$11,994.00
Lowell Housing Authority - Mobility Counselor/Security Deposit Program	\$4,200.00
Lowell West End Gym, Inc. - Youth Boxing Program	\$5,400.00
Lowell Wish Project, Inc. - Beds 4 Kids	\$15,000.00
Mass Alliance Of Portuguese Speakers - Immigrant Social Services Program	\$4,000.00
Mental Health Assoc. of Greater Lowell - Bi-Lingual Advocates	\$8,500.00
Merrimack Valley Catholic Charities - Food Pantry	\$11,250.00
Merrimack Valley Food Bank, Inc. - Food Distribution	\$17,500.00
Merrimack Valley Food Bank, Inc. - Mobile Pantry	\$7,000.00
Merrimack Valley Housing Partnership & Cambodian Mutual Assistance Association- First Time Home Buyer Classes	\$3,400.00
Middlesex Community College - Out of School Youth Development	\$14,742.70
One Lowell Corp. - Truancy Prevention Program	\$8,000.00
Open Pantry of Greater Lowell, Inc. - Food Pantry	\$8,000.00
Rape Crisis Services Of Greater Lowell - Multi-lingual Sexual Assault Services	\$2,953.15
Retarded Adult Rehab Association - Programs & Services	\$10,000.00
Revolving Museum - Youth Development Through The Arts	\$15,000.00
St. Paul's Soup Kitchen- Staffing	\$4,000.00
United Teen Equality Center - Fresh Roots Employment Step Program	\$25,400.00
YWCA Of Lowell -Youth Enrichment	\$7,000.00

Source: IDIS Reports: PR02 & PR03, 8/23/2011

Jurisdiction

Organization - Activity CDBG Non-Cap Activities	2010-11 Expenditures
Acre Family Childcare Business Development	\$20,000.00
City of Lowell Health Department - Health/Sanitary Code Enforcement	\$81,217.04
City of Lowell, Council on Aging - Senior Center Lease	\$340,710.63
City of Lowell, Department of Neighborhood Services - Graffiti Removal Program	\$2,159.35
City of Lowell, Department of Parks and Recreation - Clemente Park	\$24,771.02
City of Lowell, Department of Planning and Development - Demolition Program	\$21,861.48
City of Lowell, Department of Planning and Development - Emergency Repair Program	\$43,744.07
City of Lowell, Department of Planning and Development - Hamilton Canal District Infrastructure Construction Management	\$52,012.32
City of Lowell, Department of Planning and Development - Jam Plan Sec-108 Debt Service	\$173,878.14
City of Lowell, Department of Planning and Development - Lead Abatement Program	\$81,673.84
City of Lowell, Department of Planning and Development - Moody Street Playground	\$4,500.00
City of Lowell, Department of Planning and Development - Net Zero Energy Challenge	\$480.00
City of Lowell, Department of Planning and Development - Small Business Loan Program	\$5,000.00
City of Lowell, Department of Public Works - Streets And Sidewalks Reconstruction Program	\$3,918.70
City of Lowell, Office Of City Manager - Neighborhood Impact Initiative (2010- Lower Highlands Neighborhood)	\$111,251.77
City of Lowell, Office of The City Manager- Neighborhood Impact Initiative (2009- Centralville Neighborhood)	\$119,372.94
Community Teamwork, Inc. Lowell Small Business Assistance Center	\$5,000.00
Cultural Organization Of Lowell (COOL)-Arts District Signage	\$29,520.00
House Of Hope, Inc. -House Of Hope Shelter	\$6,228.47
Lowell Community Health Center - Expansion Metta Health Center	\$238.10
Lowell House, Inc. - Recovery Home Renovation	\$23,300.22
Lowell Parks & Conservation Trust, Inc. - Urban Forestry Program	\$45,000.00
Pawtucketville Youth Organization- Field House @ Mcnamara Field (Leblanc Park)	\$7,140.74
Rebuilding Together Lowell (Formally Christmas In April) Rebuilding Day	\$8,092.33
Retarded Adult Rehab Association- Facility Upgrade	\$4,778.56
Retarded Adult Rehab Association- Accessibility Upgrade	\$132.18
YWCA of Lowell - Acre Youth Center Phase-2 Upgrading	\$15,396.26

Source: IDIS Reports: PR02 & PR03, 8/23/2011

Organization - Activity	2010-11 Expenditures
ESG Activities	
Alternative House, Inc. - Domestic Violence Emergency Shelter	\$14,015.00
Community Teamwork, Inc. - Merrimack House	\$9,451.92
Community Teamwork, Inc. - SHIFT Coalition	\$29,147.00
House of Hope Inc. - Shelter Operating Expenses	\$14,015.00
Lowell Transitional Living Center, Inc - Homeless Detox & Housing Placement Project	\$14,597.00
Merrimack Valley Catholic Charities - Brigid's Crossing	\$10,010.70
HOME Activities	
Coalition for a Better Acre – 270 Merrimack Street	\$169,879.98
City of Lowell, DPD - First Time Homebuyer Program	\$279,819.04
City of Lowell, DPD - Housing Rehab Program	\$60,527.81
Lowell Housing Authority/Residents First Development Corp. (CHDO)	\$201,811.82
Merrimack Valley Housing Partnership - First Time Homebuyer Down payment Assistance Program	\$55,000.00
Trinity Financial- Appleton Mills	\$4,861.39
HOPWA Activities	
AIDS Action Committee of MA, Inc. - Rental Assistance Program	\$37,915.00
Cambridge Cares About AIDS -Emergency Housing & St. Paul's Residence	\$26,733.00
Cambridge Cares About AIDS -Middlesex HOCH Program	\$65,421.00
Justice Resource, Inst. Dba JRI Health - Assisted Living Program	\$119,344.59
Lowell House, Inc. - HIV/AIDS Housing Information Services	\$50,280.49
Lowell House, Inc. - HIV/AIDS Supportive Services	\$50,815.98
South Middlesex Opportunity Council - HOPWA Program	\$42,017.78
Tri-City Community Action Program, Inc. - Benefits and Specialized Housing	\$40,299.00
Victory Programs Inc. - Ruah House	\$43,979.00

Source: IDIS Reports: PR02 & PR06, 8/23/2011

SUMMARY OF ACCOMPLISHMENTS

The activities listed above resulted in the following accomplishments during the 2010-11 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 10-11 GOAL	FY 10-11 ACCOMPLISHMENTS	FY 10-11 FEDERAL FUNDING SOURCES
Senior Centers	Public Facility Acquired/Rehabbed	1	1	1	CDBG
Handicapped Centers	Public Facility Acquired/Rehabbed	N/A *	1	Underway	CDBG
Youth Facilities	Public Facility Acquired/Rehabbed	1	1	Underway	CDBG
Health Facilities	Public Facility Acquired/Rehabbed	N/A *	1	Underway	CDBG
Homeless Facilities (Not Operating)	Public Facility Acquired/Rehabbed	N/A *	1	2	CDBG
Operating Costs of Homeless/AIDS Programs	People Served	3000	194	737	ESG
Senior Services	People Served	15,000	4,319	1,261	CDBG
Handicapped Services	People Served	1,000	248	173	CDBG
New Construction (Residential)	Housing Units	20	11	13	HOME
Security Deposit Direct Homeownership Assistance	Households Served	N/A*	10	6	CDBG
Rehab, Single-Unit Residential	Households	175	30	37	HOME
Rehab, Multi-Unit Residential	Housing Units	75	17	16	CDBG/HOME
Rehab, Multi-Unit Residential	Housing Units	50	11	Underway	HOME
Lead-Based/Lead Hazard Test/Abatement	Housing Units Abated	50	16	5	CDBG
HOPWA-Tenant Based Rental Assistance	Households Served	140	7	TBD	HOPWA
HOPWA-Short Term Rent/Mortgage/Utility Payments	Households Served	Inc.	16	TBD	HOPWA

* 5 Year goals were not identified in the Consolidated Plan

ECONOMIC DEVELOPMENT

ACTIVITY	ACCOMPLISHMENT UNITS	FIVE YEAR GOAL	FY10-11 GOAL	FY 10-11 ACCOMPLISHMENTS	FY10-11 FEDERAL FUNDING SOURCES
Direct Financial Assistance to For-Profits	Businesses	200	105	Underway	CDBG
ED Technical Assistance	Businesses/ People Served	215	15	18	CDBG
Micro-enterprise Assistance	People Trained	150	20	21	CDBG

NEIGHBORHOOD CHARACTER

ACTIVITY	ACCOMPLISHMENT UNITS	FIVE YEAR GOAL	FY 10-11 GOAL	FY 10-11 ACCOMPLISHMENTS	FY 10-11 FEDERAL FUNDING SOURCES
Public Facilities (General)	Public Facilities Acquired/Rehabbed	N/A *	1	Underway	CDBG
Parks/Recreational Facilities	Public Facilities Improved/Constructed	5	1	1	CDBG
Tree Planting Projects	Public Facilities (Projects)	100	6	150 Trees	CDBG
Clearance/ Demolition	Housing Units Demolished	10	2	Underway	CDBG
Code Enforcement	Housing Units Inspected	7200	1,440	1,440	CDBG

* 5 Year goals were not identified in the Consolidated Plan

CAPACITY BUILDING

ACTIVITY	ACCOMPLISHMENT UNITS	FIVE YEAR GOAL	FY 10-11 GOAL	FY 10-11 ACCOMPLISHMENTS	FY 10-11 FEDERAL FUNDING SOURCES
General Public Services	People Served	60,000	7,219	7,065	CDBG
Youth Services	People Served	3,500	489	665	CDBG
Battered and Abused Spouses	People Served	N/A *	25	85	CDBG
Employment Training	People Served	765	50	69	CDBG
Mental Health Services	People Served	N/A *	85	85	CDBG
Subsistence Payments	People Served	N/A *	60	87	CDBG/ESG
Homeownership Assistance (Not Direct)	People Served	2000	90	78	
HOPWA-Supportive Services	People Served	1720	172	TBD	HOPWA
HOPWA-Housing Informational Services	People Served	inc.	120	TBD	HOPWA

* 5 Year goals were not identified in the Consolidated Plan

SUMMARY OF OBJECTIVES AND OUTCOMES

Consolidated Plan funds for the 2010-11 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	\$680,697	\$15,000	\$353,417
General Objective DH: Provide Decent Affordable Housing	\$509,835	\$793,726	\$0
General Objective EO: Create Economic Opportunities	\$80,400	\$0	\$0

The City of Lowell has been utilizing logic models that incorporate outcome measures in program planning and project applications, since 2004. The City has incorporated HUD’s performance measurement system into its planning, project selection, contracting, reporting, and monitoring processes. The 2010-2015 Consolidated Plan establishes goals and objectives for the five year period. Progress made toward these goals during the 2010-11 reporting period is summarized in the tables below.

Provide Decent Affordable Housing

Specific Objective #	Objective/Outcome	Source of Funds	Performance Indicators	5-Year Plan Goals	FY 10-11 Proposed Goal	FY 10-11 Actual Accomplishments
	Specific Annual Objective					
DH-1 Increase Availability/Accessibility of Decent Affordable Housing						
DH-1.1	Improve the availability of affordable housing through the creation of new housing units	HOME	Number of permanent affordable housing units created	100	22	2
DH-1.2	Improve the ability of LMI households with HIV/AIDS to remain in decent affordable housing units	HOPWA	Number of households receiving housing-related supportive services	1,720	297	TBD
DH-1.3	Sustain quality standards of affordable housing	CDBG	Number of units inspected for compliance with health and sanitary codes	7,200	1440	1140
DH-1.4	Support homebuyers with pre- and post-purchase counseling services	CDBG	Number of households assisted with homebuyer counseling	400	50	78
DH-2 Improve the Affordability of Decent Affordable Housing						
DH-2.1	Improve the affordability of homeownership	HOME	Number of households purchasing a home as a result of receiving pre-purchase counseling and downpayment assistance	175	30	37
DH-2.2	Improve the affordability of housing through rehabilitation assistance	CDBG HOME	Number of housing units assisted with repairs and lead-paint abatement	175	32	8
DH-2.3	Improve the affordability of housing through increased fuel efficiency	CDBG	Number of households receiving fuel assistance services	225	30	56
DH-2.4	Identify and afford decent housing for LMI households with HIV/AIDS with financial assistance and services	HOPWA	Number of homeless or at-risk households assisted in finding decent affordable housing	140	23	TBD

Create Suitable Living Environments

Specific Objective #	Objective/Outcome	Source of Funds	Performance Indicators	5-Year Plan Goals	FY 10-11 Proposed Goals	FY 10-11 Actual Accomplishments
	Specific Annual Objective					
SL-1	Increase Availability/Accessibility of the Suitable Living Environment					
SL-1.1	Increase opportunities for LMI youth through educational, recreational, leadership-development programs	CDBG	Number of youth participating in programs	3,570	466	644
SL-1.2	Improve availability and accessibility of programs that maintain and enhance the quality of life for the elderly and special needs populations	CDBG	Number of individuals receiving services	32,100	4817	1533
SL-1.3	Support programs that provide emergency food and shelter to homeless and at-risk households	CDBG	Number of individuals receiving services	37,510	7339	6809
SL-1.4	Increase availability and accessibility of public facilities for LMI youth, elderly, and special needs populations	CDBG	Number of new public facilities created or existing facilities renovated	15	5	6*
SL-2	Improve the Affordability of a Suitable Living Environment					
SL-2.1	Improve the affordability of a LMI households living environment through the provision of household goods	CDBG	Number of households receiving furnishing and household goods to equip them for new apartments	825	30	40
SL-3	Improve the Sustainability of a Suitable Living Environment					
SL-3.1	Improve the City's public infrastructure and public parks	CDBG	Number of infrastructure/park projects completed	5	1	2*
SL-3.2	Sustain City neighborhoods through activities that improve the physical environment	CDBG	Number of neighborhood improvement projects	160	7	3*
SL-3.3	Sustain City neighborhoods through demolition of vacant and abandoned properties	CDBG	Number of vacant/abandoned properties demolished	10	2	0

* Includes projects still underway

Create Economic Opportunities

Specific Objective #	Objective/Outcome	Source of Funds	Performance Indicators	5-Year Plan Goals	FY 10-11 Proposed Goals	FY 10-11 Actual Accomplishments
	Specific Annual Objective					
EO-1	Increase the Availability/Accessibility of Economic Opportunities					
EO-1.1	Support programs that provide LMI residents with training and technical support to obtain employment	CDBG	Number of individuals receiving employment-related services	765	93	111
EO-1.2	Support new businesses with small business loans and technical assistance	CDBG	Number of businesses receiving assistance	95	12	18
EO-1.3	Increase the availability and accessibility of jobs for LMI persons through financial incentive programs to businesses relocating to the City	CDBG	Number of businesses receiving assistance	500	100	0

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 1 CAPER General Questions response:

1. ASSESSMENT OF GOALS AND OBJECTIVES

GOALS AND OBJECTIVES FOR REPORTING PERIOD

The goals and objectives for the 2010-11 reporting period are based on HUD's priority needs identified in the 2010-2015 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 2010-2015 Consolidated Plan Priority Needs

Priority Needs and Objectives	Estimated 5-Year Budget	% of Total
GOAL A: HOMELESS/HIV/AIDS	\$3,640,000	16%
GOAL B: NONHOMELESS SPECIAL NEEDS	\$227,500	1%
GOAL C: RENTAL HOUSING	\$4,095,000	18%
GOAL D: OWNER-OCCUPIED HOUSING	\$5,005,000	22%
GOAL E: PUBLIC FACILITIES	\$3,640,000	16%
GOAL F: INFRASTRUCTURE	\$1,820,000	8%
GOAL G: ECONOMIC DEVELOPMENT	\$2,730,000	12%
GOAL H: PUBLIC SERVICES	\$1,592,500	7%

Source: City of Lowell, Five-Year Consolidated Plan FY 2010-2015

The City distributed more than \$3.6M in Consolidated Plan funds to more than 100 projects during the 2010-11 reporting period. The following table outlines how funds were distributed among the priority need areas in the 2010-11 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	2010-11 Expenditures	2010-11 Proportion
HOMELESS/HIV/AIDS	\$3,640,000	16%	\$568,042	21%
NONHOMELESS SPECIAL NEEDS	\$227,500	1%	\$99,412	4%
AFFORDABLE HOUSING	\$9,100,000	40%	\$849,528	31%
PUBLIC FACILITIES	\$3,640,000	16%	\$700,070	25%
INFRASTRUCTURE	\$1,820,000	8%	\$85,451	3%
ECONOMIC DEVELOPMENT	\$2,730,000	12%	\$203,878	7%
PUBLIC SERVICES	\$1,592,500	7%	\$261,742	9%

Source: IDIS Reports: PR02, PR03 & PR06, 8/23/2011

*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 2010-11 program year, based on the themes identified in the 2003 Master Plan and goals outlined in the 2010-2015 Five Year Consolidated Plan.

LIFETIME CITY

ACTIVITY	ACCOMPLISHMENT UNITS	FIVE YEAR GOAL	FY 10-11 GOAL	FY 10-11 ACCOMPLISHMENTS	FY 10-11 FEDERAL FUNDING SOURCES
Senior Centers	Public Facility Acquired/Rehabbed	1	1	1	CDBG
Handicapped Centers	Public Facility Acquired/Rehabbed	N/A *	1	Underway	CDBG
Youth Facilities	Public Facility Acquired/Rehabbed	1	1	Underway	CDBG
Health Facilities	Public Facility Acquired/Rehabbed	N/A *	1	Underway	CDBG
Homeless Facilities (Not Operating)	Public Facility Acquired/Rehabbed	N/A *	1	2	CDBG
Operating Costs of Homeless/AIDS Programs	People Served	3000	194	737	ESG
Senior Services	People Served	15,000	4,319	1,261	CDBG
Handicapped Services	People Served	1,000	248	173	CDBG
New Construction (Residential)	Housing Units	20	11	13	HOME
Security Deposit Direct Homeownership Assistance	Households Served	N/A*	10	6	CDBG
Rehab, Single-Unit Residential	Households	175	30	40	HOME
Rehab, Multi-Unit Residential	Housing Units	75	17	16	CDBG/HOME
Lead-Based/Lead Hazard Test/Abatement	Housing Units	50	11	Underway	HOME
HOPWA-Tenant Based Rental Assistance	Housing Units Abated	50	16	5	CDBG
HOPWA-Short Term Rent/Mortgage/Utility Payments	Households Served	140	7	TBD	HOPWA
	Households Served	Inc.	16	TBD	HOPWA

* 5 Year goals were not identified in the Consolidated Plan

ECONOMIC DEVELOPMENT

ACTIVITY	ACCOMPLISHMENT UNITS	FIVE YEAR GOAL	FY10-11 GOAL	FY 10-11 ACCOMPLISHMENTS	FY10-11 FEDERAL FUNDING SOURCES
Direct Financial Assistance to For-Profits	Businesses	200	105	Underway	CDBG
ED Technical Assistance	Businesses/ People Served	215	15	18	CDBG
Micro-enterprise Assistance	People Trained	150	20	21	CDBG

NEIGHBORHOOD CHARACTER

ACTIVITY	ACCOMPLISHMENT UNITS	FIVE YEAR GOAL	FY 10-11 GOAL	FY 10-11 ACCOMPLISHMENTS	FY 10-11 FEDERAL FUNDING SOURCES
Public Facilities (General)	Public Facilities Acquired/Rehabbed	N/A *	1	Underway	CDBG
Parks/Recreational Facilities	Public Facilities Improved/Constructed	5	1	1	CDBG
Tree Planting Projects	Public Facilities (Projects)	100	6	150 Trees	CDBG
Clearance/Demolition	Housing Units Demolished	10	2	Underway	CDBG
Code Enforcement	Housing Units Inspected	7200	1,440	1,440	CDBG

* 5 Year goals were not identified in the Consolidated Plan

CAPACITY BUILDING

ACTIVITY	ACCOMPLISHMENT UNITS	FIVE YEAR GOAL	FY 10-11 GOAL	FY 10-11 ACCOMPLISHMENTS	FY 10-11 FEDERAL FUNDING SOURCES
General Public Services	People Served	60,000	7,219	7,065	CDBG
Youth Services	People Served	3,500	489	665	CDBG
Battered and Abused Spouses	People Served	N/A *	25	85	CDBG
Employment Training	People Served	765	50	69	CDBG
Mental Health Services	People Served	N/A *	85	85	CDBG
Subsistence Payments	People Served	N/A *	60	87	CDBG/ESG
Homeownership Assistance (Not Direct)	People Served	2000	90	78	
HOPWA-Supportive Services	People Served	1720	172	TBD	HOPWA
HOPWA-Housing Informational Services	People Served	inc.	120	TBD	HOPWA

* 5 Year goals were not identified in the Consolidated Plan

CPD FORMULA GRANT FUNDS SPENT ON ACTIVITIES

The table below outlines the Consolidated Plan funding received by the City of Lowell between July 1, 2010 and June 30, 2011. This table includes only new funds received during the program year and does not account for either unspent prior year funds used for 2010-11 program year activities or funds from prior years spent during the 2010-11 program year.

Program Funds Received

	CDBG	HOME	ESG	HOPWA	Total
Entitlement Grants	\$2,602,853	\$1,185,242	\$105,059	\$702,955	\$4,596,109
Program Income	\$97,280	\$30,269	\$0	\$0	\$127,549
Total Funds Received	\$2,700,133	\$1,250,820	\$104,958	\$658,318	\$4,723,658

Source: IDIS Report: PR01, 8/23/2011

The expenditure of Federal funding between July 1, 2010 and June 30, 2011 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 2010-11 program year. As a result, funds expended do not equal funds received. Reimbursements paid in July 2010 to subrecipients for activities completed prior to June 30, 2010 are not included in the totals below.

Program Funds Expended

	CDBG	HOME	ESG	HOPWA	Total
Total Funds Received	\$2,700,133	\$1,250,820	\$104,958	\$658,318	\$4,714,229
Total Funds Expended	\$2,479,029	\$606,597	\$96,490	\$487,884	\$3,669,999
Expenditure Rate	92%	48%	92%	74%	78%

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

Source: IDIS Reports PR02, PR03 & PR06, 8/23/2011

In addition to the dollars detailed in the tables above, the City of Lowell has been allocated approximately \$10,570,000 in funds through new programs initiated through the American Recovery and Reinvestment Act of 2009. Many activities that are supported by annual entitlement funds are also receiving assistance through the Recovery Act. These additional dollars allow programs to increase capacity and provide improved levels of service to Lowell’s low- and moderate-income residents. A summary of the planned use of these dollars is described below.

- Community Development Block Grant – Recovery (CDBG-R): The City will utilize approximately \$630,000 in CDBG-R funds to support activities that create new jobs and other economic stimulus activities including infrastructure improvements in Lowell’s Downtown business district.
- Lead Hazard Control Grant: \$3,000,000 in grant funds will be used for lead-paint abatement projects in Lowell and surrounding communities.
- Homelessness Prevention/Rapid Re-Housing Program (HPRP): \$978,000 in HPRP funds will be dispersed to local service agencies to provide financial assistance and relocation/stabilization support to help individuals and families at-risk of becoming homeless and to rapidly re-house households in permanent affordable housing.
- Energy Efficiency and Conservation Block Grant (EECBG) Program: The City will allocate \$954,000 toward energy efficiency improvements on municipal buildings including the installation of renewal energy technology. A portion of funds will also be distributed through a revolving loan fund to support private property owners to support the cost of making energy efficiency improvements on their buildings. The City is utilizing an additional \$5M in EECBG Better Buildings Program funds to assist properties in the historic downtown business district with energy retrofits.

In addition to these ARRA programs, the City of Lowell received \$1.2 million in Neighborhood Stabilization Program funds through the Massachusetts Department of Housing and Community Development. The City is using these funds to support the redevelopment of multi-unit affordable residential properties in neighborhoods impacted by the foreclosure crisis. An additional \$200,000 in Massachusetts NSP

funds will be used for strategic demolition of vacant and blighted properties as part of neighborhood stabilization efforts.

EXPLANATION FOR LACK OF PROGRESS ON MEETING GOALS

During the 2010-11 program year, measurable progress was made on the majority of the five-year goals established in the 2010-2015 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 schedule to 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 2010-11 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 most recent actions taken to address them is provided below. An update to this document was released by the City in July of 2011. Therefore, this section will reference the 2011 update to the AI and will be the last CAPER to cover the impediments and recommendations identified in 2006. Future CAPERs will address the impediments and recommendations identified in 2011.

Impediment #1: Lack of a 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, 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.

Community Teamwork, Inc. manages fair housing issues 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. In addition, it is not clear whether this program can proceed without the current financial support of the CDBG funds provided through the City of Lowell.

Evaluation of Actions Taken to Address this Impediment:

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.

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 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.

Although the Fair Housing Center of Greater Boston has made substantial progress in disseminating outreach materials and providing fair housing trainings in Lowell, the establishment of a locally based fair housing agency capable of catering to the specific needs of Lowell residents remains a priority. To address this community-wide need, the FHCGB applied for HUD funding in FY10-11 to establish a satellite office in Lowell. In support of this initiative, The Department of Planning and Development pledged to commit Community Development Block Grant funding to support start up costs during the office's first three years in operation. Additionally, DPD worked with the FHCGB to locate an appropriate space and garner additional support for the satellite office amongst local area nonprofits and other housing providers. Unfortunately, the FHCGB was unsuccessful in securing the appropriate funding for this initiative but plans to re-apply for funding some time in the near future.

Along with the FHCGB, The Cambodian Mutual Assistance Association of Greater Lowell, Inc. (CMAA) also applied for HUD Fair Housing Education and Outreach funding in FY10-11. The City of Lowell is home to the second largest community of Cambodian refugees in the United States. Many of the members of the Cambodian community have limited proficiency in English and limited literacy in their native language. Because of this, the efforts of the CMAA to perform outreach and education for their community are essential in enforcing fair housing laws. Unfortunately the CMAA was not selected for grant funding under this initiative but is currently re-applying for this funding for FY11-12.

Public input and survey data from the outreach phase of the 2011 Analysis of Impediments indicated that this impediment needed to be reevaluated and reformulated. As a result, the impediment has been separated into two distinct impediments in the updated document in order to more appropriately address the underlying issues at hand. Further discussion is included in the next section of this chapter.

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 on the zoning and planning boards.

Evaluation of Actions Taken to Address this Impediment:

Some progress has been made on diversifying the appointments to City Boards and Commissions since the 2006 AI. The City Manager has made it a priority to attempt to reach a larger segment of the community to increase the applicant pool through the use of the City website, list serves, email blasts and other social media, in addition to the more traditional use of the newspaper. Below is a table outlining the progress made on this Impediment since 2003.

	2003	2006	2011	% Change Since 2006
Number of City Boards and Commissions	25	28		
Total Membership	134	149	135	-9%
Female	36	43	64	49%
Black	n/a	n/a	8	n/a
Asian	7	10	14	40%
Hispanic	4	12	4	-67%

Source: City of Lowell Clerks Office & Office of the City Manager

As of 2006, there were 28 municipal Boards and Commissions in Lowell with a total of 149 members. Significant progress has been made with the appointment of females to the City’s Boards and Commissions. The percentage of female appointees to municipal boards rose to 47% of the total membership in 2011. While the percentage of Asian members increased in this same time period, the 10% representation of this race on the City’s Boards and Commissions is still less than the percentage of this population group in the City. The percentage on these boards and commissions has declined since the release of the last AI.

Most recently, in order to address the lack of diversity of City Boards and Commissions, The Immigration Assistance Commission was established for the purpose of advocating for the well-being of Lowell's diverse immigrant and refugee population and the development of policies and programs that assist resident immigrants of the City of Lowell in addressing their needs and concerns. The Immigration Assistance Commission consists of nine members appointed by the City Manager subject to confirmation by the City Council and four additional ex officio members. The nine appointed members are comprised of persons representing the following offices, disciplines and interests: two persons from the business community; two from organizations that serve diverse populations and whose representatives have experience working with immigrants and refugees; five from diverse immigrant groups. This commission is designed to provide Lowell’s diverse populations with better representation at the municipal level and is currently exploring new ways to increase civic involvement amongst minority populations in Lowell.

Also worthy of note is the development of a new program designed to increase minority civic engagement by one of Lowell’s non-profit service providers. During FY10-11, ONE Lowell launched a new educational initiative designed to promote civic involvement among diverse program participants by introducing emerging leaders to new skills and to traditional sources of power within the City. Program participants will be prepared to: run for elected office, govern once elected, run a campaign, grassroots organize, be appointed to a city board or commission, be a community spokesperson, or apply for key jobs within city institutions. These courses will serve to build a strong and supportive cohort of new leaders who will support each others’ endeavors for years to come while also building a culture that supports diversity in the city, specifically through leadership development. Opening up new pathways to leadership for recent immigrants and minority populations in the city will help to ensure that the needs (housing and otherwise) of these diverse populations are met.

While mixed progress on this impediment has been made since 2006, increasing minority representation on City Boards and Commissions remains a priority for the City and is included in the 2011 AI as a Recommendation.

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 de-leading 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.

Evaluation of Actions Taken to Address this Impediment:

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 April 2009 through April 2012. The City has recently reapplied for this grant funding and is awaiting notice from HUD.

The LMVLP spent \$75,100 in CDBG funds during the 2010-2011 program year to operate a broader lead-based paint hazard abatement program. Seven housing units were de-leaded during the reporting period.

In order to keep the assisted units affordable for people who are low-income, Lowell requires a deed restriction for all rental 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 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.

While the City has made substantial progress in de-leading many of the units containing lead paint here in Lowell, much work remains to be done. Due to the large number of housing units built before 1978 and the Massachusetts Department of Public Health's ranking of Lowell as a "High Risk" community for Childhood Lead Poisoning, the potential for discrimination against children with families due to the presence of lead paint remains as an Impediment in the 2011 AI.

Recommendation #1: Increase On-going Predatory Lending Awareness Efforts

In communities such as Lowell, the number of "sub prime" loans has increased well above the state average. Sub prime loans are high interest-rate mortgages offered to consumers with credit problems or limited incomes that may benefit the borrower by expanding credit. Predatory loans have higher interest rates, excessive closing costs, prepayment penalties, fees, or balloon payment requirements and may include deception, fraud, or manipulation. The elderly, minority, and low-income homeowners who have financial troubles, are not fluent in English, or are otherwise intimidated by the process of securing a conventional mortgage, are often targeted by predatory loan agencies. Existing homeowners who refinance using sub prime

loans are also targeted. Unfavorable terms and higher interest rates can ultimately result in the loss of equity in a home or a foreclosure on a home.

Evaluation of Actions taken to Address this Recommendation

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.

The MVHP is collaborating with the Cambodian Mutual Assistance Association to provide pre-purchase counseling and homebuyer training to Lowell’s Khmer speaking community. These efforts, in addition to the classes provided in Spanish and Portuguese help spread predatory lending awareness to the largest minority communities in the City.

Also new in FY 09-10, two local non-profit organizations (Community Teamwork, Inc. and the Coalition for a Better Acre) teamed up to form the Home Preservation Center, a program that provides post-purchase counseling, credit counseling, and foreclosure prevention services to minority and low-income households.

Lastly, focus meetings with local nonprofits and other housing providers in FY10-11 have indicated that a distinct shift in the housing market of late has made it increasingly difficult for even well-qualifying candidates to secure a home loan. This constriction of housing loans overall has resulted in a drastic reduction of the number of predatory loans. Additionally, the influx of foreclosures nationwide has brought attention to the negative impacts of these predatory loans, which has heightened awareness and prompted homebuyers to be more cautious in their borrowing.

This recommendation has been removed from the 2011 AI in light of the drastic decrease in predatory lending practices since 2006.

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.

Evaluation of Actions Taken to Address this Recommendation

While many surrounding communities have increased their percentage of affordable housing in the last four years, Lowell still maintains 53% of the region's subsidized affordable housing. Tewksbury, which has the second highest percentage of affordable housing at 9.6%, offers only 1/5 the number of affordable units compared to Lowell.

In order to deconcentrate subsidized housing in the downtown area, the City of Lowell has plans to add several units of market rate housing to the area with the redevelopment of the Hamilton Canal District. Additionally, there are several projects in various stages of development, which will provide affordable housing to low- and moderate-income households outside of downtown 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. An additional 42 affordable units were completed during the 08-09 program year. 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. The City has also awarded Neighborhood Stabilization Program (NSP) funds for developments at Unity Place on Moody Street, the Firehouse Development on Fourth Street, and two housing units at 78 Perry Street. During FY10-11, three units were completed at the Firehouse Development and are currently occupied with residents at or below 50% of the area median income. The Perry Street project is also complete and occupied, and the Unity Place development is under development, scheduled to be occupied by January 2012. Finally, a number of 2-3 family developments are underway in Lowell's Highlands and Centralville neighborhoods that will provide additional affordable housing to low/moderate-income households.

The City works to concentrate its HOME and Neighborhood Stabilization Program funds in designated "Opportunity Areas" where there is less concentration of minority and low-income households outside of the City center. In addition to supporting the redevelopment of new affordable units in these areas, the City is working with the Lowell Housing Authority to local Project Based Vouchers in Opportunity Areas to further support housing options for Lowell households and deconcentrate subsidized housing.

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 a range of housing options throughout Lowell.

The City remains committed to providing a range of housing options in order to accommodate diverse populations throughout Lowell. Public input and shifting demographics have resulted in the re-formulation of this recommendation for the

2011 AI to better address the underlying fair housing challenges related to this issue. Please refer to Recommendation #1 in section 6.3 for further explanation.

Recommendation #3: Lack of policy regarding accessibility/ visitability

HUD provides the following guidelines and recommendations in its Fair Housing Guide, pg 5-31:

“HUD endorses the “visitability” concept, which is a voluntary standard promoted by the Department in new construction and existing properties. Visitability means that:

- at least one entrance is at grade (no step), approached by an accessible route, such as a sidewalk and
- the entrance door and all interior doors on the first floor are at least 34 inches wide, offering 32 inches of clear passage space.

Visitability allows mobility-impaired residents to visit families and friends where this would not otherwise be possible. A visitable home also serves persons without disabilities (for example, a mother pushing a stroller, a person delivering large appliances, a person using a walker, etc.). One difference between “visitability” and “accessibility” is that accessibility requires that all features of a dwelling unit be made accessible for mobility-impaired persons. A visitable home provides less accessibility than an accessible home, and is meant to be those units not required to be accessible.”

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

Evaluation of Actions Taken to Address this Recommendation:

In order to promote and encourage a more fully inclusive community, the City of Lowell recognizes the importance of encouraging the incorporation of accessibility and visitability in new housing construction and existing residential homes in the City. HUD endorses the voluntary concept of visitability and encourages Jurisdictions to incorporate the concept beyond what is currently required by the law in order to affirmatively further fair housing. Taking this into consideration, the City of Lowell raised the issue with local housing stakeholders and non-profits providing services for disabled populations here in the City during the public input phase of this document. In response, it was conveyed to the City that the lack of a formal policy regarding accessibility and visitability is not an issue affecting fair housing choice here in Lowell. On the contrary, these stakeholders relayed that their clients have had little to no trouble finding quality affordable housing that suits their needs. In fact, organizations that work with residents with physical handicaps noted cooperation they receive from landlords when making requests on behalf of their clients for reasonable accommodations. This is largely due to the range of effective services offered by the network of dedicated non-profits in Lowell providing housing search and placement services for those in need. With this information—in combination with a lack of control over state building codes— The City has decided to remove this Recommendation to formulate a specific policy regarding these concepts from the 2011 Analysis of Impediments.

Despite the finding that the lack of a formal policy in this area is not affecting fair housing choice here in Lowell, the City still recognizes the need to encourage

building and rehabilitation practices that incorporate these two important concepts in order to make Lowell a more fully inclusive community. Moving forward, the City will take pro-active steps whenever possible to encourage the incorporation of accessibility and visitability in the construction and rehab of all new housing structures. In the immediate future, the City will include a clause in its Requests for Proposals for federal funding encouraging all developers to incorporate these concepts in their building designs. Additionally, these concepts will be considered by the City's Design Review team when reviewing proposals for new housing construction.

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.

Evaluation of Actions Taken to Address this Recommendation

The City of Lowell has taken several proactive steps to increase the availability of multi-bedroom affordable housing for families with children, especially in the areas surrounding the two UMass Lowell Campuses. 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.

During the 2009-2010 program year, 2 3-bedroom units were completed on Sagamore St. in the Highlands neighborhood. Developments with 3+ bedroom units were also completed at the Rivers Edge Development and the St. Joseph's High School on Merrimack Street. All three of these programs were assisted with HOME funds.

The City has also awarded Neighborhood Stabilization Program (NSP) funds to developments at Unity Place on Moody Street, the Firehouse Development on Fourth Street, and two housing units at 78 Perry Street. All of these projects will include units with 3+ bedrooms. During FY10-11, three units were completed at the Firehouse Development on Fourth Street and are currently occupied with residents at or below 50% of the area median income. The Perry Street project is also complete

and occupied, and the Unity Place development is under development, scheduled to be occupied by January 2012.

The University of Massachusetts has also taken several proactive steps to increase the amount of on-campus housing options for its students. According to Mr. Larry Siegel, UMass Lowell Dean of Students, the University has increased its' on campus bed capacity by over 1100 beds since the arrival of Chancellor Meehan. The largest single increase came via the purchase of the Inn and Conference Center, formally the Doubletree Hotel. The ICC currently houses approximately 500 students. In addition, plans are currently underway to construct a new residence hall on the East Campus for 500 students as well as convert sections of the newly acquired University Crossings, formally St. Joseph's Hospital, for as many as 400 additional beds. Discussions are underway to also consider additional housing options closer to the South Campus"

The variety of University housing opportunities will allow the University to meet the needs of previously underserved populations such as graduate, married students, and veterans as well as other cohorts that often present a unique set of circumstances and needs that are different from those of our traditional undergraduate population. It is also believed, that by addressing the current demand for student housing, the University will be able to support it's partnership with the city to alleviate some of the burden for rental housing that will now become available to young professionals and families wishing to make Lowell their home.

Due to the extensive efforts undertaken by both the City of Lowell and the University of Massachusetts Lowell to increase the availability of 3-4 bedroom units for families with children, this recommendation has been removed from the 2011 AI.

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 2010-11 program year have leveraged a substantial amount of other public and private resources despite difficult economic circumstances. These activities leveraged over \$31,700,000 in other funding, including more than \$14.7 million in other Federal funds, more than \$13 million in State funds, and over \$3.9 million from local and private sources.

MATCHING REQUIREMENTS

The City of Lowell complies with federal matching requirements for both HOME and ESG funds. As of July 1, 2010, Lowell maintained \$4,550,745 in excess matching funds from prior years. This reserve was more than adequate to meet the required \$146,451.85 match liability for the 2010-11 program year. Nevertheless, Lowell is reporting an additional \$443,981 in matching funds from the Massachusetts Rental Voucher program during 2010-11. 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 2010-11 program year was \$105,059. More than \$3.3M was identified in the 2010-11 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 1 CAPER Managing the Process response:

1. ACTIONS TAKEN TO ENSURE COMPLIANCE

The City has three staff members that assist with the oversight and compliance of Consolidated Planning projects. The project selection process for FY 2010-11 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. Particular attention was paid during the 2010-11 program year to programs funded under the American Recovery and Reinvestment Act of 2009 to ensure compliance with program regulations. A more thorough discussion of the City's monitoring process is included later in the report.

During the 2010-11 the City made improvements to its Section 3 reporting procedures to ensure compliance with FHEO requirements. In addition to staff participation in Section 3 workshops, the City is improving its efforts to communicate requirements with subrecipients.

The City continues to structure its grant agreements as performance-based contracts, which related reimbursement more specifically to accomplishments and where possible focuses on outcome accomplishments rather than output accomplishments. The use of performance-based contracts provides 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 1 CAPER Citizen Participation response:

1. SUMMARY OF CITIZEN COMMENTS

The availability of the CAPER for FY 2010-11 was advertised in the Lowell Sun on August 31, 2011 and September 14, 2011. 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 23, 2011.

Comments will be included in the final document.

2. DISTRIBUTION OF FEDERAL FUNDS AVAILABLE

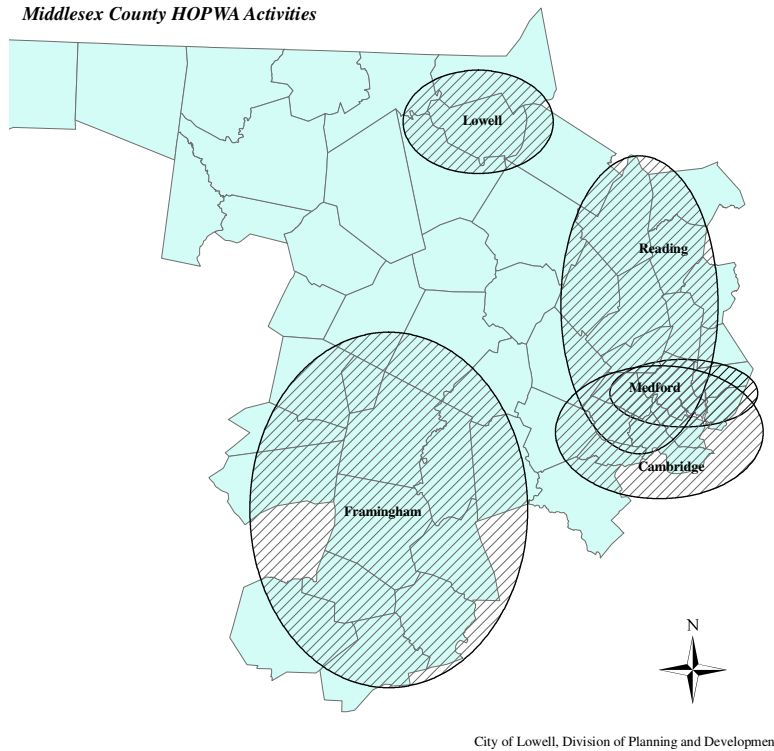
Entitlement funds were distributed among Lowell Census block groups with high concentrations of low- and moderate-income households and high concentrations of minorities. As stated previously, the City of Lowell awarded Entitlement funds among eight priority needs identified in the 2010 Five Year Consolidated Plan. The distribution of funds for these goals is illustrated on the maps below.

Insert Maps

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 maps above indicate these areas are located primarily in the center of the City and some outlying block groups. Projects that are located outside of these priority areas are those that provide citywide benefits.

According to the 2000 Census, minorities make up 37.5% of Lowell's total population. Block groups with concentrations of minorities higher than this are shaded in gray on the maps 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 2010-11 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 2010-11 program year.

2010-2011 Program Year Distribution of HOPWA Funds

Agency	Middlesex County Service Area	Zip Code
AIDS Action Committee	County-wide	02108 (Boston, MA)
Justice Resource Institute	County-wide (primarily Greater Boston) ¹	02116 (Boston, MA)
Institute for Health/Recovery – Project HEAL	Greater Lowell	01852 (Lowell, MA)
Lowell House, Inc.	Greater Lowell	01852 (Lowell, MA)
Southern Middlesex Opportunity Council	Metrowest ²	01702 (Framingham, MA)
Tri-City Community Action Program	Malden/Medford/Everett	02148 (Malden, MA)
Victory Programs – Ruah House	Cambridge	02139 (Cambridge, MA)

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 1 CAPER Institutional Structure response:

1. IMPROVING THE INSTITUTIONAL STRUCTURE

The City of Lowell Department 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.

In addition to providing technical assistance and oversight to subrecipients from the private sector, Consolidated Plan staff meet regularly with officials from other City departments. Coordination with staff from the Department of Public Works, Department of Parks and Recreation, as well as offices within the Department of Planning and Development helps to ensure an understanding of and compliance with HUD grant requirements including Section 3, Davis Bacon and Environmental Review.

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 1 CAPER Monitoring response:

1. MONITORING ACTIVITY

SUBRECIPIENT ACTIVITIES

During the 2010-11 program year, DPD visited sub-recipients and performed regular "desk audits" of each sub-recipient program to monitor progress and compliance with City and Federal regulations. Emphasis was placed on visits to sub-recipients of American Recovery and Reinvestment Act funds. 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 2010-11 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). A job creation agreement between the City and the sub-recipient is in place as part of the loan/grant document package.

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 and/or retention 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 HUD regulations.

2. RESULTS OF MONITORING

SUBRECIPIENT ACTIVITIES

During the 2009-10 program year, the City of Lowell, Department of Planning and Development visited sub-recipients to monitor progress and compliance with City and Federal regulations. Emphasis was placed on visits to sub-recipients of American Recovery and Reinvestment Act funds. 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 towards meeting proposed performance objectives as outlined in the grant agreement was also reviewed.

At the end of each visit, the monitor discussed the tentative conclusions from the review. This discussion includes a review of program strengths as well as areas for improvement. The sub-recipient is then informed that a formal letter stating the conclusions from the monitoring visit will be sent as official follow-up from the visit. A copy of this letter along with written reports from the monitoring visit are 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. A *concern* is issued when an problem is identified that could potentially lead to noncompliance with a federal regulation. A *finding* is issued when a program element is violating one of the federal regulations governing the given grant program. In the case of issuing either a finding or concern, corrective actions with a specific deadline are required to ensure that the sub-recipient corrects all program deficiencies. Once satisfied that the appropriate corrections have been made, the monitor follows up with the organization to conclude the monitoring visit.

In addition to on-site visits and to manage the large volume of sub-recipients, the City of Lowell has recently implemented a new form of sub-recipient monitoring, referred to as "remote monitoring." Remote monitorings were initiated throughout FY10-11 by sending a letter and a Remote Monitoring Check List to the selected sub-recipient. This letter informs the sub-recipient of the purpose of the monitoring and provides a time frame for the subrecipient to respond. The Remote Monitoring Check List provides requests for copies of specific documentation to be provided by the subrecipient in order to verify program compliance. Once documentation was submitted by the sub-recipient, it was reviewed by DPD staff for compliance and accuracy. A follow-up letter was then issued to address any findings or concerns. If a subrecipient is unable to properly address any findings or concerns—or if it is made clear through this process that a subrecipient is having substantial issues complying with applicable regulations—the Remote Monitoring was followed by an on-site visit.

ECONOMIC DEVELOPMENT ACTIVITIES

Overall, financial and technical assistance through Lowell's various economic development programs has been crucial to the assisted businesses in this global economic crisis. The lack of "cash-flow" and availability of loans through traditional lending, have been two main issues faced by small businesses. CDBG programs such as the "Small Business Loan Program" and "Best Retail Practices Program" have been critical in helping small retailers remain competitive by providing free counseling, cash-flow, and in some cases, free cash for store improvements.

Businesses receiving financial assistance through various ED programs are also 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. The Lowell Small Business Assistance Center recently introduced a "Microloan Program" available to local microenterprises.

In addition to ongoing monitoring visits to businesses assisted, the City through its Office of Economic Development continues to engage small businesses and start-ups in workshops and other events designed to provide technical assistance and training. On May 19, 2011, in partnership with the U.S. Small Business Administration (SBA), and the Lowell Small Business Assistance Center (SBAC), Lowell hosted successfully its third annual "One-Stop Small Business Resource Fair", a one-stop-shop for small businesses and start-ups where over 30 exhibitor presented their services and programs to small businesses. Over 100 local small businesses participated.

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 2010-11 program year that address the needs identified as "medium" or "high" priorities in the 2010-2015 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

- Lowell House, Inc.- Housing Information Services

End Chronic Homelessness

- Alternative House, Inc. – Domestic Violence Emergency Shelter
- Community Teamwork, Inc. – Milly's Place/Merrimack House
- House of Hope, inc. – Operating Expenses
- 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
- AIDS Action Committee (formally Cambridge Cares About AIDS) – ETP/St. Paul's Program
- AIDS Action Committee (formally Cambridge Cares About AIDS)- HOCH Program
- Justice Resource Institute – Assisted Living Program
- Lowell House, Inc. – Supportive Services
- South Middlesex Opportunity Council – Benefits and Specialized Housing
- Tri-City Community Action Program – Supportive Services
- Victory Programs – Ruah House

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. – Client Service Subsidy Fund
- Eliot Community Human Services- Renaissance Club Housing
- Lowell Association for the Blind- Services/ Transportation 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

Rental Housing

Increase the supply of affordable rental housing

- Residents First Redevelopment Corporation – Rivers Edge Development
- Trinity Financial – Appleton Mills

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
- Lowell House, Inc.

Owner-Occupied Housing

Increase the availability of affordable owner housing

- Residents First Development Corporation – Rivers Edge Development

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

- City of Lowell, DPD –Clemente Park Improvements
- City of Lowell, DPD – Moody Street Playground
- City of Lowell, DNS – Graffiti Removal Program
- 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 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, DPD – Hamilton Canal District Infrastructure/Construction
- City of Lowell, DPW – Streets/Sidewalks Reconstruction
- Cultural Organization of Lowell (COOL)- Arts District Signage

Economic Development

Improve economic opportunities for LMI persons

- Acre Family Childcare Business Development
- City of Lowell, DPD – Small Business Loan Program
- Community Teamwork, Inc.- Lowell Small Business Assistance Center

Support the implementation of the 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
- Community Teamwork, Inc. – Emergency Motel Stay
- Community Teamwork, Inc.- Fuel Assistance
- Community Teamwork, Inc.- Suitability
- Lowell Housing Authority – Mobility Counseling services
- 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
- Coalition for a Better Acre/ Lowell Housing Authority- Homework Club
- Community Teamwork, Inc. – Spindle City Corps.
- Girls, Inc. – Youth Enrichment
- Greater Lowell Family YMCA – Camp Massapoag
- Lowell Community Health Center – League of Youth
- Middlesex Community College – Out of School Youth
- One Lowell Coalition
- Revolving Museum – Youth Development Through the Arts
- UTEC – Fresh Roots Employment Step 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

Improve services for disabled adults

- Eliot Community Human Services- Renaissance Club Housing
- 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 time to assemble the required funding from complicated financing packages and plans, often depending on Consolidated Plan funds as a 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
City of Lowell, DPD – Best Retail Practices	2008-2009
City of Lowell, DPD – Hamilton Canal District Infrastructure/Construction Mgmt	2009-2010
City of Lowell, DPD - Small Business Loan Program	2008-2009
Neighborhood Impact Initiative – Centralville Neighborhood	2009-2010

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 Plan/Rock St. Housing	2005-2006
Coalition for a Better Acre – 478-486 Moody St.	2009-2010
Coalition for a Better Acre – 760 Merrimack St.	2008-2009
Merrimack River Valley House	2006-2007
Trinity Financial – Appleton Mills	2009-2010

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 – Gymnasium Repairs	2009-2010
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 – Ballroom Renovation/Rehab	2003-2004

Update for Final

The following projects have been delayed in their implementation. The City anticipates reporting expenditures in the 2010-2011 CAPER.

Activity	Original Funding Date
City of Lowell, DPD – Acre Plan/Cushing St. Roadway	2006-2007
City of Lowell, DPD – JAMBRA Neighborhood Park	2009-2010

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 Department 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.

Given some of these challenges, the City continues to explore opportunities to award collaborative grants. The City's RFP strongly encourages agencies to apply as a collaborative when requesting entitlement grant funds and DPD Staff are available to provide technical assistance to organizations considering the formation of a collaborative. Two such partnerships were supported during the 2010-11 program year: the Lowell Housing Authority and Coalition for a Better Acre worked together to provide after-school homework assistance to youth living in public housing; and the Merrimack Valley Housing Partnership and Cambodian Mutual Assistance Association partnered to provide pre-purchase counseling to first time homebuyers among Lowell's Southeast Asian community. The coming together of these organizations has allowed them to share the expertise of staff and agency resources while continuing to provide valuable services to Lowell residents.

Lead-based Paint

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

Program Year 1 CAPER Lead-based Paint response:

1. ACTIONS TAKEN TO REDUCE LEAD-BASED PAINT HAZARDS

The Lowell/Merrimack Valley Lead Program (LMVLP) was awarded a 3-year, \$3 million grant by the U.S. Department of Housing and Urban Development’s Office of Healthy Homes and Lead Hazard Control beginning April 15, 2009 through April 14, 2012. During this time a minimum of 130 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 \$20,000 for single family properties and \$16,000 per unit for multi-family properties. In exchange for grant funds, a three year affordability restriction is placed on de-leadied rental units.

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 education component is essential to modify behaviors that will automatically reduce the incidents of lead poisoning in children.

The LMVLP spent \$75,100 in CDBG funds during the 2010-2011 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 LMVLP also uses a portion of the grant for administrative expenses.

A total of 5 units were completed with FY 10-11 funds. The table below details the characteristics of these households.

Households Assisted with 2010-2011 Lead Abatement Program

Unit Type	Income Level	Race/Ethnicity
Owner Occupied	Extremely-Low	White/Non Hispanic
Owner Occupied	Low	White/Hispanic
Owner Occupied	Low	White/Hispanic
Renter	Vacant	Vacant
Renter	Vacant	Vacant

Source: City of Lowell, DPD Lead Abatement Program, August 2011

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 1 CAPER Housing Needs response:

1. FOSTERING AND MAINTAINING AFFORDABLE HOUSING

As discussed in previous sections, the City spent \$849,528 (31% of all federal funds) on affordable housing activities in the 2010-11 program year. The following activities helped to foster and maintain quality affordable housing in Lowell and Middlesex County:

- AIDS Action Committee
- City of Lowell, DPD – Acre Plan
- City of Lowell, DPD – Code Enforcement
- City of Lowell DPD – Emergency Housing Rehab (CDBG)
- City of Lowell, DPD – First Time Homebuyer Program
- City of Lowell DPD – Housing Rehab Program (HOME)
- City of Lowell DPD – Lead Abatement Program
- Coalition for a Better Acre
- Institute for Health & Recovery
- Justice Resource Institute
- Rebuilding Together Lowell – Rebuilding Day
- Residents First Development Corporation
- Trinity Financial

Although many of these activities are ongoing multi-year projects, in the 2010-2011 program year alone, they resulted in the following accomplishments.

Accomplishment Unit of Measure	2010-11 Program Year Accomplishments
Rental Housing Subsidies	48
Construction of New Affordable Housing	13
Direct Homeownership Assistance	40
Housing Units Rehabilitated	16
Lead-Based /Bead Hazard Test/Abatement	5
Health Code Enforcement (Units Inspected)	1440

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 might not meet energy star qualifications,

the City encourages the purchase of energy star appliances. During the 2010-11 reporting period five housing projects include units that met or will meet the energy star certification upon completion. These units are included in the table below.

Project Name	Address	Unit Type	Number of Units	Status	Funding Source
Coalition for a Better Acre	478-486 Moody St.	Rental	11	Underway	CDBG/NSP
Firehouse, LLC	27 Fourth Street	Rental	3	Complete	NSP
Rivers Edge Development	Off Gorham (Various)	Duplex	2	Complete	HOME/NSP
Robert Muldoon Trust	78 Perry Street	Duplex	2	Complete	NSP
Trinity Financial	Jackson Street	Rental	11	Underway	HOME

Source: City of Lowell, DPD Housing Program

As the foreclosure crisis rolls onward, various responses have emerged both on the national and local level. The federal government and state governments have financially supported foreclosure prevention and redevelopment of foreclosed and abandoned buildings. The City of Lowell has seen an improvement in its share of home foreclosures, although still weak the housing market is beginning to stabilize. According to the Northern Middlesex Registry of Deeds, Lowell saw a significant decrease in foreclosures in the first six months of 2011. This may however be attributed to a reduction of foreclosure filings by many lending institutions as a result of the "Robo Signing" litigation.

Foreclosure Deeds

Jan - July 2009		Jan - July 2010		Jan - July 2011	
Lowell	District	Lowell	District	Lowell	District
141	84	220	181	127	112

Source: Northern Middlesex Registry of Deeds, August 2011

Note: "District" includes 9 communities with the NMRD jurisdiction, excluding Lowell

Although foreclosures nationwide have been receding the overall affect on the housing market from this prolonged housing recession has been profound. A benefit of the housing recession has been that property values have somewhat restored the equilibrium between neighborhood incomes and real estate values and provide an opportunity to purchase properties at affordable price. The current lending environment however makes homeownership more difficult because of the increased credit requirements as well as the increased down payment requirements of lending institutions. The City has taken a proactive role in addressing this housing recession.

The City's First Time Homebuyer Program has helped more than 150 households purchase a home in Lowell in the last five years. There has been only 1 foreclosure during this time period with 16 bank owned properties being purchased by First Time Homebuyers. The majority of households using the program secure 30-year mortgages with a fixed rate. 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 Department of Planning and Development operates the First Time Buyer Program for low- and moderate- income households, applying HOME funds toward down payment 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. Households are required to have completed counseling through MVHP prior to applying to the City for down

payment 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 foreclosures continue albeit at a slower rate. 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, in collaboration with the Northern Middlesex Registry of Deeds, monitors existing mortgages, and in conjunction with the Coalition for a Better Acre, Lowell's Neighborworks America affiliate, or Community Teamwork, Inc., a local multi-service provider work with existing mortgagors to refinance or modify terms, or negotiate a short sale. In the event that retaining the home is not feasible, the homeowner is referred to 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 Department 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.

A new tool in the City's efforts to turn around blighted or abandoned property, generally resulting from foreclosures and the economic crises, is its use of the Receivership petition. A provision of MGL, the Housing Court, upon petition of the City may appoint a Receiver to take control of a blighted property, rehabilitate the property, and either rent or sell the property to recoup costs, through a super-lien that proceeds all others except municipal liens. The program has advantages over simple "flipping" as it takes the purchase price out of the developers equation, making otherwise unviable properties viable for rehab and reoccupation. Other than the administrative effort in preparing petitions, the turn-around of the properties comes at no cost to taxpayers and in fact allows the City to collect on back taxes often owed on the subject properties.

The City began with four properties identified for the initial program launch. All four properties have over two years of records of code violations, elevated police activity, and other impacts on public health and safety. Two of the properties were sold and repaired or in the process of being repaired by the owners, in an effort to forestall receivership. The other two were placed in receivership this month. The total timeline from Court granting the petition to completed rehab will be approximately twelve months. The properties are expected to be marketed as owner-occupied and first time home-buyer stock in the City.

An additional eight properties are being investigated for the next round of petitions.

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 are being

used to help redevelop a number of vacant and foreclosed properties. The NSP grant directly subsidized a total of 22 units of affordable housing 17 of which were new units and 5 units were substantially rehabilitated under this program. In addition, the City received \$200,000 in NSP Strategic Demolition funds to demolish vacant properties that jeopardize the health, safety, and quality of Lowell neighborhoods. The City has demolished 5 properties to date under this program. At least two of these properties are expected to be redeveloped into affordable housing. Additional discussion on accomplishments through the NSP program will be included in subsequent CAPERs.

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 1 CAPER Specific Housing Objectives response:

1. MEETING SPECIFIC AFFORDABLE HOUSING OBJECTIVES

Based on the beneficiary information provided in IDIS Reports, 21 households benefited from CDBG-funded activities, while HOME funds were distributed to projects assisting 48 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	Vacant
City of Lowell, Emergency Housing Rehab	8	1	1	0	0
City of Lowell, Lead Abatement Program	5	1	2	0	2
Rebuilding Together, Lowell	8	3	3	2	3
Total	21	5	6	2	5

Source: August 23, 2011 PR03 IDIS Report

The majority of the households served during 10-11 reported income levels between 60-80% of the area median income. 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	Total Occupied Units
Rentals	6	0	0	0	6
First Time Homebuyers	0	11	7	22	40
Existing Homeowners	1	0	0	1	2
Total	7	11	7	23	48

Source: August 23, 2011 PR23 IDIS Report .

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 safe, clean and affordable rental housing.

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
Affordable to Households at or Below 50% AMI for 15 Years	
Completed	53
To be Completed	25
Affordable to Households at or Below 80% AMI for 30 Years	
Completed	89
Affordable to Households at or Below 80% AMI for 15 Years	
Completed	33

Areas of Lowell, designated as “Opportunity Areas,” have been identified to meet specific criteria. In June 2009 the Lowell Housing Authority hired a Mobility Councilor who is 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. 71 families have expressed interest in moving. 25 units, available at 50% AMI for 15 years, will be completed through the assignment of Project Based Vouchers (through the LHA) in Opportunity Areas. An RFP for interested landlords successfully assisted 10 households with project based vouchers. The Lowell Housing Authority has issued an RFP for an additional 10 vouchers which will be available on July 15th, 2011.

2. SECTION 215 AFFORDABLE HOUSING

The following housing projects resulted in new affordable units, completed in the 2010-11 program year, that meet the Section 215 definition of affordable housing:

Project Name	Address	Unit Type	Number of Units	Status	Funding Source
Coalition for a Better Acre	Merrimack Street	Rental	15	Complete	HOME
Rivers Edge Development	Off Gorham (Various)	Rental	2	Complete	HOME

Jurisdiction

Firehouse, llc	27 Fourth St..	Rental	3	Complete	NSP
Robert Muldoon Trust	78 Perry Street	Duplex	2	Complete	NSP
Trinity Financial	Appleton Mills	Rental	11	Complete	HOME

Similarly, the City of Lowell's First Time Homebuyer Program, an ongoing project will result in new affordable housing units that will also meet the Section 215 definition of affordable housing.

3. "WORST-CASE" AND DISABLED HOUSING

Many of the projects assisted by the City of Lowell during the 2010-11 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
- AIDS Action Committee – HOCH Program
- Institute for Health and Recovery – Project Heal
- Justice Resource Institute – TBRA Program

Housing Projects Include Handicapped Accessible Housing Units

- Trinity Financial – Appleton Mills

Public Housing Strategy

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

Program Year 1 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:
 - 1) Complete rehab of units at the North Common Village (electrical, plumbing, sheet rock, windows, kitchen cabinets, floors, new appliances).
 - 2) Two units converted into handicap units (Francis Gatehouse #B25, Bishop Markham, 227 Gorham St. #331).
 - 3) Federalization of Fr. Morrissette Manor (work included: new rugs, new countertops, paving of parking lot).
 - 4) Installed security cameras at 128 Westford St.
 - 5) Total rehab of 17 Bassett St. #B (doors, windows, cabinets, floors, new appliances).
- 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 LHA has implemented an online application process to increase accessibility to applicants. The application form has been revised and requires basic household information. For those who wish to apply in one of our offices, staff is available to assist and answer any questions they may have.

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.
- After-School Academic/ Summer Recreational Programs: These programs have provided education and guidance to youth of the LHA as well as the surrounding neighborhoods in order to prevent drug abuse. Together, these programs have

been successful in reaching residents in need and in enhancing the overall security and safety at the housing authority sites.

- The Learning Zone: The Learning Zone (North Common Village) serves youth in grades 2-8 from both the North Common Village Public Housing development as well as the surrounding Acre neighborhood. The Learning Zone (George W. Flanagan) serves youth in grades 2-8 from both the George W. Flanagan Public Housing development as well as the surrounding Highlands neighborhood. The overall mission of the Learning Zone is to offer daily tutoring assistance, hands-on activities, critical thinking exercises, informational guest speakers and recreational opportunities to further promote academic success and broaden one's quest for knowledge. Program staff have demonstrated an aptitude to act as a liaison between parents and school staff. Each site is supplied with individual laptops for student usage, a television and DVD player, educational movies, software and books as well as a plethora of school supplies needed to complete daily assignments and projects.

Mastering Math and Reading skills appear to be the greatest challenges faced by students in these programs. Program staff have observed many students who lack basic reading ability, leaving them to experience difficulty in completing assignments due to inability to read instructions. The language barrier that exists for many of the parents in this segment of the population further impedes their ability to help their children complete work outside of school. The Learning Zone offers many tools to overcome these obstacles to academic success. The increased number of volunteers allows more 1:1 attention to help those experiencing the most difficulty. The Learning Zone staff utilize educational games and group activities to reinforce learning while still keeping it fun. In addition, guest speakers, presentations and field trips all play a significant role in the promotion of acquiring new knowledge and concepts.

During the past school year, Learning Zone staff have promoted recycling efforts to better protect our environment. Students have set a goal of recycling in order to fund a pizza party to celebrate their efforts. The students achieved this goal in February 2011 and are committed to continuing their recycling efforts. Another topic that will be focused upon during the upcoming school year will be healthy nutrition. The LHA is exploring the opportunity to have a personal Chef complete a presentation on the preparation of healthy snacks and nutritious no-cook meals. Not only will the children obtain education surrounding portion control, food choices, nutritional value of foods, they will also improve their ability to read labels and understand and interpret recipe directions.

A local piano instructor is presently conducting piano lessons one day per week at the Market St. site. In addition, he has also collaborated with a voice coach and is proving the students with the opportunity to partake in vocal instruction. Students have access to the on-site piano during the week so that they can reinforce the material learned during their weekly lesson. This provision will also be offered at the Chelmsford St. site beginning in September 2011.

The LHA have arranged for the Girl Scouts (GS) of Eastern Massachusetts/Andover to conduct programming at both sites each week. The Girl Scouts curriculum emphasizes the promotion of "courage, confidence and character to help make the world a better place." LHA will cover the cost of the GS annual membership fee for each girl enrolled in the Learning Zone. This provision will

allow the girls access to all GS programming offered throughout the year outside of the Learning Zone.

During the month of September, the LHA applied for and received a \$100.00 donation from GotBooks.org. The organization's mission is to find new uses for used books people no longer know what to do with or have a use for. They are dedicated to finding good homes for donated books, CDs, DVDs, audio books and records so that they can be reused and kept out of the trash. With this donation, we purchased educational and informative books and DVDs to be utilized by the children of the Learning Zone. In addition, we were able to obtain 2011 Calendars to help the children track important dates as well as bookmarks to aid in the promotion of reading.

In conclusion, the LHA has found that many parents have developed an active involvement in their children's studies as a result of staff encouragement and support. Since the 2009 inception of the program, we have observed not only improvement in the children's academic progress but most importantly, a strong desire to learn the "why," "what" and "how" of the world around them. It is our hope that by making learning fun, we will instill an interest in the pursuit of higher education and therefore, increased future economic status.

- 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.

All elderly/disabled residents were recently provided with emergency kits and trained on how to respond to both potential small and large-scale disasters. Some of our elderly/disabled sites offer resident-operated breakfast cafés, daily meal programs via Merrimack Valley Nutrition Project and monthly Cosmetology services provided by Greater Lowell Technical High School students.

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. The George Flanagan (AMP 2) has had 4 residents participating in community service.
- Housing Choice Voucher & Public Housing Family Self-Sufficiency Programs: 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 for educational, financial and personal development. While overseeing an HCV FSS Program for many years, the LHA was recently awarded HUD funding to implement a Public Housing FSS Program. The premise of each program is that everyone deserves a chance for self-sufficiency, regardless of his or her current skill level, ability or past performance. Some of the provisions administered through the program include: intensive Case Management, resume development, financial literacy education, employment search support, credit repair guidance as well as instruction on nutrition and healthy living. Referrals are frequently made to the Career Center of Lowell, Suitability, The Wish Project, Community Teamwork, Inc., and Middlesex Community College to assist in meeting the educational and employment goals of our participants. Through increases in earned income, many families become eligible for an interest-bearing escrow account. This component has allowed numerous LHA families to transition from subsidized housing to homeownership.

- 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 an all-inclusive networking system that allows them to become future homeowners. The LHA covers the cost for each eligible family to complete the First Time Homebuyer's Program as well as offers post-purchase counseling for all clients to ensure long-term success as new homeowners. To date, fourteen LHA families have utilized their Section 8 Voucher towards homeownership.

Barriers to Affordable Housing

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

Program Year 1 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.

In recent years, the Lowell Planning Board approved the Rivers Edge subdivision as a planned residential development. This step enabled the project to reduce lot area, setbacks, and frontage requirements as well as minimize the infrastructure costs by clustering the building lots with shorter utility runs and roadways, while providing communal open space resources for the residents of this mixed income project. 2 duplexes were completed during the reporting period using Consolidated Plan funds.

The Hamilton Canal District (HCD) Form-Based Code was adopted in February of 2009 and the Subdivision Regulations were amended to accommodate the

redevelopment of 14.5 acres of underutilized vacant and industrial land directly adjacent to downtown Lowell. The HCD is expected to transform current underutilized industrial land into over 2 million square feet of mixed-use development directly south of Lowell’s downtown and will be within walking distance to the Gallagher multi-modal transit center. The District expands housing opportunities as residential development is expected to be a substantial component of the project’s build-out, providing units in a district that currently does not provide any housing. Through significant public participation the community expressed interest in the developer providing subsidized, workforce type housing. The first project permitted in the District, providing 130 units at or below 80% AMI was completed during the reporting period.

Additional steps that the City has taken to remove impediments to developing affordable housing include streamlining the permitting process, and utilizing Massachusetts programs to incentivize production of affordable housing units. For example, the City Council voted to designate several parcels in and around the Hamilton Canal District (14.5 acres of underutilized vacant industrial land adjacent to downtown) as “Priority development sites” under the provision of M.G.L. Chapter 43D. This guarantees that projects proposed in the Priority Development sites will be permitted within 180 days of application submission, adding greater certainty and significantly reducing carrying costs for developers.

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 18 additional units of affordable housing in the past year using HOME and NSP funds and maintains more than 12% 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 53% of the region’s subsidized affordable housing.

Affordable Housing in Greater Lowell Area

Municipality	Total Housing Units (2010 Census)	Affordable Housing Units	Proportion of Affordable Housing
Lowell	41,308	5,212	12.6%
Billerica	14,442	1,186	8.2%
Chelmsford	13,741	966	7.0%
Dracut	11,318	595	5.3%
Dunstable	1,085	0	0.0%
Groton	3,930	197	5.0%

Jurisdiction

Pepperell	4,335	122	2.8%
Tewksbury	10,803	967	9.0%
Tyngsboro	4,166	278	6.7%
Westford	7,671	371	4.8%

Source: Massachusetts Department of Housing and Community Development,
Chapter 40B Subsidized Housing Inventory (As of June 2011)

In summary, while the cost of housing development remains a major impediment to affordable housing production, the City of Lowell has taken significant steps to minimize the role that public policies at the local level have in exacerbating this challenge. As stated in the City's Master Plan, Lowell also actively supports statewide efforts to encourage other communities to expand their housing production, recognizing that the overall market forces associated with an increase in regional housing supply will improve housing affordability in Lowell.

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 1 CAPER HOME/ADDI response:

1. ASSESSMENT OF GOALS AND OBJECTIVES

HOME FUNDS

All FY 10-11 HOME funds were allocated toward projects that addressed the Rental and Owner-Occupied Housing priority need as described in the 2010-2015 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 Department of Planning and Development and serve low- and moderate-income households throughout Lowell.

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 2010-11 HOME Funded Activities

Activity	FY 2010-11 Expenditures	Proposed Accomplishments	Actual Accomplishments
Coalition for a Better Acre - St. Joseph's Apt (760 Merrimack St.)	\$169,879.98	11 Housing Units	11 Housing Units (Unoccupied)
City of Lowell, DPD/MVHP - First Time Homebuyer Program	\$334,819.04	30 Households	37 Households
City of Lowell, DPD - Housing Rehabilitation Program (HOME)	\$60,527.81	2 Housing Units	2 Housing Units
Residents First Development Corp. - Rivers Edge Devpt.	\$201,811.82	2 Housing Units	2 Housing Units
Trinity Financial - Appleton Mills	\$4,861.39	11 Housing Units	11 Housing Units (Unoccupied)

* Demographic information for unoccupied housing units will be collected and reported in subsequent CAPERs. Source: IDIS Reports PR02 & PR06, 8/23/2011

The City of Lowell First Time Homebuyer Program collaborated with the Merrimack Valley Housing Partnership's Down payment Assistance Program to assist 37 households during the reporting period. The table below illustrates how this assistance was distributed. 45% of households receiving assistance reported incomes 0-60% below the area median income and approximately 70% of the total households served were non-white (13 Hispanic, 3 African American, 12 Asian).

FY 2009-2010 First Time Homebuyer Participants

	Income Level (% of Area Median Income)			
	0-30%	30-50%	50-60%	60-80%
Number of Households	0	11	7	22

Source: August 23, 2011 IDIS Report PR23

The City was required to set aside a minimum of \$177,786.30 (15% of 2010-11 HOME entitlement grant funds) for Community Housing Development Organizations (CHDOs). During the program year, the City allocated \$200,000 to the Residents First Development Corporation for the Rivers Edge Development. During the 2010-11 program year, 2 duplexes (owner-occupied with HOME assisted rental units) were completed.

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 2009-10 in the amount of \$443,981. 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	2009-10 Match	2009-10	Excess Funds to Carry to 2009-10
		Match Liability	
\$4,550,745	\$443,981	\$146,451.85	\$4,848,274

Source: IDIS Report PR33, 8/23/2011 & HUD Form 4107-a

3. HOME MBE AND WBE REPORT

During the 2009-10 program year, the City of Lowell’s HOME program completed projects having two contracts and forty-three sub-contracts totaling \$4,865,289. Fourteen of these contracts was issued to an MBE/WBE. 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 HQS inspections of investor-owned rental properties assisted with HOME funds to ensure compliance with the Housing Quality Standard report. The vast majority of the City’s rental housing is supported by vouchers from the Lowell Housing Authority, which conducts an annual inspection of supported properties. Units not supported by vouchers are inspected by the City of Lowell’s housing staff. 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 2010-11 reporting period, more than 100 units were monitored through this process. All properties passed the Housing Quality Standard report.

AFFIRMATIVE MARKETING ACTIONS

The Department 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 Department 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 1 CAPER Homeless Needs response:

1. IDENTIFY ACTIONS TAKEN TO ADDRESS NEEDS OF HOMELESS PERSONS

The City of Lowell is working in partnership with the U.S. Department of Housing and Urban Development and Veterans Administration, Commonwealth of Massachusetts, Merrimack Valley Regional Network, Community Teamwork, Inc., Bridgewell, Inc., Southern Middlesex Opportunity Council, Massachusetts Housing and Shelter Alliance, Middlesex County Sheriffs Office and the city's Continuum of Care homeless housing and service providers to change the way homelessness is addressed in our community; and provide permanent and permanent supportive housing opportunities for some of the City's neediest residents. Initiatives and projects completed or ongoing to identify and address the needs of homeless persons include:

Annual Homeless Census: Each year the City of Lowell's Continuum of Care and Partnership to End Homelessness in 10 Years undertake a point-in-time census of the jurisdiction's homeless and supportive housing populations. On January 27, 2011 partners gathered data by interviewing 559 individuals and family head of households. Lowell providers are not yet able to obtain this information from the Commonwealth's ETO HMIS. The purpose is provide useful data on the city's homeless population, identify patterns, gaps in services and causes of homelessness; and uses that information to address barriers and obstacles to housing. As an example of identifying data to identify actions to be taken is in the why discharge planning is addressed. In 2011, as a result of a more comprehensive discharge planning process, only 15% of the individuals entering shelter came from a combination of places that included psychiatric facilities, substance abuse treatment centers or detox, hospital (non-psychiatric), jail, prison or a juvenile detention programs. These numbers are down 4% since 2010.

Continuum of Care: Lowell's homeless housing stabilization and services providers identify and address the needs of homeless persons. Programs listed below include, but may not be limited to, providing access to benefits; medical, mental health and substance abuse treatment; education and job training; meals, clothing, money management, representative payee services, housing search and stabilization, case

management, budget management, crisis intervention; and childcare. Programs include:

Alternative House/Women in Transition Program to address the needs of survivors of domestic abuse, operates emergency shelter, transitional and permanent housing programs; a 24 hour crisis hotline, community outreach, counseling and legal advocacy programs, children visitation services; and youth/teen violence prevention programs.

Bridgewell, Inc.: Bridgewell's Pathfinder Apartments and Permanent Housing projects offer chronically homeless, mentally ill people permanent housing with 24-7 services, educational opportunities, medical, mental health and substance abuse treatment. Bridgewell also offers outreach and day programs for Lowell's street homeless population.

City of Lowell Partnership for Change to End Homelessness in 10 Years' (10YP) Keys to Ending Homelessness Conference Series: The mission of this statewide conference series is to engage the community, partners, homeless housing and services managers and front-line staff in a discussion of innovative programs to address homelessness; provide overviews of "Best Practices" and successful national strategies to identify actions that can be taken to address the needs of people who are unable to sustain housing. In addition there are on-site workshops and follow-up training opportunities available to local agencies on the issues discussed at each of the 7 conferences. They include: Social Security, October 2009; Education, Employment & Business Incentives, March 2010; Housing, June 2010; Behavioral Health & Trauma Informed Care, October 2010; Criminal Justice October 2011; and 2 other conferences focused on Seniors and Food Security are scheduled for 2012.

Community Teamwork, Inc.: CTI is the city's and the region's largest Community Action Agency; and leads the Merrimack Valley Regional Network to End Homelessness. CTI offers a variety of housing stabilization, education, employment, childcare, food security/farming, fuel assistance, home modification programs. CTI also operates 16 scattered-site, transitional housing units for survivors of domestic abuse; and 63 scattered-site units of emergency housing for families.

House of Hope, Inc. and House of Hope Housing, Inc.: HOH operates an 18-room emergency shelter program and 24 units of permanent supportive housing in 5 scattered site properties for families. Management and housing teams work closely with families to overcome barriers and find solutions to self-sufficiency and sustaining permanent housing.

Lowell Housing Authority: LHA offers 8 units of transitional housing for families that can lead to permanent housing at one of the Authority's locations.

Lowell Transitional Living Center: LTLC's Outreach and Case Management programs for individuals work with clients living on the streets and other places not meant for human habitation and/or at LTLC's 90-bed emergency shelter to create comprehensive service plans that address housing, mental health, substance abuse, self-sufficiency and housing stabilization challenges. LTLC also operates 12 units of permanent supportive housing for chronically homeless individuals.

U.S. Veteran Administration Crescent House and Respite Program: The Crescent Building Transitional Residence Program is a unique rehabilitation program which is

designed to intervene in the cycle of homelessness and institutionalization by providing an environment in which veterans can acquire skills and supports needed to function productively and independently in competitive employment and community based housing. Crescent House offers a 35-bed transitional housing program; and the respite program has 2 beds available.

2. IDENTIFY ACTIONS TO HELP HOMELESS PERSONS MAKE THE TRANSITION TO PERMANENT HOUSING AND INDEPENDENT LIVING

Helping homeless persons make the transition to permanent housing and self-sufficiency continues to be one of the major goals of Lowell's Continuum of Care and 10YP. Funding provided by the American Recovery and Reinvestment Act of 2009 to the city and various entities; and the Massachusetts Interagency Council on Housing and Homelessness' Regional Network Innovations to End Homelessness (detailed below) has enabled homeless shelter and services providers to remove barriers to housing for their clients.

New and expanded services helping to transition homeless persons to housing have included, but are not limited to:

- First and last months rent payment, utility arrearages, shallow subsidies, moving costs and ongoing housing stabilization services;
- Housing stabilization specialists work to secure the maximum amount of mainstream benefits that each client is entitled to, ensure that units are furnished and clients supplied with clothes, toiletries and access to nutritious food;
- Medical, mental health and substance abuse personnel work to coordinate treatment and increase compliance with medication if needed;
- Transportation is provided when possible;
- More access to financial education/training, budget management assistance and for those who are working at low wages assistance with acquiring Earned Income Tax Credits;
- Representative Payee services for both those receiving Social Security Benefits and others who do not; and
- With the U.S. Veterans Administration exploring the development of a social business or enterprise and expanding self employment opportunities.

Programs that are assisting with these actions include:

- American Recovery and Reinvestment Act of 2009/Homeless Prevention and Rapid Rehousing Programs: Lowell's Homeless Prevention and Rapid Rehousing Program (HPRP) funds, along with those provided by the Commonwealth of Massachusetts through Community Teamwork, Inc. and the Massachusetts Shelter and Housing Alliance have prevented homelessness and/or rapidly rehoused over 693 households in Lowell. These funding programs are winding down now, however, new programs like Massachusetts' HomeBASE program (described below) are gearing up to continue the work of HPRP in providing short-term rental assistance, housing search and time limited stabilization services.
- Massachusetts Interagency Council on Housing and Homelessness: Regional Network Innovations to End Homelessness/Merrimack Valley Regional Initiative to End Homelessness (MVRI) under the direction of Community Teamwork, Inc.

(CTI): Over the past two years the Commonwealth of Massachusetts has been working to fundamentally redesign the state's system for addressing and ending homelessness. One of the state's Interagency Council for Housing and Homelessness's (ICHH) actions, was to create regional networks throughout the state focused on the prevention of homelessness and the rapid re-housing of homeless families and individuals and/or those households at eminent risk of homelessness. Today the ICHH and MVRI continue to identify actions and funding to help homeless persons make the transition to permanent housing.

- Massachusetts HomeBASE Program: HomeBASE, managed by the Commonwealth's regional networks, is a new short-term rental program designed to address the challenge of moving over 1,600 homeless families, currently living in motels funded by the state, to rental units/homes of their own. The program, that went into affect on August 1, 2011 is funded with \$38.6 million of the state's Emergency Assistance Funds, and tasked with the mission of moving all families out of motels by July of 2012. Homeless and/or at-risk families who earn no more than 115% of the federal poverty level are eligible to receive assistance. This 36 month program provides families with an opportunity to pay no more than 35% of their rent and utilities. It also offers eligible recipients the possibility of receiving up to \$4,000 to help them achieve and/or sustain housing. One of the major goals of the HomeBASE program is to assist regional and local non-profit housing, shelter and service providers to be more proactive in moving beyond shelter to address family homelessness.
- Community Services Block Grant (CSBG)/Community Teamwork, Inc. CSBG funds are used to promote and provide an array of services and activities to encourage self-sufficiency and to make permanent improvements in the lives of low-income families and individuals. Community Teamwork, Inc. uses CSBG funding to provide a wide range of social service programs such as self-sufficiency, housing assistance, child care, youth and family development, teen pregnancy prevention, elderly services, educational programs, emergency service, income management, employment training, energy assistance, domestic violence prevention, health services, rural transportation, small business development, and nutrition assistance.
- Development and Implementation of the Commonwealth of Massachusetts' new Homeless Management Information System (HMIS), ETO™ Software: Lowell's Continuum of Care participates in Massachusetts' ETO HMIS. Since February of 2010 the Commonwealth of Massachusetts has been in the process of converting to ETO™ Software ASIST. ASIST replaces the state's SHORE HMIS and BEACON Emergency Assistance systems. When fully operational, ASIST will provide for more comprehensive client management, as a result of improved data collection, data sharing and reporting capabilities. Lowell providers are currently undergoing a second round of training; and are working with ASIST managers to review and clean data migrated from the previous programs.

3. IDENTIFY NEW FEDERAL RESOURCES OBTAINED FROM HOMELESS SUPERNOFA

MA-508 PROGRAMS	Amount
Alternative House, Women in Transition	\$189,283
House of Hope, Inc.	\$91,567
Lowell Transitional Living Center Case Management	\$67,350
Lowell Transitional Living Center Outreach	\$40,325
Pathfinder PSH	\$400,894
Pathfinder Apartments	\$79,742
Total	\$869,161

Specific Homeless Prevention Elements

1. Identify actions taken to prevent homelessness.

Program Year 1 CAPER Specific Housing Prevention Elements response:

1. ACTIONS TAKEN TO PREVENT HOMELESSNESS

A. Home Foreclosures

- i. Lowell Foreclosure Prevention Task Force: According to a report by Middlesex North Registry of Deeds that examined foreclosures in Lowell from 2007 to 2010, there were 1,271 Foreclosure Deeds (FD) filed in the city with the second largest amount of FD (344) filed in 2010. However in 2006 when Lowell's foreclosures rate spiked to 356, the Lowell Foreclosure Task Force was formed to assist those at risk of losing their homes. Since that time the Task Force has set up the Homeowners Hope Hotline and offered free counseling and other services to homeowners facing foreclosure.
- ii. Housing Consumer Education Center/Community Teamwork, Inc (CTI).: CTI part of a nine-member, statewide Regional Housing Network in Massachusetts that oversees a Housing Consumer Education Center for its region. The CTI's HCECs provides information that helps consumers make informed decisions about their housing situations and is a resource for tenants, landlords, and homeowners and provides information and referrals about housing related issues. In addition HCECs:
 1. Administer federal and state rental subsidies;
 2. Developing affordable rental, homeownership, and transitional housing opportunities;
 3. Identify public/private rehabilitation resources for homeowners and landlords;
 4. Educate buyers and owners on purchasing and maintaining a home;
 5. Work with property owners and managers to promote successful and long-term tenancies;
 6. Provide transitional housing and support services to those at risk of homelessness or presently in shelters;
 7. Partner with communities, lenders, and government agencies to develop local affordable housing opportunities.

B. Tenancy Preservation

- i. The Tenancy Preservation Program (TPP)/Eliot Community Human Services: The TPP operates within the Northeast Housing Court that purview includes the city of Lowell. TPP provides clinical consultation to the court in eviction cases that are entitled to "reasonable accommodations" due to the presence of a mental health or physical disability. Eliot's clinicians work with the Housing Court to maintain stable housing by assisting tenants with referrals for treatment and support in order to address the causes of lease violations.

C. Housing Stabilization:

- i. American Recovery and Reinvestment Act of 2009/Homeless Prevention and Rapid Rehousing Programs: Lowell's Homeless Prevention and Rapid Rehousing Program (HPRP) funds, along with those provided by the Commonwealth of Massachusetts through Community Teamwork, Inc. and the Massachusetts Shelter and Housing Alliance have prevented homelessness and/or rapidly rehoused over 693 households in Lowell. These funding programs are winding down now, however, new programs like Massachusetts' HomeBASE program (described below) are gearing up to continue the work of HPRP in providing short-term rental and utility assistance, housing search and time limited stabilization services.
- ii. Massachusetts Interagency Council on Housing and Homelessness: Regional Network Innovations to End Homelessness/Merrimack Valley Regional Initiative to End Homelessness (MVRI) under the direction of Community Teamwork, Inc. (CTI): Over the past two years the Commonwealth of Massachusetts has been working to fundamentally redesign the state's system for addressing and ending homelessness. One of the state's Interagency Council for Housing and Homelessness's (ICHH) actions, was to create regional networks throughout the state focused on the prevention of homelessness and the rapid re-housing of homeless families and individuals and/or those households at eminent risk of homelessness. Today the ICHH and MVRI continue to identify actions and funding to prevent homelessness.
- iii. Massachusetts HomeBASE Program: HomeBASE, managed by the Commonwealth's regional networks, is a new short-term rental program is targeted, in part, to provide homeless prevention services to at-risk families who earn no more than 115% of the federal poverty level. The program, that went into affect on August 1, 2011, is funded with \$38.6 million of the state's Emergency Assistance Funds that can provide eligible families with an opportunity to pay no more than 35% of their rent and utilities for up to 36 months. It also offers eligible recipients the possibility of receiving up to \$4,000 to help them achieve and/or sustain housing. One of the major goals of the HomeBASE program is to assist regional and local non-profit housing, shelter and service providers to be more proactive in moving beyond shelter to prevent family homelessness.
- iv. Community Services Block Grant (CSBG)/Community Teamwork, Inc. CSBG funds are used to promote and provide an array of services and activities to encourage self-sufficiency and to make permanent improvements in the lives of low-income families and individuals. Community Teamwork, Inc. uses CSBG funding to provide a wide range of social service programs such as self-sufficiency, housing assistance, child care, youth and family development, teen pregnancy prevention, elderly services, educational programs, emergency service, income management, employment training, energy assistance, domestic violence prevention, health services, rural transportation, small business development, and nutrition assistance.
- v. Home Equity Conversion Mortgage (HECM) Counseling for Seniors/Lowell Council on Aging: There are an increasing number of seniors interested in obtaining a reverse mortgages as a way to stay in their home and remain financially independent. The Lowell Council on Aging offers seniors an opportunity to learn more about reverse mortgages, program eligibility requirements, financial implications and alternatives to obtaining a reverse mortgage.

- vi. Development and Implementation of the Commonwealth of Massachusetts' new Homeless Management Information System (HMIS), ETO™ Software: Lowell's Continuum of Care participates in Massachusetts' ETO HMIS. Since February of 2010 the Commonwealth of Massachusetts has been in the process of converting to ETO™ Software ASIST. ASIST replaces the state's SHORE HMIS and BEACON Emergency Assistance systems. When fully operational, ASIST will provide for more comprehensive client management, as a result of improved data collection, data sharing and reporting capabilities. Lowell providers are currently undergoing a second round of training; and are working with ASIST managers to review and clean data migrated from the previous programs.

D. Additional Services and Training Opportunities

- i. Community Teamwork, Inc.'s (CTI) Family Resource Network: CTI's Family Resource Network provides families with a variety of supports to help them attain self-sufficiency and improve their economic stability.
- ii. Financial Enhancement and Stabilization Programs/Community Teamwork, Inc. (CTI)
 - **The Financial Literacy Academy** was originally is designed for those interested in the Individual Development Account (IDA) program and others who are interested in learning more about how to manage finances; protect one's identity; and the benefits of paying yourself first. Many people who have taken financial literacy have commented on how much they learned. The Financial Literacy Academy is provided free to everyone.
 - **The Individual Development Account (IDA)** program is also available to anyone interested in a savings match program. For example to save for post-secondary education or certificate programs, to start a business, or save for the down payment of a home, CTI and the Federal Government will match the savings in an IDA 3 to 1.
 - **Family Finance Solutions:** six (6) informative workshops for those interested in learning more about finance personal finance: (1) How to Survive These Difficult Financial Times –English or Khmer; (2) Credit Cards: The Good, The Bad, The Ugly- English and Spanish; (3) Understanding your credit report; and (4) Protecting against identity theft.
 - **Representative Payee Services** provides financial management for SSI and SSDI beneficiaries who are challenged with managing their monthly bills.

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 1 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, \$91,256.62 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 2010-11 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 2010-11 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 2010-11 CDBG funds were awarded to Community Teamwork, Inc. to support its Emergency Motel Stay program and to House of Hope, Inc. to support building improvements.

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

FY 2010-2011 ESG Funded Activities

Activity	FY 2010-11 Expenditures	Proposed Accomplishments	Actual Accomplishments
Alternative House, Inc. - Domestic Violence Emergency Shelter	\$14,015.00	45	98*
Community Teamwork, Inc. - Merrimack House	\$9,451.92	45	68*
Community Teamwork, Inc. - SHIFT Coalition	\$29,147.00	30	31*
House of Hope Inc. - Shelter Operating Expenses	\$14,015.00	50	102*
Lowell Transitional Living Center, Inc - Homeless Detox & Housing Placement Project	\$14,597.00	40	459*
Merrimack Valley Catholic Charities - Brigid's Crossing	\$10,010.70	14	10

Source: 2010-11 Annual Action Plan & IDIS Report PR19, 8/23/2011

* Count includes adults and children

During the reporting year more than 768 individuals, 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 more than \$3.3M in matching funds during the 2010-11 program year. The matching funds are outlined in the following table.

Activity	FY 2010-11 Expenditures	Other Funding	Source
Alternative House, Inc. - Domestic Violence Emergency Shelter	\$14,015.00	\$6,000 \$340,445 \$37,500	Other Federal State Private
Community Teamwork, Inc. - Merrimack House	\$9,451.92	No Match Reported	
Community Teamwork, Inc. - SHIFT Coalition	\$29,147.00	No Match Reported	
House of Hope Inc. - Shelter Operating Expenses	\$14,015.00	\$77,323	Other Federal
		\$1,189,726	State
		\$160,294	Private
		\$208,533	Other
		\$16,262	Fees
Lowell Transitional Living Center, Inc - Homeless Detox & Housing Placement Project	\$14,597.00	\$917,614	Other Federal
		\$114,112	State
		\$108,395	Private
		\$56,000	Other
Merrimack Valley Catholic Charities - Brigid's Crossing	\$10,010.70	No Match Reported	

Source: 2010-11 Annual Action Plan & IDIS Report PR19, 8/23/2011

4. STATE METHOD OF DISTRIBUTION

- Not Applicable -

5. ACTIVITY AND BENEFICIARY DATA

During the 2010-11 program year, 68% of ESG funds, were spent on operational costs of the six shelters served. These costs included the administration, maintenance, utilities, food, and other expenses associated with the operation of the homeless shelters. 32% 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 2010-11 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 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: 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 2010-11, 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 may 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 1 CAPER Community Development response:

1. ASSESSMENT OF GOALS AND OBJECTIVES

CDBG EXPENDITURES BY CONSOLIDATED PLAN PRIORITIES

During the 2010-2011 reporting period, CDBG funds were distributed among the HUD priority-needs identified in the 2010-2015 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 2010-11 is provided in the table below.

2010-2011 Distribution of CDBG Funds

Priority Need	FY 10-11 Proposed Budget	% of Total	FY 10-11 Actual Expenditures	% of Total
Homeless/HIV/AIDS	\$6,000	0%	\$6,228.47	0%
Nonhomeless Special Needs	\$94,000	4%	\$102,412	6%
Affordable Housing	\$170,000	8%	\$228,976	14%
Public Facilities	\$461,000	22%	\$463,216	29%
Infrastructure	\$695,000	33%	\$316,076	20%
Economic Development	\$420,000	20%	\$203,878	13%
Public Services	\$271,000	13%	\$258,742	16%

Source: 2010-11 Annual Action Plan, PR03 & PR02 IDIS Report, 8/23/2011

The actual expenditures for each priority need during program year 2010-11 were fairly consistent with those proposed in the Annual Action Plan. Affordable Housing projects and 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 2010-11 reporting period. Expenditures under the economic development and infrastructure priority categories were less than what was planned as the City emphasized spending down its CDBG-R funds allocated for activities under these categories before additional regular CDBG funds were drawn. Many of CDBG funded projects 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 2010-11, 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 10-11 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 10-11 CDBG-Funded Activities (Public Service Cap)

Activity	FY 2010-11	Proposed	Actual
	Expenditures	Accomplishments (People Served)	Accomplishments (People Served)
Nonhomeless Special Needs			
Cambodian Mutual Assistance Association - Elderly Services Program	\$5,000.00	20	20
City of Lowell Council on Aging - Senior Center Programs	\$12,909.03	4,000	948 ³
Community Family, Inc. -Client Service Subsidy Fund	\$3,000.00	5	7
Eliot Community Human Services, Inc. - Renaissance Club Housing	\$7,500.00	7	8
Lifelinks, Inc. - Independent Living Seminars	\$10,500.00	75	75
Lifelinks, Inc. - Urban Youth Employment Project	\$10,000.00	15	16
Lowell Association For The Blind – Services/ Transportation for The Blind	\$15,000.00	53	53
Mental Health Assoc. of Greater Lowell - Bi-Lingual Advocates	\$8,500.00	85	85
Merrimack Valley Food Bank, Inc. - Mobile Pantry	\$7,000.00	284	286
Retarded Adult Rehab Association - Programs & Services	\$10,000.00	43	45
Public Services			
Angkor Dance Troupe - At-Risk Program	\$3,000.00	3	7
Asian Task Force Against Domestic Violence	\$7,500.00	65	80
Big Brother/Big Sister- Mentoring	\$10,000.00	22	22
Central Food Ministry, Inc. - Food Pantry	\$7,000.00	4000	4163
Coalition For A Better Acre/ Lowell Housing Authority - Homework Club	\$5,000.00	25	25
Coalition For A Better Acre - Preserving Your Home	\$3,900.00	50	30
Community Teamwork, Inc.- Spindle City Corps	\$5,000.00	25	32
Community Teamwork, Inc. - Emergency Hotel Placement	\$2,651.88	14	8
Community Teamwork, Inc. - Suitability	\$15,000.00	50	69
Community Teamwork, Inc. - Fuel Assistance	\$9,000.00	30	56
Girls, Inc. of Greater Lowell - Youth Enrichment Program	\$10,000.00	95	95
Greater Lowell Family YMCA - Camperships	\$8,500.00	50	52
International Institute & Greater Lowell Community Gardens Coalition	\$5,850.00	10	9
Light of Cambodian Children - Future Stars Sports/Leadership	\$8,500.00	7	7
Lowell Community Health Center - League of Youth	\$11,994.00	40	45
Lowell Housing Authority - Security Deposit Program	\$4,200.00	10	6
Lowell West End Gym, Inc. - Youth Boxing	\$5,400.00	100	116
Lowell Wish Project, Inc. - Beds 4 Kids	\$15,000.00	30	40
Mass Alliance of Portuguese Speakers - Lowell Immigrant Social Services Program	\$4,000.00	58	124
Merrimack Valley Housing Partnership & Cambodian Mutual Assistance Association- First Time Home Buyer Classes	\$3,400.00	40	48
Merrimack Valley Catholic Charities - Lowell Food Pantry	\$11,250.00	750	752

Jurisdiction

Merrimack Valley Food Bank, Inc. - Food Distribution	\$17,500.00	100 Food Pantries and non-profits served	
Middlesex Community College - Out Of School Youth	\$14,742.70	20	20
One Lowell - Truancy Prevention Program	\$8,000.00	8	9
Open Pantry Of Greater Lowell, Inc. - Food Pantry	\$8,000.00	1850	1886
Rape Crisis Services Of Greater Lowell - Multi Lingual Sexual Assault Services	\$2,953.15	8	5
Revolving Museum - Youth Development Through The Arts	\$15,000.00	48	46
St. Paul's Soup Kitchen	\$4,000.00	75	75
United Teen Equality Center - Fresh Roots Employment Step Program	\$25,400.00	5	5
YWCA of Lowell -Youth Enrichment Training Institute	\$7,000.00	12	19

Source: IDIS PR02 & PR03 Reports, 8/23/2011

¹ Organization revised its reporting system to ensure unduplicated and accurate counts of individuals served.

FY 10-11 CDBG-Funded Activities (Non-Public Service Cap)

Activity	FY 2010-11 Expenditures	Proposed Accomplishments	Actual Accomplishments
Homeless/HIV/AIDS			
House of Hope, Inc., House of Hope Shelter	\$6,228.47	1 Public Facility	1 Public Facility
Nonhomeless Special Needs			
Rebuilding Together Lowell	\$8,092.33	6 Housing Units	8 Housing Units
<i>Retarded Adult Rehabilitative Association - Facility Upgrade</i>	\$4,778.56	1 Public Facility	Underway
<i>Retarded Adult Rehabilitative Association - Accessibility Upgrades</i>	\$132.18	1 Public Facility	Underway
Affordable Housing			
<i>City of Lowell, DPD - Demolition Program</i>	\$21,861.48	10 Housing Units	Underway
City of Lowell, DPD - Emergency Repair Program	\$43,744.07	3 Housing Units	8 Housing Units
City of Lowell, DPD - Lead Abatement Program	\$81,673.84	15 Housing Units	5 Housing Units
City of Lowell, DPD - Net Zero Energy Challenge	\$480.00	3 Housing Units	3 Housing Units*
City of Lowell, Health Dept. - Sanitary Code Enforcement	\$81,217.04	1440 Housing Units	1440 Housing Units
Public Facilities			
City of Lowell, DNS - Graffiti Removal	\$2,159.35	420 Public Facilities	203 Public Facilities*
<i>City of Lowell, DPD - Clemente Park</i>	\$24,771.02	1 Public Facility	Underway
City of Lowell, DPD - Moody St. Playground	\$4,500.00	1 Public Facility	1 Public Facility*
Lowell Community Health Center - Expansion Project	\$238.10	1 Public Facility	Underway
Lowell Council on Aging - Senior Center Lease	\$340,710.63	1 Public Facility	1 Public Facility
Lowell House, Inc. - Recovery House Renovations	\$23,300.22	1 Public Facility	1 Public Facility
Lowell Parks and Conservation Trust, Inc. - Urban Forestry Project	\$45,000.00	120 Trees	150 Trees
Pawtucketville Youth Organization - Field House at McNamara Park	\$7,140.74	1 Public Facility	1 Public Facility
<i>YWCA - Acre Youth Center Renovations Phase II</i>	\$15,396.26	1 Public Facility	Underway
Infrastructure			
<i>City of Lowell, DPD - Hamilton Canal District Infrastructure/Construction Mgmt.</i>	\$52,012.32	<i>See narrative discussion</i>	
<i>City of Lowell - Neighborhood Impact Initiative (2009- Centralville Neighborhood)</i>	\$119,372.94	<i>See narrative discussion</i>	
<i>City of Lowell - Neighborhood Impact Initiative (2010- Lower Highlands Neighborhood)</i>	\$111,251.77	<i>See narrative discussion</i>	
<i>City of Lowell, DPW - Streets/Sidewalks Reconstruction</i>	\$3,918.70	68,380 People	Underway
Cultural Organization of Lowell (COOL)- Arts District Sinage	\$29,520.00	3881 People	3881 People
Economic Development			
Acre Family Childcare Business Development	\$20,000.00	20 Businesses	21 Businesses
City of Lowell, DPD - Section 108 Debt Service	\$173,878.14	n/a	n/a
<i>City of Lowell, DPD - Small Business Loan Program</i>	\$5,000.00	5 Jobs	Underway
Community Teamwork, Inc.- Lowell Small Business Assistance Center	\$5,000.00	5 Businesses	5 Businesses

Source: IDIS R02 & PR03 Report, 8/23/2011

Projects in italics were ongoing as of June 30, 2011. Additional expenditures and total accomplishment data will be discussed in future CAPERs. * Accomplishments reported in previous CAPERs. Final drawdowns made in FY 2010-11.

The Hamilton Canal District Infrastructure/Construction Management project supports the infrastructure improvements for the Hamilton Canal District. This activity will support the development of new streets and sidewalks, permanent affordable housing units, office and retail space for new businesses and non-profits, and new public facilities and open space for approximately 15 acres of currently vacant space in the Jackson/Appleton/Middlesex (JAM) Urban Renewal Plan. Additional accomplishment data will be recorded in future CAPERs.

The City Manager's Neighborhood Impact Initiative targets low-income neighborhoods in Lowell where significant deterioration has led to limited private investment and declining property values. Federal, state, and local resources are concentrated in target areas in an effort to improve commercial centers and public facilities within CDBG-eligible neighborhoods where impacts will be felt by the broadest possible cross-section of the neighborhood residents. In FY 10-11 Lowell's Lower Highlands neighborhood was selected to receive assistance.

Additional discussion about these programs is included in the Neighborhood Revitalization Strategies section of this report.

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 was very successful and was used as a model to help shape a program later supported with Energy Efficiency and Conservation Block Grant funds, a program administered through the U.S. Dept. of Energy and funded under the American Recovery and Reinvestment Act.

Through the various housing rehabilitation projects, including work through Rebuilding Together Lowell program, 21 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

Few CDBG-funded activities conducted during the 2009-10 program year did not result in direct 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, 94% of all CDBG expenditures between July 1, 2009 and June 30, 2010 benefited low- and moderate-income persons, as detailed in the first chart below.

CDBG Low and Moderate Income Benefit

Summary of CDBG Resources		2009-10 Program Year	2008-2010 Projection
01	Unexpended CDBG funds at the end of 2008-09 Program Year	\$1,859,399	\$1,752,791
02	Entitlement Grant	\$2,395,969	\$7,194,754
03	Surplus Urban Renewal Funds	N/A	N/A
04	Section 108 Guaranteed Loan Funds & BEDI Grants	\$0	\$0
05	Program Income	\$1,605,864	\$1,819,926
06	Returns	\$0	\$0
07	Adjustment to Compute Total Available	\$0	\$0
08	Total Available (sum, lines 01-07)	\$5,861,232	\$10,767,471
Summary of CDBG Expenditures			
09	Disbursements other than Section 108 Repayments and Planning/Administrations		\$5,272,309
10	Adjustments to Compute Total Subject to Low/Mod Benefit	\$0	\$0
11	Amount Subject to Low/Mod Benefit (line 09 + line 10)	\$1,726,003	\$5,272,309
12	Disbursed in IDIS for Planning/Administration	\$506,469	\$1,492,318
13	Disbursed in IDIS for Section 108 Repayments	\$2,002,922	\$2,427,009
14	Adjustment to Compute Total Expenditures	\$0	\$0
15	Total Expenditures (sum, lines 11-14)	\$4,235,394	\$9,191,636
16	Unexpended Balance (line 08 - line 15)	\$1,625,838	\$1,575,835
2008-2010 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	\$1,618,335	\$5,106,808
20	Adjustment to Compute Total Low/Mod Credit	\$0	\$0
21	Total Low/Mod Credit (sum, lines 17-20)	\$1,618,335	\$5,106,808
22	Percent Low/Mod Credit (line 21/11)	94%	97%
	Minimum Required Low/Mod Credit	70%	70%

Update for Final

Based on the table above, 97% of all CDBG and related expenditures from the past three-year period benefitted low- and moderate-income persons as defined in the applicable regulations.

During the 2009-10 reporting period, more than 16,600 individuals and 20 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	12,702	11,137	222	24,061	83	24,144
Households	17	7	3	27	0	27

Source: IDIS PR23, 8/23/2011

More than 57% of Lowell’s population is at or below the area median income. As indicated in the table above, more than 24,000 people were served through activities funded with CDBG, 99% 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 2010-2011 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 2010-11.

3. CARRYING OUT PLANNED ACTIONS

PURSUING RESOURCES INDICATED IN CONSOLIDATED PLAN

In addition to the Federal funds discussed in this report, during the 2010-11 program year resources were obtained from a variety of other public and private sources to address priority needs identified in the 2010-2015 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. Department 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

Per Massachusetts urban renewal requirements, Lowell has formal relocation plans in place for its two urban renewal plan areas that outline a process for acquiring property and relocating households, businesses, or organizations if necessary. In the case of both the Jackson/Appleton/Middlesex Street Urban Renewal Plan and the Acre Urban Renewal 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. The City retains the services of a professional consultant, W.D. Schock to provide technical assistance with any relocation of a business or household within these urban renewal areas. The consultant helps ensure that the Uniform Relocation Act is followed, where applicable, and assists the City in conducting a detailed survey of the needs of displaced persons or businesses, ensuring that the City delivers all relevant notices in a manner consistent with the regulations.

During the 2010-11 program year, no businesses or households were relocated or displaced using CDBG or HOME funds. The City used non-entitlement grant resources to assist in the relocation of an automotive garage from 49/55 Rock Street, a property in the Acre Urban Renewal Plan Area, purchased during a previous fiscal year with HOME funds. The property will be ultimately redeveloped into affordable housing. The City's relocation consultant assisted the City with this process.

No new acquisitions or relocations on properties within the JAM Plan area were made during the reporting period.

6. LOW/MOD JOB ACTIVITIES

During the 2010-11 program year, most job creation and retention activities were supported through the City's CDBG-R funding. These activities provided technical assistance to small businesses, micro-enterprise training, and job creation activities. These activities generated a total of nine (9) new full-time and two (2) jobs retained in Lowell's low and moderate-income areas. A total of \$135,000 was spent on these

economic development activities (Cristek Interconnects, Moms & Jobs and Viet Thai Restaurant), representing a ratio of \$12,272.72 for each job created or retained.

The following table includes all full-time permanent jobs created/retained by job classification reported during the 2010-11 fiscal year using CDBG-R funds:

**Table 1: 2010-11 Jobs Created/Retained
CDBG-R funds**

Job Classification*	Total Jobs Created	Total Jobs Retained
Officials & Managers	1	0
Professional	1	0
Technicians	1	0
Sales	0	0
Office & Clerical	1	0
Craft Workers	1	0
Operatives	1	0
Laborers	1	0
Service Workers	1	2
Total Jobs	9	2

Source: City of Lowell, DPD Economic Development Office, August 2011
*Economic Development Administration (EDA) job category definitions

In addition, there was one CDBG- supported economic development activity, funded through the Small Business Loan Program. This activity generated a total of one (1) job in Lowell’s low and moderate-income areas. This job was newly created. A total of \$5,000 was spent on this economic development activity, representing a ratio of \$5,000 for each job created.

The following table includes all full-time permanent jobs created/retained by job classification and reported during the 2010-11 fiscal year using CDBG funds.

**Table 2: 2010-11 Jobs Created/Retained
CDBG Funds**

Job Classification*	Total Jobs Created	Total Jobs Retained
Officials & Managers	0	0
Professional	0	0
Technicians	0	0
Sales	0	0
Office & Clerical	0	0
Craft Workers	0	0
Operatives	0	0
Laborers	0	0
Service Workers	1	0
Total Jobs	1	0

Source: City of Lowell, DPD Economic Development Office, August 2011
*Economic Development Administration (EDA) job category definitions

All of the jobs created under either CDBG-R or CDBG-supported programs are presumed to be available to low and moderate-income persons under 24 CFR 570.208(a)(4)(iv). The job created met the poverty rates required during the 2010-11 program year.

The businesses assisted 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. Cristek Interconnects, which manufactures electronic connectors for the biomedical, aerospace and defense industries, and one of the companies receiving a Small Business Loan, was able to partner recently with Community Teamwork (CTI) on a "job readiness" program. Cristek Interconnects, Inc. successfully trained ten (10) unemployed/ job seekers from Lowell on a "soldering" training program. These students are now registered certified solderers and candidates for future job opportunities at Cristek or elsewhere.

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:

- 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), and Community Teamwork's (CTI) newly created "Job Readiness" program to ensure that low-and moderate-income persons seeking jobs will have the necessary experience and skill level to qualify for these available jobs;
- Continue to be a liaison between our major employers and local educational institutions such as UMASS Lowell and Middlesex Community College offering customized "corporate training";
- Continue to fund the Lowell Small Business Assistance Center (SBAC) to expand their business training "Right-Start" classes to local businesses and

- their employees, as well as supporting their new “microloan program” funded through the Small Business Administration (SBA);
- 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 Interise (former Inner-City Entrepreneurs) to expand its MBA “StreetWise” program in Lowell. This MBA program enables business owners to become more competitive in this current business environment. The program during fiscal year 2010, enrolled over 17 local entrepreneurs 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, and improve the City’s website, which are a great resource of technical assistance information to businesses;
 - Continue to organize events such as the “Small Business Week” and the “Made-in-Lowell” as well as various workshops, seminars and conferences throughout the year to promote financial and technical assistance programs available to local businesses. These events also promote the City of Lowell as a vibrant marketplace, where businesses succeed.

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 Department 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.

Jurisdiction

Activity	FY 2010-11 Expenditures	Proposed Accomplishments (People Served)	Actual Accomplishments (People Served)	#	%
				Low/Mod Income Served	Low/Mod Income Served
Nonhomeless Special Needs					
Cambodian Mutual Assistance Association - Elderly Services Program	\$5,000.00	20	20	20	100.0%
City of Lowell Council on Aging - Senior Center Programs	\$12,909.03	4,000	948	948	100.0%
Community Family, Inc. -Client Service Subsidy Fund	\$3,000.00	5	7	7	100.0%
Eliot Community Human Services, Inc. - Renaissance Club Housing	\$7,500.00	7	8	8	100.0%
Lifelinks, Inc. - Independent Living Seminars	\$10,500.00	75	75	75	100.0%
Lifelinks, Inc. - Urban Youth Employment Project	\$10,000.00	15	16	16	100.0%
Lowell Association For The Blind – Services/ Transportation for The Blind	\$15,000.00	53	53	53	100.0%
Mental Health Assoc. of Greater Lowell - Bi-Lingual Advocates	\$8,500.00	85	85	85	100.0%
Merrimack Valley Food Bank, Inc. - Mobile Pantry	\$7,000.00	284	286	286	100.0%
Retarded Adult Rehab Association - Programs & Services	\$10,000.00	43	45	45	100.0%
Public Services					
Angkor Dance Troupe - At-Risk Program	\$3,000.00	3	7	7	100.0%
Asian Task Force Against Domestic Violence	\$7,500.00	65	80	80	100.0%
Big Brother/Big Sister- Mentoring	\$10,000.00	22	22	22	100.0%
Central Food Ministry, Inc. - Food Pantry	\$7,000.00	4000	4163	4163	100.0%
Coalition For A Better Acre/ Lowell Housing Authority - Homework Club	\$5,000.00	25	25	25	100.0%
Coalition For A Better Acre - Preserving Your Home	\$3,900.00	50	30	26	86.7%
Community Teamwork, Inc.- Spindle City Corps	\$5,000.00	25	32	32	100.0%
Community Teamwork, Inc. - Emergency Hotel Placement	\$2,651.88	14	8	8	100.0%
Community Teamwork, Inc. - Suitability	\$15,000.00	50	69	68	98.6%
Community Teamwork, Inc. - Fuel Assistance	\$9,000.00	30	56	56	100.0%
Girls, Inc. of Greater Lowell - Youth Enrichment Program	\$10,000.00	95	95	85	89.5%
Greater Lowell Family YMCA - Camperships	\$8,500.00	50	52	52	100.0%
International Institute & Greater Lowell Community Gardens Coalition	\$5,850.00	10	9	9	100.0%

Jurisdiction

Light of Cambodian Children - Future Stars Sports/Leadership	\$8,500.00	7	156	156	100.0%
Lowell Community Health Center - League of Youth	\$11,994.00	40	46	44	95.7%
Lowell Housing Authority - Security Deposit Program	\$4,200.00	10	6	6	100.0%
Lowell West End Gym, Inc. - Youth Boxing	\$5,400.00	100	116	116	100.0%
Lowell Wish Project, Inc. - Beds 4 Kids	\$15,000.00	30	40	40	100.0%
Mass Alliance of Portuguese Speakers - Lowell Immigrant Social Services Program	\$4,000.00	58	124	123	99.2%
Merrimack Valley Housing Partnership & Cambodian Mutual Assistance Association- First Time Home Buyer Classes	\$3,400.00	40	48	44	91.7%
Merrimack Valley Catholic Charities - Lowell Food Pantry	\$11,250.00	750	752	750	99.7%
Merrimack Valley Food Bank, Inc. - Food Distribution	\$17,500.00		100 Food Pantries and non-profits served		
Middlesex Community College - Out Of School Youth	\$14,742.70	20	20	20	100.0%
One Lowell - Truancy Prevention Program	\$8,000.00	8	9	9	100.0%
Open Pantry Of Greater Lowell, Inc. - Food Pantry	\$8,000.00	1850	1886	1886	100.0%
Rape Crisis Services Of Greater Lowell - Multi Lingual Sexual Assault Services	\$2,953.15	8	5	5	100.0%
Revolving Museum - Youth Development Through The Arts	\$15,000.00	48	46	43	93.5%
St. Paul's Soup Kitchen	\$4,000.00	75	75	75	100.0%
United Teen Equality Center - Fresh Roots Employment Step Program	\$25,400.00	5	5	5	100.0%
YWCA of Lowell -Youth Enrichment Training Institute	\$7,000.00	12	19	19	100.0%

Source: IDIS PR03 Report, 8/23/2011

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 2010-11 program year.

Source	CDBG	HOME	Total
Housing and Lead Paint Abatement Loan Payments (Principal & Interest)	\$32,807.68	\$8,932.06	\$41,739.74
Housing and Lead Paint Abatement Loan Payoffs	\$64,321.77	\$15,000.00	\$79,321.77
Misc.	\$150.00	\$6,337.25	\$6,487.25
Total	\$97,279.45	\$30,269.31	\$127,548.76

Source: City of Lowell, DPD Finance Office & IDIS PR01 Report 8/23/2011

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. 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			
DOWNTOWN VENTURE FUND	15	\$501,451,.52	Not Available
ED ASSISTANCE LOAN PROGRAM (CDBG-R)	2	\$85,222.81	\$0.00
LEAD PAINT ABATEMENT PROGRAM	6	\$113,114.61	\$3,393.43

Source: City of Lowell Economic Development Office
Lead Paint Abatement Program Office

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	11	\$89,834.60
ED ASSISTANCE LOAN PROGRAM (CDBG-R)	1	\$25,000

Source: City of Lowell Economic Development Office

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	28	\$697,407
No interest	49	\$1,114,092
TOTAL	77	\$1,811,499

Source: City of Lowell Housing Program Office

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

Deferred FTHB Loans

Interest Rate	Number of Families	Outstanding Principal Owed
No interest	300	\$2,177,491
TOTAL	300	\$2,177,491

Source: City of Lowell Housing Program Office

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	2	\$150,018.58
SMALL BUSINESS LOAN PROGRAM	2	\$23,000.00

Source: City of Lowell Economic Development Office

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
SMALL BUSINESS LOAN PROGRAM	4	\$120,831.39	\$2,432.30
LEAD PAINT ABATEMENT PROGRAM	1	\$12,621.88	\$1,283.74

Source: City of Lowell Economic Development Office
City of Lowell Lead Paint Abatement Program Office

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	4	\$431,646
5% Annual	5	\$311,920
3% Annual	3	\$78,625
TOTAL	12	\$822,191

Source: City of Lowell, Housing Program Office

PROPERTY SOLD OR FOR SALE

No property was sold during the 2 program year.

11. LUMP SUM AGREEMENTS

- Not Applicable -

12. HOUSING REHABILITATION

PROGRAM ACCOMPLISHMENTS

During the 2010-11 reporting period three programs received CDBG funding to operate housing rehabilitation projects for low-income homeowners. 21 households participated in these rehab activity. The table below lists these activities and the characteristics of the households served.

FY 10-11 Housing Rehabilitation Activities

Activity	Total Housing Units Served	Income Level		
		Very Low	Low	Moderate
City of Lowell, Emergency Housing Rehab*	8			
City of Lowell, Lead Abatement Program*	5	1	2	0
Rebuilding Together, Lowell	8	3	3	2
Total	21	4	5	2

Source: PR03 IDIS Report, 08/23/2011

* Rehabilitation of units completed. Beneficiary information on households served unavailable for the release of the CAPER.

TOTAL CDBG FUNDS SPENT

During the 2010-11 program year, \$133,510.24 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 \$20,000 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 2010-11 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 using HOME funds), which are being 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 serves 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.

Phase IA of the HCD is largely completed, and includes the \$65 million renovation of the Appleton Mills complex into 135 units of affordable artist live/work apartments, including 11 HOME assisted units. Phase IB is anticipated to start in the Fall of 2011,

and will include the renovation of the remaining historic structure within the HCD into 55,000 square feet of commercial office space.

NEIGHBORHOOD IMPACT INITIATIVE

During the 2009-2010 Program Year, Lowell launched a Neighborhood Impact Initiative to target resources in block groups where more than 51% of residents are low- or moderate-income and where significant deterioration has led to limited private investment and declining property values. The aim of this comprehensive program is to help stabilize and revitalize neighborhoods through the concentrated investment of staff and financial resources from all City departments. Activities include improvements to neighborhood facilities, parks, and infrastructure through divisions of the Department of Public Works, enhanced inspections by officials from the Health and Building Departments, coordinated actions by public safety departments, and significant capital investment to enhance the appearance of the targeted area.

The City plans to direct resources to a different neighborhood each year, with a goal of addressing all of Lowell's low- and moderate-income neighborhoods over a 5-6 year period. By concentrating resources in a target area, the City hopes to maximize the value and impact of its actions and expenditures. Consistent with the recommendations of the Comprehensive Master Plan, particular focus will be paid to the commercial centers and public squares within CDBG-eligible neighborhoods, where impacts will be felt by the broadest possible cross-section of neighborhood residents.

During the 2010-11 program year, \$325,000 in CDBG funds was allocated to the Lower Highlands neighborhood, along with portions of other funding including Chapter 90 funds for streets and sidewalk improvements, housing rehabilitation and lead paint abatement funding, economic development incentives, and grant-funded policing initiatives. Additionally, projects initiated during the 2009-10 program year in Lowell's Centralville neighborhood were completed during the reporting period.

In both neighborhoods, CDBG dollars supported improvements to neighborhood parks and recreation areas, a façade and signage program to improve the neighborhood business district, and street and sidewalk reconstruction projects.

14. SECTION 108 LOAN ACTIVITIES

The City of Lowell has utilized the Section 108 loan guarantee program for several projects in recent years. All of these loans except for the Hamilton Canal District loan ultimately had private borrowers as the final beneficiaries. The City of Lowell was 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 2011.

Jurisdiction

Loan	Outstanding Principal Owed
Bon Marche Trust & Lannan Nominee Trust	\$0.00
Boott Cotton Mills	\$2,180,000.00
Hamilton Canal District	\$0.00
TOTAL	\$2,180,000.00

Source: City of Lowell DPD, September 2011.

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. The final principal payment on these loans was made in July 2011 and they are now closed.

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 also defaulted 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 property associated with this loan was recently purchased at a foreclosure auction. The City and the Lowell Development and Financial Corporation are working with the new owner to craft a plan which will allow the project to be completed and the loan to be serviced to the extent practicable.

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 began in October 2009 and the first project was completed in April 2011. To date the project has generated approximately 6 new permanent full time equivalent jobs in a high-poverty census tract consistent with the provisions of 24 CFR 570.208(a)(v) as well as 130 units of affordable housing consistent with the provisions of 24CFR 570.703(h) and 24 CFR 570.202(a)(1). The City of Lowell completed the repayment of this loan during the 2009-2010 program year.

Antipoverty Strategy

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

Program Year 1 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 2010-11 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
- AIDS Action Committee (formally 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 – HOPWA Program

Specific projects supported during the 2010-11 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 1 CAPER Non-homeless Special Needs response:

1. ACTIONS TO ADDRESS NON-HOMELESS SPECIAL NEEDS

The 2010-2015 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)	Medium (CDBG)
Frail Elderly	Medium (HOME)	Medium (CDBG)
Persons w/ Severe Mental Illness	Low	Medium
Disabled (Devop. Or Phys.)	Medium (HOME)	Medium (CDBG)
Alcohol/Other Drug Addiction	Low	Medium (CDBG)
Persons w/ HIV/AIDS	Low	High (HOPWA)

The following activities were implemented during the 2010-2011 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 (11 Households Served)

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

Elderly & Frail Elderly Supportive Services (1,566 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

Disabled Supportive Services (282 Persons Served)

- Eliot Community Human Services- Renaissance Club Housing
- 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 (58 Persons Served)

- Lowell Transitional Living Center

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 1 CAPER Specific HOPWA Objectives response:

Information for the HOPWA Section of the CAPER will be included in the Final Document released September 30, 2011. Anyone with questions about the City's FY 10-11 HOPWA funded programs may contact the Department of Planning and Development.

OTHER NARRATIVE

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

Program Year 1 CAPER Other Narrative response: