City of Lowell
Massachusetts

ANNUAL ACTION PLAN
Program Year 2016-2017

For
ESG, CDBG, HOME, HOPWA Programs

Office of the City Manager
Department of Planning and Development
JFK Civic Center, 50 Arcand Drive
Lowell, MA 01852
978-674-4252

May 2016

In May 2012, the Federal Department of Housing and Urban Development's (HUD) Office of Community Planning and Development introduced the eCon Planning Suite, a collection of new online tools to assist grantees in creating market-driven, leveraged housing and community development plans. One of these tools, the Consolidated Plan Template, allows grantees to develop and submit their Five Year Consolidated Plans and Annual Action Plans online. The following document is an exported version of the City of Lowell's Annual Action Plan for the 2016-2017 Program Year, entered into HUD's Integrated Disbursement and Information System (IDIS). This version has been modified from the one submitted through IDIS to include relevant discussion pertaining to Lowell's Comprehensive Master Plan, and other local planning initiatives.

CITY OF LOWELL, ANNUAL ACTION PLAN
FISCAL YEAR 2016 – 2017,
Fifth Program Year Action Plan

Table of Contents – To Be Amended

Process 4

AP-05 Executive Summary 4

PR-05 Lead & Responsible Agencies ..... **Error! Bookmark not defined.**

AP-10 Consultation ..... **Error! Bookmark not defined.**

AP-12 Participation ..... **Error! Bookmark not defined.**

Annual Action Plan ..... **Error! Bookmark not defined.**

AP-15 Expected Resources ..... **Error! Bookmark not defined.**

AP-35 Projects 38

Projects ..... **Error! Bookmark not defined.**

AP-38 Projects Summary ..... **Error! Bookmark not defined.**

AP-50 Geographic Distribution ..... **Error! Bookmark not defined.**

AP-55 Affordable Housing ..... **Error! Bookmark not defined.**

AP-60 Public Housing ..... **Error! Bookmark not defined.**

AP-65 Homeless and Other Special Needs Activities ..... **Error! Bookmark not defined.**

AP-70 HOPWA Goals ..... **Error! Bookmark not defined.**

AP-75 Barriers to affordable housing ..... **Error! Bookmark not defined.**

AP-85 Other Actions ..... **Error! Bookmark not defined.**

AP-90 Program Specific Requirements ..... **Error! Bookmark not defined.**

ESG Written Standards ..... **Error! Bookmark not defined.**

HIGHLIGHTED AREAS ARE BEING AMENDED

PROCESS

AP-05 EXECUTIVE SUMMARY

1. Introduction

This Annual Action Plan outlines the activities which will be undertaken during the program year beginning July 1, 2016 and ending June 30, 2017 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 Solutions Grant (ESG), and Housing Opportunities for Persons with AIDS (HOPWA) programs. Projects and activities described in this plan are intended to primarily benefit low-income and moderate-income residents of the City of Lowell, neighborhoods with high concentrations of low- or moderate-income residents, and the City as a whole. HOPWA funds will be distributed to eligible activities throughout Middlesex and Essex Counties.

This plan is the product of extensive public outreach, consistent with the city of Lowell's Five-Year Consolidated Plan. This public participation has included multiple public hearings, and consultation with over 100 agencies, groups, and organizations involved in the development of affordable housing, creation of job opportunities for low- and moderate-income residents, and/or the provision of services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, and homeless individuals. A complete draft of this plan was made available for public review and comment for a 60-day period beginning March 28, 2016. The availability of the plan is advertised in the local newspaper and the complete documents are 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. The activities and accomplishments outlined in this report are based on the Federal Fiscal year 2016-2017 available funding as outlined in the table below.

Source	CDBG	HOME	ESG	HOPWA	Total
2016-17 Entitlement	$1,893,676	$551,386	$174,382	$1,097,475	$3,716,919
Est. 2016-17 Program Income	$48,000	$10,000	$0	$0	$58,000
Unexpended Prior Year Funds	$378,973	$269,940	$0	$67,803	$716,716
Estimated Total Funds Available	$2,399,048	$878,532	$163,710	$1,155,530	$4,596,820

Table 1 - FY16-17 Anticipated Resources

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

The table below outlines the priority need categories that HUD has found to be eligible to be supported with Consolidated Plan program funds. The chart describes the amount and percentage of total Consolidated Plan funds that will be spent on each priority need category during the 2016-17 program year covered by this plan. The plan considers allocating program funding to the four primary Master Plan thematic areas also detailed in the attached table. Anticipated program accomplishments are detailed in the Housing, Homelessness, Community Development, Non-homeless Special Needs, and HOPWA sections of this report as well as in the project worksheets for the individual planned activities. HUD encourages grantees to incorporate performance-based standards in project selection and contracting with Consolidated Plan funds. As a result, for the 2016-17 program year the City of Lowell will draft contracts relating to reimbursement more specifically to accomplishments. Where possible, the focus will be on outcome accomplishments rather than output accomplishments. All reimbursement requests will still require documentation as proscribed in the appropriate Federal regulations and City policies.

Consolidated funds for the 2016-17 program year will be allocated among the following nationally reportable outcomes, which have been established by HUD and detailed in the table below. Proposed accomplishments for each specific goal and objective are summarized in the tables in the Annual Goals and Objectives section of this report.

Goal	2016-17 Funding	2016-17 Percentage	Five-Year Target
Homeless/HIV/AIDS	$1,085,815	32%	16%
Nonhomeless Special Needs	$57,500	2%	1%
Affordable Housing	$486,000	14%	40%
Public Facilities	$546,500	16%	16%
Infrastructure	$635,000	19%	8%
Economic Development	$331,750	10%	12%
Public Services	$226,743	7%	7%
Master Plan Theme	2016-17 Funding	2016-17 Percentage	
Lifetime City	$1,222,904	36%	
Economic Development	$331,750	10%	
Neighborhood Character	$759,500	22%	

Capacity Building	$1,102,029	32%	
Outcomes	Availability/Accessibility	Affordability	Sustainability
Provide Decent Affordable Housing	$675,199	$921,491	$0
Create Suitable Living Environment	$718,743	$10,000	$747,000
Create Economic Opportunities	$346,750	$0	$0

Table 2 - FY 16-17 Summary of Goals and Objectives

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

In October 2015 the City completed the Consolidated Annual Performance and Evaluation Report for the 2014-15 program year. The goals and objectives for the reporting period were based on priority needs identified in the 2015-2020 Five Year Consolidated Plan. The Five-Year Plan also recognized four thematic funding areas that correspond to the vision of the City of Lowell's Comprehensive Master Plan.

More than 85 activities were funded during the 2016-17 program year. The specific outputs of these activies are included in the table below. In addition to these outputs, 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 HIV/AIDS throughout Middlesex and Essex County.

During the 2016-17 program year, measurable progress was made on the majority of the five-year goals established in the 2015-20 Consolidated Plan. 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 program years.

FY 2012-2013 Goals and Objectives							
Objective/Outcome Specific Annual Objective	Master Plan Theme	Source of Funds	Performance Indicators	5-Year Plan Goals	FY 12-13 Proposed Goals	FY 12-13 Actual Outcome	5-Year Outcomes to Date
Decent Affordable Housing							
Increase Availability/Accessibility of Decent Affordable Housing							
Improve the availability of affordable housing through the creation of new housing units	Lifetime City	HOME	Number of permanent affordable housing units created	100	45	0	2
Improve the ability of LMI households with HIV/AIDS to remain in decent affordable housing units	Capacity Building	HOPWA	Number of households receiving housing-related supportive services	1,720	276	225	969
Sustain quality standards of affordable housing	Neighborhood Character	CDBG	Number of units inspected for compliance with health and sanitary codes	7,200	720	720	2880
Support homebuyers with pre- and post-purchase counseling services	Capacity Building	CDBG	Number of households assisted with homebuyer counseling	400	40	37	182
Improve the Affordability of Decent Affordable Housing							
Improve the affordability of homeownership	Lifetime City	HOME	Number of households purchasing a home as a result of receiving pre-purchase counseling and downpayment assistance	175	30	19	75
Improve the affordability of housing through rehabilitation assistance	Lifetime City	CDBG HOME	Number of housing units assisted with repairs and lead-paint abatement	175	16	5	29
Improve the affordability of housing through rental and utility assistance	Capacity Building	CDBG ESG	Number of households receiving rent and/or utility assistance	225	29	489	600
Identify and afford decent housing for LMI households with HIV/AIDS with financial assistance and services	Lifetime City	HOPWA	Number of homeless or at-risk households assisted in finding decent affordable housing	140	11	165	268
Suitable Living Environment							
Increase Availability/Accessibility of the Suitable Living Environment							
Increase opportunities for LMI youth through educational, recreational, leadership-development programs	Capacity Building	CDBG	Number of youth participating in programs	3,570	472	501	1,836
Improve availability and accessibility of programs that maintain and enhance the quality of life for the elderly and special needs populations	Lifetime City	CDBG	Number of individuals receiving services	32,100	6259	1,371	4,424
Support programs that provide emergency food and shelter to homeless and at-risk households	Lifetime City Capacity Building	CDBG ESG	Number of individuals receiving services	37,510	6974	9,749	22,587
Increase availability and accessibility of public facilties for LMI youth, elderly, and special needs populations	Lifetime City Capacity Building	CDBG	Number of new public facilities created or existing facilities renovated	15	5	3	16
Improve the Affordability of a Suitable Living Environment							
Improve the affordability of a LMI households living environment through the provision of household goods	Capacity Building	CDBG	Number of households receiving furnishing and household goods to equip them for new apartments	825	95	113	188
Improve the Sustainability of a Suitable Living Environment							
Improve the City's public infrastructure and public parks	Neighborhood Character	CDBG	Number of infrastructure/park projects completed	5	18	4	8
Sustain City neighborhoods through activities that improve the physical environment	Neighborhood Character	CDBG	Number of neighborhood improvement projects	160	1	4	10
Economic Opportunities							
Increase the Availability/Accessibility of Economic Opportunities							
Support programs that provide LMI residents with training and technical support to obtain employment	Economic Development	CDBG	Number of individuals receiving employment-related services	765	163	79	277
Support new businesses with small business loans and technical assistance	Economic Development	CDBG	Number of businesses receiving assistance	95	25	6	44
Increase the availability and accessibility of jobs for LMI persons through financial incentive programs to businesses relocating to the City	Economic Development	CDBG	Number of businesses receiving assistance	500	n/a	0	0

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The citizen participation program is instrumental in obtaining input from the community and organizations in designing programs that will best meet the needs of the low- and moderate-income populations.

As required by HUD rules and regulations, the City of Lowell complies with regulation 24 CFR 91.105, Citizen Participation Plan for local governments. Further discussion about the Citizen Participation process including efforts to broaden participation, for the creation of the 2016-2017 Action Plan, along with public comments and the City's responses is included in the Citizen Participation and Consultation sections of this Plan.

5. Summary of public comments

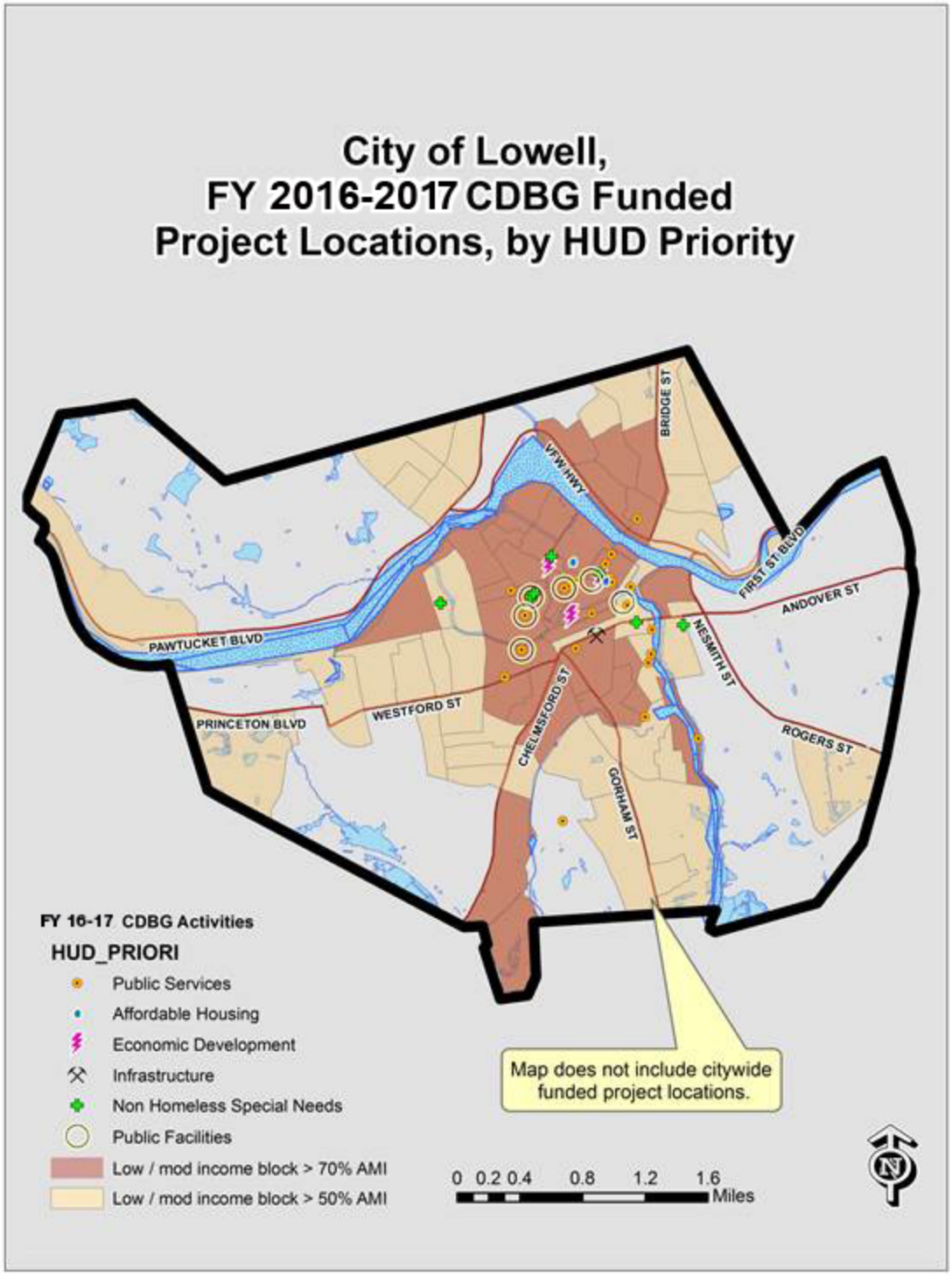
This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

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

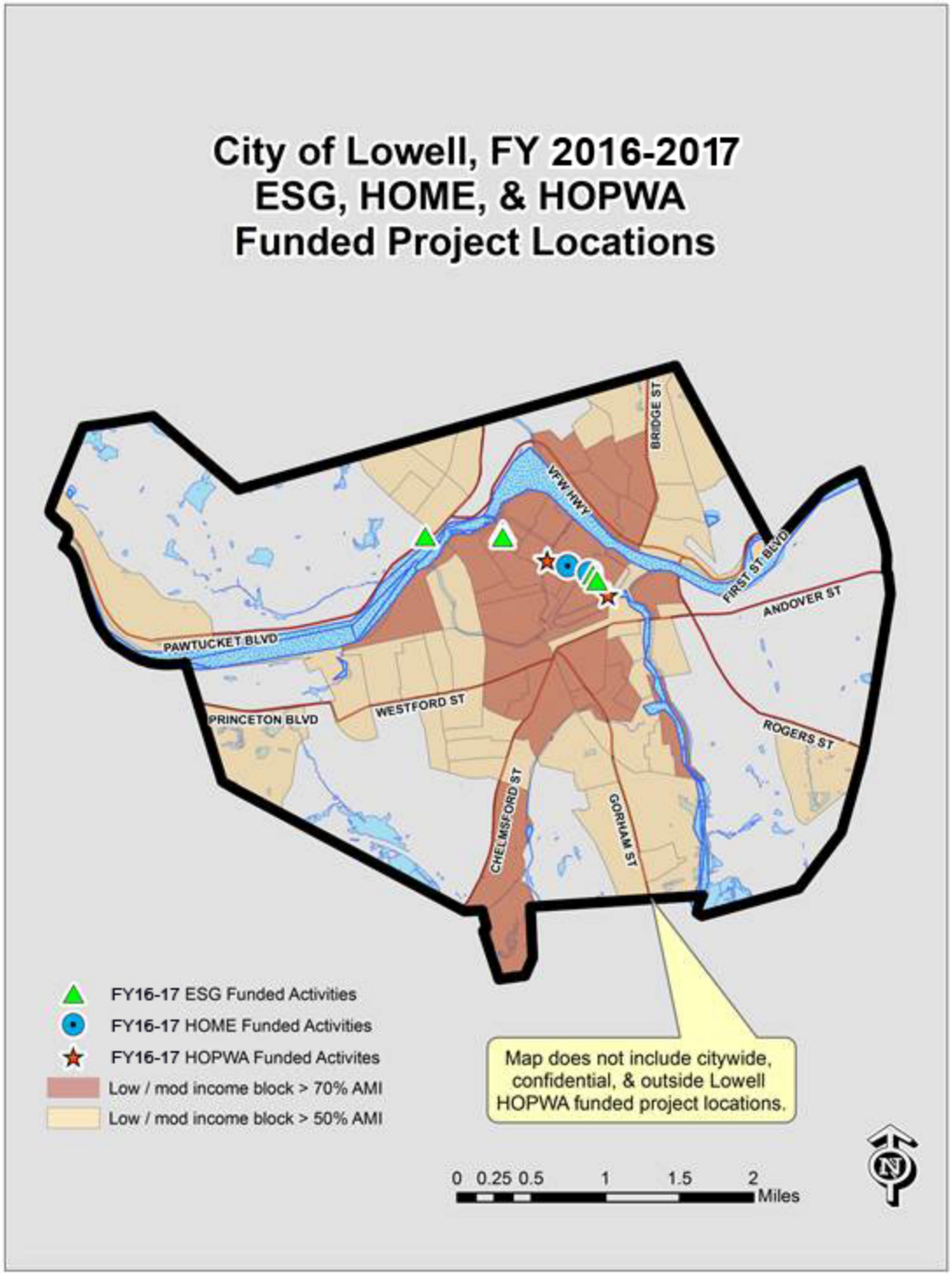
The Draft Annual Action Plan will be available for review and public comment between April 15th and May 15, 2016.

7. Summary

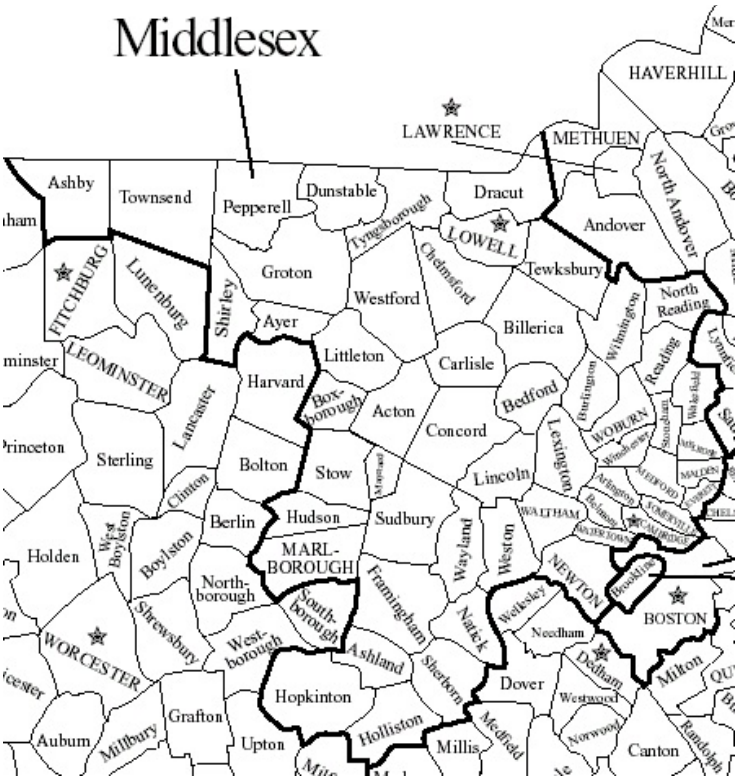
The activities listed in the attached table, and maps, have been selected to receive Consolidated Plan program funds during the 2016-2017 program year. Maps illustrating the locations of Consolidated Plan-funded programs are included at the end of this section. More details about projects selected for funding are included in section AP-35 of this document.



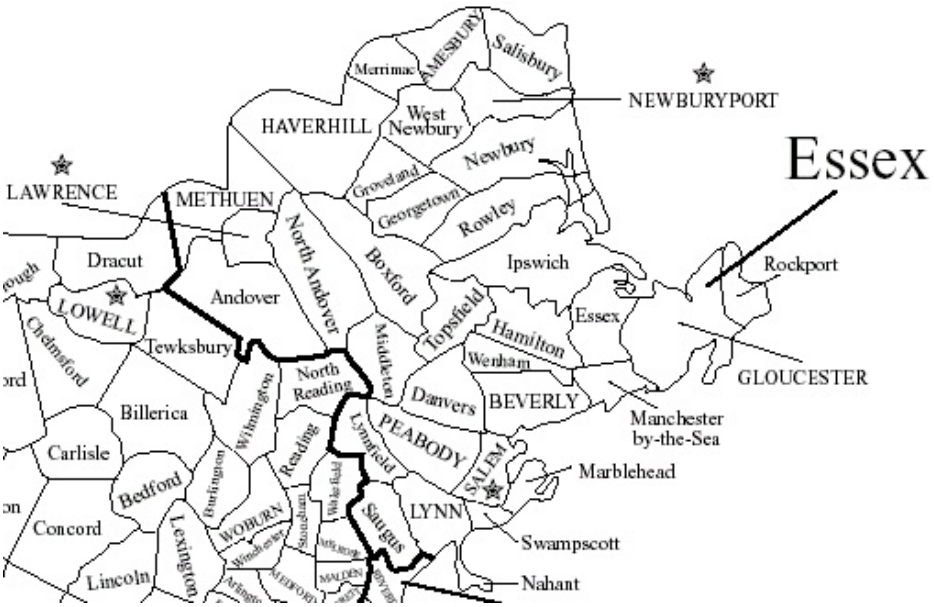
CDBG Funded Activities



HOPWA, ESG, & HOME Funded Activities



Middlesex County



Essex County

2016-2017 Draft Annual Action Plan

The following activities have been tentatively selected to receive support using

Consolidated Plan program funds during the 2016-2017 program year.

Organization-Activity	2016-2017
CDBG NON - PUBLIC SERVICE CAP ACTIVITIES	
Acre Family Child Care, Inc - Family Child Care Business Development	$35,000.00
BPV Lowell LLC - Navigation Brewery City of Lowell, Council on Aging - Senior Center Lease	$38,000.00 $350,000.00
City of Lowell, DPD - Acre Urban Renewal / Spot Blight Cleanup	$25,000.00
City of Lowell, DPD – Canalway Improvement FLAP Grant Match City of Lowell, DPD - Economic Development Assistance Fund	$25,000.00 $32,000.00
City of Lowell, DPD - Emergency Housing Repair	$30,000.00
City of Lowell, DPD -HCD Infrastructure / Construction Management	$250,000.00
City of Lowell, DPD – Pawtucket Prism Sculpture Rehab.	$10,000.00
City of Lowell, DPD - Sanitary Code Enforcement	$52,500.00
City of Lowell, DPD - Section 108 Dept. Service City of Lowell, Parks and Recreation - Callery Park Renovation	$200,000.00 $50,000.00
City of Lowell, Parks and Recreation - Community Cleanup/sidewalks	$27,000.00
City of Lowell, Parks and Recreation - North Common Playground	$35,000.00
City of Lowell, Parks and Recreation – Saint Louis Park Project	$65,000.00
City of Lowell, Office of the City Manager - Neighborhood Business Corridor Improvement Initiative	$275,000.00
Community Teamwork, Inc. - Merrimack Valley Small Business Assistance Center	$15,000.00
Cultural Organization of Lowell – Hydro	$25,000.00
Lowell Parks & Conservation Trust, Inc. - Urban Forestry	$28,000.00

Mill City Grows Inc. – Community Garden Revitalization	$10,000.00
Trinity Financial - Innovation Hub at 110 Canal Place	$19,000.00
CDBG Public Service Cap Activities	
Angkor Dance Troupe - Creative Workforce Program	$8,000.00
Asian Task Force Against Domestic Violence - Lowell Asian Initiative	$7,000.00
Boys & Girls Club of Greater Lowell, Inc. - Music Clubhouse	$9,000.00
Cambodian Mutual Assistance Association - Cambodian Business Resource Center	$5,000.00
City of Lowell, Council on Aging - Senior Programs	$10,000.00
Community Family Inc. - Alzheimer's Outreach Fund	$5,000.00
Community Teamwork, Inc - Big Brothers/Big Sisters Mentoring	$7,000.00
Community Teamwork, Inc - Emergency Hotel Placement	$5,000.00
Community Teamwork, Inc - Fuel Assistance Program	$8,000.00
Community Teamwork, Inc – Secure Jobs Initiative	$8,000.00
Community Teamwork, Inc – Spindle City Corps.	$7,000.00
Girls Inc. of Greater Lowell - Outreach	$5,000.00
Girls Inc. of Greater Lowell - Youth Enrichment Programs	$8,000.00
Greater Lowell Family YMCA - Summer Camperships	$7,500.00
Greater Lowell Workforce Investment Board - Subsidized Work Program for Youth	$7,500.00
House of Hope - The Hope Chest	$8,000.00
Lowell Association for the Blind - Advocacy and Services	$8,000.00
Lowell Community Health Center - Teen BLOCK Reaches Out	$5,500.00
Lowell House, Inc – Zach's House	$10,000.00
Lowell West End Gym - Youth Boxing Program	$6,000.00
Lowell Wish Project - Beds 4 Kids	$10,000.00
Megan House Foundation, Inc.	$6,000.00
Mental Health Association of Greater Lowell - Bilingual Advocates	$7,000.00

Merrimack Valley Catholic Charities - Lowell Food Pantry Collaborative	$30,000.00
Merrimack Valley Food Bank - Food Distribution Program	$10,000.00
Merrimack Valley Food Bank - Mobile Pantry	$10,000.00
Merrimack Valley Housing Partnership/Cambodian Mutual Assistance Association - First Time Homebuyer Training	$8,000.00
Middlesex Community College - Out of School Youth Development	$6,000.00
Mill City Grows – Community Garden Manager	$8,500.00
Recreational Adult Resource Association - RARA Programs and Services	$8,500.00
St. Paul's Kitchen - Staffing	$8,000.00
Third Sector - New Entry's World PEAS Food Hub	$9,000.00
United Teen Equity Center – HiSet Pathways to Economic Success	$5,000.00
Whistler House Museum of Art - Youth Summer Art Program	$7,000.00
YWCA of Lowell - Youth Enrichment Training Institute	$6,000.00
ESG Activities	
Alternative House - Domestic Violence Shelter	$16,000.00
House of Hope - Housing Resource Center	$16,000.00
House of Hope - Shelter Operations	$12,000.00
International Institute of Lowell - Homeless Prevention	$30,000.00
Lowell Housing Authority, Homeless Prevention Program	$70,000.00
Lowell Transitional Living Center, Winter Emergency Bed Project	$15,000.00
HOME Activities	
City of Lowell, DPD - First Time Homebuyer Program Down payment Assistance	$255,000.00
City of Lowell, DPD - HOME Housing Rehab	$180,000.00
CHDO Reservation	$55,000.00
HOPWA Activities	
AIDS Action Committee of MA, Inc - Rental Assistance Program	$56,115.00

AIDS Action Committee of MA, Inc - Emergency Housing & St. Paul's Residence	$50,684.00
AIDS Action Committee of MA, Inc - Middlesex HOCH Program	$82,800.00
Institute for Health and Recovery - Project HEAL	$46,248.40
Justice Resource Institute - Assisted Living Program	$206,358.76
Lowell House, Inc - Housing Information Services	$58,079.00
Lowell House, Inc - Supportive Services	$51,336.00
Lowell Housing Authority	$100,000.00
South Middlesex Opportunity Council - HOPWA Program	$54,024.00
Victory Programs, Inc - Ruah House	$40,359.00

AP-10

Introduction:

ACTION PLAN DEVELOPMENT PROCESS

The Annual Action Plan encompasses an application process whereby organizations, such as City departments, nonprofit social service agencies, and private for-profit businesses have the opportunity to submit proposals to fund projects that will eventually define the City of Lowell's Annual Action Plan. The primary objective of the CDBG, HOME, ESG, HOPWA and Lead Paint Abatement programs is to provide decent housing and a suitable living environment with expanding economic opportunities principally for low-income and moderate-income persons.

The initial step of the Plan's development process began in November with the advertisement of the planning process, availability of funds, and the Request for Proposal (RFP). On December 1st, 2015, the schedule of the Annual Action Plan process and RFP was made available to all interested parties through an advertisement in the Lowell Sun, on the City's website, and through postings in English, Spanish, Portuguese, and Khmer. The notice of RFP availability was also e-mailed to all current sub-recipients and parties that have shown interest in anticipation of the RFP. Those without email access were informed by telephone. Applications were available at the DPD. RFP documents were also available on-line via the City of Lowell's website at www.lowellma.gov. The application deadline was at 12:00 PM on January 6th, 2016.

As part of the development of 2015-2020 Five-Year Consolidated Plan, the City continues its process for selecting recipients and the dispersing of CDBG, HOME, and HOPWA funds. The City continues a rolling

application process in FY16-17. Given the uncertainty of the HOME program funding and the number of multi-year commitments made to local projects, an RFP for HOME funds was again not released as part of this annual action plan. This allows the City to consider qualified proposals that are presented throughout the year, depending on availability of funds.

In an effort to help provide consistency to project sponsors in designing their programs and planning project budgets, the City allows applicants to submit proposals for the use of HOPWA funds over a five-year term. This allows the City to help predict the level of accomplishments that may be achieved over the five-year Consolidated Plan period and helps to reduce the paperwork associated with annual applications and grant agreements. The City will draft grant agreements with selected project sponsors, eligible for renewal each year over the course of the next five years, subject to availability of funds and compliance with reporting requirements. Annual HOPWA appropriation to a selected activity will be adjusted to correspond with the City's annual allocation from HUD. All seven agencies discussed in the HOPWA section of this document have been awarded five-year awards under this new process.

In an effort to support as many eligible programs as possible amid continuous cuts to the CDBG program at the national level, the City is making awards for projects under the public service cap at a minimum of $5,000 and a maximum of $10,000. As reporting requirements for CDBG funded programs increase, administering an award for less than $5,000 proves challenging for both the sub-recipient of the grant and the City staff responsible for grant oversight. At the same time, placing a cap of $10,000 on the amount of funds awarded to any project helps to spread the limited grant funds among many valuable programs.

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

Public and assisted housing providers, private and governmental health, mental health, and service agencies are participants in the network described in this document. They are also the organizations with which the City worked to develop the Annual Action Plan, and they are expected to continue active participation in the upcoming years. The City has a well-developed Continuum of Care organization with a full-time City staff member assigned. In addition, the City maintains a Hunger Homeless Commission that is comprised of homeless shelter and service providers. The City strongly encourages and examines collaboration activity as criteria in its RFPs for Consolidated Plan funds. A collaborative not only enhances the coordination of services among agencies but also helps consolidate the reporting requirements of block grant programs.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

DPD is the Collaborative Applicant for the Lowell Continuum of Care (CoC). DPD staff work closely with CoC members as well as members of the Citizens Advisory Committee (CAC) to review homeless priorities and determine how ESG funds will be allocated. The CoC informed the development of the ESG Written Standards and continues to advise on the operation and administration of HMIS and other relevant procedures. CoC members include:

- Alternative House
- Bedford VA
- Billerica House of Correction
- Boston VA
- Bridgewell, Inc. / Pathfinder
- Comfort Home Care
- Community Teamwork, Inc.
- Crescent House (VA)
- Cunningham House (VA)
- Frederick Abisi Adult Education Center
- Greater Lowell Veterans Council
- House of Hope, Inc.
- Hunger Homeless Commission
- Justice Resource Center/Youth Build Program
- Lowell Community Health Center
- Lowell High School
- Lowell Housing Authority
- Lowell Police Department
- Lowell Transitional Living Center
- Massachusetts Department of Children and Families
- Massachusetts Department of Mental Health
- Massachusetts Department of Transitional Assistance
- Massachusetts Department of Veterans Services
- Middlesex Sheriff's Office
- New England Center for Homeless Veterans
- Salvation Army
- Southern Middlesex Opportunity Council
- UTEC
- U.S. Department of Veteran Affairs
- Veterans Northeast Outreach Center
- Vinfen
- Volunteers of America

A set of Written Standards governing the use of ESG funds for homelessness prevention and rapid re-housing activities was completed in coordination with the Substantial Amendment to the 2011-2012 Annual Action Plan for the second allocation of ESG funds. Input from Lowell's Continuum of Care members as well as feedback from sub grantees of Lowell's Homelessness Prevention and Rapid Re-Housing Program (HPRP) were considered in the development of these standards. To increase the level of coordination between the CoC and the city's homeless programs, staff responsible for the

administration of the ESG program is now attending CoC meetings on a regular basis. Input and data from the CoC members has been integrated throughout the written standards and was used as a main point of reference in the prioritization of FY16-17 ESG funding. Direct interactions with CoC service providers has allowed DPD staff to prioritize funding in support of the needs that are not currently being addressed by other federal, state and local funding sources.

DPD has also implemented a Performance and Outcome Measurement System in order to quantify the effectiveness of programs and establish clearly defined outcomes. Using goals set by the sub recipients in their proposals for funding, DPD drafts 'performance based contracts', contracts which relate reimbursement specifically to accomplishments. Where possible, the focus is on outcome accomplishments rather than output accomplishments. For example, a rapid re-housing program might be reimbursed based on the number of participants who actually attain stable, permanent housing as opposed to the number of people who receive case management services. In this example, if the sub recipient received $10,000 and proposed to help 10 families attain permanent housing, a performance-based reimbursement system would allow them to invoice for $1,000 for each family that moves into a new home.

Sub recipients are reimbursed only when they can provide accurate and appropriate documentation that demonstrates program accomplishments and can provide backup documentation for eligible costs as spelled out in the contractual agreement. Sub recipients who do not accomplish their proposed goals are not reimbursed for their full grant amount, and funds are recaptured at fiscal year-end and made available for other eligible ESG programs.

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

City of Lowell staff, who administers the City's ESG and CoC programs, coordinates with the Massachusetts's Department of Housing and Community Development in preparation of this Annual Action Plan. DHCD administers the states homeless assistance programs.

The Lowell CoC, in coordination with the State's HMIS, has also implemented an HMIS Data Quality Plan that includes policies, procedures and performance measures for participation in Lowell's State-administered HMIS.

The CoC continues to input data to the State's Homeless Management Information System (HMIS), which has been installed at five homeless provider locations (The state's ETO system is an online, web based system) Data is collected annually to create a Housing Gaps Analysis Chart that is used by the community to determine the unmet need within the CoC system for emergency shelters, transitional housing programs and permanent housing sites for homeless persons.

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

All agencies and groups were proactively invited to participate in the decision making process and are encouraged to provide feedback to draft Annual Action Plan. Additionally, within the Department of Planning and Development; the following groups are consulted: Community Development, Housing, Economic Development, Planning and Project Management, Code Enforcement, and Project Review.

Narrative (optional):

PARTICIPATION PROCESS

Consultation was also aided heavily by citizen participation. Local feedback is instrumental in obtaining input from the community and organizations in designing programs that will best meet the needs of the low and moderate income populations. As required by the Department of Housing and Urban Development (HUD) Rules and Regulations, the City of Lowell complies with regulation 24 CFR 91.105, Citizen Participation Plan for local governments. Further discussion about the Citizen Participation Process including efforts to broaden participation, for the creation of the 2016-2017 Action Plan, along with public comments and the City's responses is included in the Citizen Participation sections of this Plan.

AP-12

Summarize citizen participation process and how it impacted goal-setting.

SUMMARY OF CITIZEN PARTICIPATION PROCESS

Citizen participation is a vital component of the Annual Action Plan Development Process. The citizen participation program is instrumental in obtaining input from the community and organizations in designing programs that will best meet the needs of the low and moderate income population. This step of the process consists of a series of public hearings at which citizens provide input that will be used to help the City select projects and activities for FY 2016-2017 in order to reach the five-year goals established in the Consolidated Plan. Their input, along with the assistance of the Citizen Advisory Committee, helps to ensure that Lowell's Federal funds are appropriately allocated. Throughout the process, the Housing and Community Development staff of the City's Department of Planning and Development provide technical assistance to applicants and the Citizen Advisory Committee members. All public hearings were held at the Lowell Senior Center, 276 Broadway Street in Lowell. This location is in the heart of one of Lowell's lowest-income neighborhoods, is a fully accessible facility, and includes ample available free parking.

This public participation has included multiple public hearings, and consultation with nearly 100 agencies, groups, and organizations involved in the development of affordable housing, creation of job opportunities for low-income and moderate-income residents, and/or provision of services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, and homeless

persons. A complete draft of this plan has been made available for public review and comment for a 30-day period beginning April 15, 2016. The availability of both the draft plan and the final plan is advertised in the local newspaper and the complete documents are 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.

AP-15 Expected Resources

Introduction: The City's 2016 Entitlement Grant Awards and estimated program income amounts are listed below

Source of Funds	Source	Uses of Funds	Expected Amount Available	Expected Amount Available Remainder of Con Plan	Narrative Description	Action
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	Annual Allocation: $1,893,676.00 Program Income: $75,174.00 Prior Year Resources: $1,937,144.00 Total: $ 3,905,994.00	$7,748,576.00	Funds will be used to support a variety of social service programs, economic development activities, as well as public facility and infrastructure improvements	
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	Annual Allocation: $519,813.00 Program Income: $180,564.00 Prior Year Resources: $551,386.00 Total: $ 1,251,763.00	$ 2,079,252.00	HOME funds will be used to provide down payment assistance to first time homebuyers, support homeowner rehabilitation activities, and support the	

					creation/rehabilitation of mulit-unit affordable housing projects.	
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement STRMU Short term or transitional housing facilities Supportive services TBRA	Annual Allocation: $1,097,475.00 Program Income: $0 Prior Year Resources: $1,087,827.00 Total: $ 2,185,302.00	$ 4,351,308.00	HOPWA funds will support supportive service activities and direct financial assistance to households with HIV/AIDS.	
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	Annual Allocation: $ 174,382.00 Program Income: $ 0 Prior Year Resources: $175,784.00 Total: $ 350,166.00	$703,136.00	ESG funds will support operating costs and essential services at homeless shelters. Funds will also support homelessness prevention and rapid re-housing activities	

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

Federal funds will be used to leverage other public and private resources in the housing, public facilities, public services, and economic development areas.

Matching fund requirements, along with the needed documentation, are specified in the subrecipient agreements. Matching funds include non-federal cash sources, infrastructure, appraised land/real property, and site preparation, construction materials, and donated labor. The City and its program partners will seek funds from the following sources to support the goals identified in this Plan: Project-based Section 8 certificates through the Lowell Housing Authority, Low-Income Housing Tax Credits, project financing at favorable interest rates from the Lowell Development and Financial Corporation and local lenders, and private contributions to subrecipients. The City of Lowell has documented more than $4 million in excess matching funds from prior program years to meet HOME Program match

requirements. Nevertheless, Lowell will continue to identify funding from the Massachusetts Rental Voucher Program, operated by the Department of Housing and Community Development, as a source of additional match. In order to meet its ESG match requirements, the City of Lowell requires all ESG subrecipients to demonstrate a 100% match using other eligible federal, state, local, or private resources.

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

During the duration of the 2015- 2020 Consolidated Plan CDBG funds are expected to be used to support the development of community gardens on city-owned property and make improvements to city-owned outdoor and recreation space. These projects are targeted in neighborhoods with high concentrations of low- and moderate-income households. Otherwise, the City of Lowell does not anticipate the use of publically owned land or property to meet needs identified in this plan.

Discussion: : The City of Lowell will continue to utilize a competitive application process and diversification of funds across multiple activities to ensure the best projects serving the lowest income and most in need are funded. Local funding and minimum matching requirements will continue to be required to ensure funding is diversified across multiple agencies. The City of Lowell will continue to review the needs of the residents and adjust funding where needed and adjust if funding is reduced.

SP-10 GEOGRAPHIC PRIORITIES – 91.215 (A)(1)

Geographic Area

Table 3 - Geographic Priority Areas

1	**Area Name:**	City of Lowell
	Area Type:	Eligible activities in the City of Lowell
	Other Target Area Description:	Eligible activities in the City of Lowell
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
2	**Area Name:**	HOPWA MSA
	Area Type:	Middlesex and Essex County
	Other Target Area Description:	Middlesex and Essex County
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	

	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The primary national objectives of HUDs programs are to benefit low-income and moderate income residents, Lowell's block grant program funds will be targeted to low-income and moderate income neighborhoods and fund activities that benefit the City as a whole, the majority of whose residents are low- or moderate-income. Guided by the eligibility requirements the City of Lowell has recognized the priority need categories for the five-year planning period. Relative priorities and target funding proportions were established through the synthesis of the needs information obtained through the plan development process described elsewhere in this document. The overwhelming majority of funds will be concentrated in the downtown where many of low moderate income households are located and where many social service agencies are located and easily accessible.

Since 2005 Lowell has received a direct allocation of HOPWA funding to administer on behalf of Middlesex County because Lowell is the most populous City in Middlesex County. Continuing since the 2014-15 program year Lowell will also administer HOPWA funds on behalf of Essex County. This modification comes as the result of changes in the way OMB delineates population data for Metropolitan Statistical Areas. This block grant is designated to serve persons throughout Middlesex County as well as Essex County who are living with HIV/AIDS and their families. For this program, funds will be allocated to eligible recipients county-wide whose programs serve this population. It is anticipated that the funds will be targeted to organizations whose service areas include the urban centers within the two Counties, including Cambridge, Framingham, Haverhill, Lawrence, Lowell, Lynn, Peabody, Somerville, and Topsfield where the greatest percentage of persons with HIV/AIDS reside.

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

Priority Needs

Table 4 – Priority Needs Summary

1	**Priority Need Name**	Decent Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Eligible activities in the City of Lowell

	Associated Goals	DH-1.1 DH-1.2 DH-1.3 DH-1.4 DH-2.1 DH-2.2 DH-2.3 DH-2.4
	Description	Increase Availability/Accessibility and Improve the Affordability of Decent Affordable Housing
	Basis for Relative Priority	Community input and identified needs.
2	**Priority Need Name**	Suitable Living Environment
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Eligible activities in the City of Lowell
	Associated Goals	SL-1.1 SL-1.2 SL-1.3 SL-1.4 SL-2.1 SL-3.1 SL-3.2 SL-3.3
	Description	Increase Availability/Accessibility, Improve the Affordability and Improve the Sustainability of a Suitable Living Environment.
	Basis for Relative Priority	Community input and identified needs.

3	**Priority Need Name**	Economic Opportunities
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	Eligible activities in the City of Lowell
	Associated Goals	EO-1.1 EO-1.2 EO-1.3
	Description	Increase the Availability/Accessibility of Economic Opportunities.
	Basis for Relative Priority	Community input and identified needs.

Narrative (Optional)

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	DH-1.1	2015	2020	Affordable Housing	City of Lowell	Decent Affordable Housing	CDBG: $0 HOPWA: $0 HOME: $100,000 ESG: $0	Rental units constructed: 10 Household Housing Unit Homeowner Housing Added: 10 Household Housing Unit
2	DH-1.2	2015	2020	Affordable Housing Non-Homeless Special Needs	City of Lowell HOPWA MSA	Decent Affordable Housing	HOPWA: $2,943,947	HIV/AIDS Housing Operations: 2750 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	DH-1.3	2015	2020	Affordable Housing	City of Lowell	Decent Affordable Housing	CDBG: $212,500	Housing Code Enforcement/Foreclosed Property Care: 3500 Household Housing Unit
4	DH-1.4	2015	2020	Affordable Housing	City of Lowell	Decent Affordable Housing	CDBG: $40,000	Public service activities for Low/Moderate Income Housing Benefit: 250 Households Assisted
5	DH-2.1	2015	2020	Affordable Housing	City of Lowell	Decent Affordable Housing	HOME: $1,350,000	Direct Financial Assistance to Homebuyers: 275 Households Assisted
6	DH-2.2	2015	2020	Affordable Housing	City of Lowell	Decent Affordable Housing	HOME: $1,407,297	Homeowner Housing Rehabilitated: 175 Household Housing Unit
7	DH-2.3	2015	2020	Affordable Housing	City of Lowell	Decent Affordable Housing	CDBG: $40,000 ESG: $618,920	Public service activities for Low/Moderate Income Housing Benefit: 225 Households Assisted
8	DH-2.4	2015	2020	Affordable Housing Homeless Non-Homeless Special Needs	City of Lowell HOPWA MSA	Decent Affordable Housing	HOPWA: $2,612,411	HIV/AIDS Housing Operations: 140 Household Housing Unit
9	SL-1.1	2015	2020	Non-Housing Community Development	City of Lowell	Suitable Living Environment	CDBG: $482,500	Public service activities other than Low/Moderate Income Housing Benefit: 3570 Persons Assisted
10	SL-1.2	2015	2020	Non-Homeless Special Needs	City of Lowell	Suitable Living Environment	CDBG: $270,000	Public service activities other than Low/Moderate Income Housing Benefit: 32100 Persons Assisted
11	SL-1.3	2015	2020	Homeless	City of Lowell	Suitable Living Environment	CDBG: $360,000 ESG: $260,000	Homelessness Prevention: 37510 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
12	SL-1.4	2015	2020	Non-Homeless Special Needs Non-Housing Community Development	City of Lowell	Suitable Living Environment	CDBG: $2,240,000	Other: 15 Other
13	SL-2.1	2015	2020	Non-Housing Community Development	City of Lowell	Suitable Living Environment	CDBG: $300,000	Public service activities for Low/Moderate Income Housing Benefit: 825 Households Assisted
14	SL-3.1	2015	2020	Non-Housing Community Development	City of Lowell	Suitable Living Environment	CDBG: $1,875,000	Other: 5 Other
15	SL-3.2	2015	2020	Non-Housing Community Development	City of Lowell	Suitable Living Environment	CDBG: $2,075,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 160000 Persons Assisted Other: 50 Other
16	SL-3.3	2015	2020	Non-Homeless Special Needs	City of Lowell	Suitable Living Environment	CDBG: $18,870 HOPWA: $0 HOME: $0 ESG: $0	Buildings Demolished: 1 Buildings
17	EO-1.1	2015	2020	Economic Development	City of Lowell	Economic Opportunities	CDBG: $495,000	Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted
18	EO-1.2	2015	2020	Economic Development	City of Lowell	Economic Opportunities	CDBG: $740,000	Businesses assisted: 95 Businesses Assisted
19	EO-1.3	2015	2020	Economic Development	City of Lowell	Economic Opportunities	CDBG: $1,050,000	Jobs created/retained: 250 Jobs

Table 5 – Goals Summary

Goal Descriptions

1	**Goal Name**	DH-1.1
	Goal Description	Improve the availability of affordable housing through the creation of new housing units. This goal will be primarily supported through HOME funds.
2	**Goal Name**	DH-1.2

	Goal Description	Improve the ability of LMI households with HIV/AIDS to remain in decent affordable housing units. This goal will primarily be supported with HOPWA funds.
3	**Goal Name**	DH-1.3
	Goal Description	Sustain quality standards of affordable housing. This goal will primarily be supported with CDBG funds.
4	**Goal Name**	DH-1.4
	Goal Description	Support homebuyers with pre purchasing counseling services. This goal will primarily be supported with CDBG funds.
5	**Goal Name**	DH-2.1
	Goal Description	Improve the affordability of homeownership. This goal will primarily be supported with HOME funds.
6	**Goal Name**	DH-2.2
	Goal Description	Improve the affordability of housing through rehabilitation assistance. This goal will primarily be supported with CDBG and HOME funds.
7	**Goal Name**	DH-2.3
	Goal Description	Improve the affordability of housing through increased fuel efficiency. This goal will primarily be supported with CDBG funds.
8	**Goal Name**	DH-2.4
	Goal Description	Identify and afford decent housing for LMI households with HIV/AIDS with financial assistance and services. This goal will primarily be supported with HOPWA funds.
9	**Goal Name**	SL-1.1
	Goal Description	Increase opportunities for LMI youth through educational, recreational, leadership-development programs. This goal will primarily be supported with CDBG funds.
10	**Goal Name**	SL-1.2
	Goal Description	Improve availability and accessibility of programs that maintain and enhance the quality of life for the elderly and special needs populations. This goal will primarily be supported with CDBG funds.
11	**Goal Name**	SL-1.3
	Goal Description	Support programs that provide emergency food and shelter to homeless and at-risk households. This goal will primarily be supported with CDBG funds.
12	**Goal Name**	SL-1.4
	Goal Description	Increase availability and accessibility of public facilities for LMI youth, elderly, and special needs populations via creation or renovation. 15 facilities proposed. This goal will primarily be supported with CDBG funds.
13	**Goal Name**	SL-2.1
	Goal Description	Improve the affordability of a LMI households living environment through the provision of household goods. This goal will primarily be supported with CDBG funds.
14	**Goal Name**	SL-3.1
	Goal Description	Improve the City's public infrastructure and public parks. Five projects proposed. This goal will primarily be supported with CDBG funds.
15	**Goal Name**	SL-3.2

	Goal Description	Sustain City neighborhoods through activities that improve the physical environment. 50 improvement projects proposed. This goal will primarily be supported with CDBG funds.
16	**Goal Name**	SL-3.3
	Goal Description	Sustain City neighborhoods through demolition of vacant and abandoned properties. This goal will primarily be supported with CDBG funds.
17	**Goal Name**	EO-1.1
	Goal Description	Support programs that provide LMI residents with training and technical support to obtain employment. This goal will primarily be supported with CDBG funds.
18	**Goal Name**	EO-1.2
	Goal Description	Support new businesses with small business loans and technical assistance. 95 Businesses assisted. This goal will primarily be supported with CDBG funds.
19	**Goal Name**	EO-1.3
	Goal Description	Increase the availability and accessibility of jobs for LMI persons through financial incentive programs to businesses relocating to the City. 250 jobs created/retained. This goal will primarily be supported with CDBG funds.

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

Approximately 22 extremely low-income, low-income, and moderate-income families will be provide affordable housing services as defined by HOME through the following programs:

- City of Lowell, DPD - First Time Homebuyer Program
- City of Lowell, DPD - HOME Housing Rehab
- Merrimack Valley Housing Partnership - First Time Homebuyer Down payment Assistance Program

AP-20 - Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	DH-1.1	2015	2020	Affordable Housing	NRSA Neighborhood Neighborhood Impact Initiative - TBD	Affordable Housing	HOME: $0	Homeowner Housing Rehabilitated: 0 Household Housing Unit Direct Financial Assistance to Homebuyers: 0 Households Assisted Other: 0 Other
2	DH-1.2	2015	2020	Affordable Housing	NRSA Neighborhood Neighborhood Impact Initiative - TBD	Homeless/HIV /AIDS	HOPWA: $609,144	HIV/AIDS Housing Operations: 586 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	DH-1.3	2015	2020	Affordable Housing	NRSA Neighborhood Neighborhood Impact Initiative - TBD	Affordable Housing	CDBG: $42,500	Housing Code Enforcement/Foreclosed Property Care: 700 Household Housing Unit
4	DH-1.4	2015	2020	Affordable Housing	NRSA Neighborhood Neighborhood Impact Initiative - TBD	Affordable Housing Public Services	CDBG: $8,500	Public service activities for Low/Moderate Income Housing Benefit: 50 Households Assisted
5	DH-2.1	2015	2020	Affordable Housing	NRSA Neighborhood Neighborhood Impact Initiative - TBD	Affordable Housing Public Services	HOME: $255,000	Direct Financial Assistance to Homebuyers: 22 Households Assisted
6	DH-2.2	2015	2020	Affordable Housing	NRSA Neighborhood Neighborhood Impact Initiative - TBD	Affordable Housing Public Services	CDBG: $85,000 HOME: $100,000	Public service activities for Low/Moderate Income Housing Benefit: 21 Households Assisted Homeowner Housing Rehabilitated: 11 Household Housing Unit Direct Financial Assistance to Homebuyers: 300 Households Assisted
7	DH-2.3	2015	2020	Affordable Housing Public Service	NRSA Neighborhood Neighborhood Impact Initiative - TBD	Homeless/HIV /AIDS Affordable Housing Public Services	CDBG: $10,000 ESG: $89,500	Public service activities for Low/Moderate Income Housing Benefit: 25 Households Assisted Homelessness Prevention: 130 Persons Assisted
8	DH-2.4	2015	2020	Non Homeless Special Needs	NRSA Neighborhood Neighborhood Impact Initiative - TBD	Homeless/HIV /AIDS	HOPWA: $365,924	Housing for People with HIV/AIDS added: 2 Household Housing Unit HIV/AIDS Housing Operations: 89 Household Housing Unit
9	DH-2.5	2015	2020	Affordable Housing Homeless	NRSA Neighborhood Neighborhood Impact Initiative - TBD	Affordable Housing	HOME: $0	Tenant-based rental assistance / Rapid Rehousing: 0 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10	SL-1.1	2015	2020	Non-Housing Community Development	NRSA Neighborhood Neighborhood Impact Initiative - TBD	Public Services	CDBG: $95,000	Public service activities other than Low/Moderate Income Housing Benefit: 867 Persons Assisted
11	SL-1.2	2015	2020	Non-Housing Community Development	NRSA Neighborhood Neighborhood Impact Initiative - TBD	Non-homeless Special Needs Public Services	CDBG: $57,500	Public service activities other than Low/Moderate Income Housing Benefit: 3294 Persons Assisted
12	SL-1.3	2015	2020	Non-Housing Community Development	NRSA Neighborhood Neighborhood Impact Initiative - TBD	Homeless/HIV /AIDS Non-homeless Special Needs Public Services	CDBG: $71,743 ESG: $40,000	Public service activities other than Low/Moderate Income Housing Benefit: 2037 Persons Assisted Other: 35 Other
13	SL-1.4	2015	2020	Public Facilities/Infrastructure	NRSA Neighborhood Neighborhood Impact Initiative - TBD	Public Facilities Public Services	CDBG: $464,500	Public service activities other than Low/Moderate Income Housing Benefit: 3915 Persons Assisted Other: 2 Other
14	SL-2.1	2015	2020	Non-Housing Community Development	NRSA Neighborhood Neighborhood Impact Initiative - TBD	Public Services	CDBG: $10,000	Public service activities for Low/Moderate Income Housing Benefit: 50 Households Assisted
15	SL-3.1	2015	2020	Public Facilities/Infrastructure	NRSA Neighborhood Neighborhood Impact Initiative - TBD	Public Facilities Infrastructure	CDBG: $385,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 3688 Persons Assisted Other: 1 Other
16	SL-3.2	2015	2020	Public Facilities/Infrastructure	NRSA Neighborhood Neighborhood Impact Initiative - TBD	Public Facilities Infrastructure	CDBG: $352,000	Other: 7 Other
17	SL-3.3	2015	2020	Public Facilities/Infrastructure	NRSA Neighborhood Neighborhood Impact Initiative - TBD	Public Facilities Infrastructure	CDBG: $0	Buildings Demolished: 0 Buildings Other: 0 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
18	EO-1.1	2015	2020	Economic Development	NRSA Neighborhood Neighborhood Impact Initiative - TBD	Economic Development Public Services	CDBG: $68,750	Public service activities other than Low/Moderate Income Housing Benefit: 31 Persons Assisted Businesses assisted: 115 Businesses Assisted
19	EO-1.2	2015	2020	Economic Development	NRSA Neighborhood Neighborhood Impact Initiative - TBD	Economic Development	CDBG: $93,000	Businesses assisted: 21 Businesses Assisted
20	EO-1.3	2015	2020	Economic Development	NRSA Neighborhood Neighborhood Impact Initiative - TBD	Economic Development	CDBG: $185,000	Other: 1 Other

Table 6 – Goals Summary

Goal Descriptions

1	**Goal Name**	DH-1.1
	Goal Description	Improve the availability of affordable housing through the creation of new housing units.
2	**Goal Name**	DH-1.2
	Goal Description	Improve the availability of LMI households with HIV/AIDS to remain in decent affordable housing units.
3	**Goal Name**	DH-1.3
	Goal Description	Sustain quality standards of affordable housing.
4	**Goal Name**	DH-1.4
	Goal Description	Support homebuyers with pre- and post- purchase counseling services.
5	**Goal Name**	DH-2.1
	Goal Description	Improve the affordability of homeownership.

6	**Goal Name**	DH-2.2
	Goal Description	Improve the affordability of housing through rehabilitation assistance.
7	**Goal Name**	DH-2.3
	Goal Description	Improve the affordability of housing through rental and utility assistance
8	**Goal Name**	DH-2.4
	Goal Description	Identify and afford decent housing for LMI households with HIV/AIDS with financial services and assistance.
9	**Goal Name**	DH-2.5
	Goal Description	Improve the affordability of housing for unsheltered homeless households through rental assistance.
10	**Goal Name**	SL-1.1
	Goal Description	Increase opportunities for LMI youth through educational, recreational, leadership-development programs.
11	**Goal Name**	SL-1.2
	Goal Description	Improve availability and accessibility of programs that maintain and enhance the quality of life for elderly and special needs populations.
12	**Goal Name**	SL-1.3
	Goal Description	Support programs that provide emergency food and shelter to homeless and at-risk households.
13	**Goal Name**	SL-1.4
	Goal Description	Increase availability and accessibility of public facilities for LMI youth, elderly, and special needs populations.
14	**Goal Name**	SL-2.1
	Goal Description	Improve the affordability of a LMI households living environment through the provision of household goods.
15	**Goal Name**	SL-3.1
	Goal Description	Improve the City's public infrastructure and public parks.
16	**Goal Name**	SL-3.2
	Goal Description	Sustain City neighborhoods through activities that improve physical environment.

17	**Goal Name**	SL-3.3
	Goal Description	Sustain City neighborhoods through demolition of vacant and abandoned properties.
18	**Goal Name**	EO-1.1
	Goal Description	Support programs that provide LMI residents with training and technical support to obtain employment.
19	**Goal Name**	EO-1.2
	Goal Description	Support new businesses with small business loans and technical assistance.
20	**Goal Name**	EO-1.3
	Goal Description	Increase the availability and accessibility of jobs for LMI persons through financial incentive programs to business relocating to the City.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.215(b):

- 22 extremely low-income, low-income, and moderate-income families will be provide affordable housing services as defined by HOME through the following programs:
- City of Lowell, DPD - First Time Homebuyer Program
- City of Lowell, DPD - HOME Housing Rehab
- Merrimack Valley Housing Partnership - First Time Homebuyer Downpayment Assistance Program

AP-35 Projects

Introduction

The following tables list the activities and programs that will be supported using HUD program funds during the 2016-2017 program year.

The Objectives of these funds are to:

1. Creating Suitable Living Environments
2. Providing Decent Affordable Housing
3. Creating Economic Opportunities

CDBG NON - PUBLIC SERVICE CAP ACTIVITIES
Acre Family Child Care, Inc - Family Child Care Business Development
BPV Lowell LLC - Navigation Brewery City of Lowell, Council on Aging - Senior Center Lease
City of Lowell, DPD - Acre Urban Renewal / Spot Blight Cleanup
City of Lowell, DPD – Canalway Improvement FLAP Grant Match City of Lowell, DPD - Economic Development Assistance Fund
City of Lowell, DPD - Emergency Housing Repair
City of Lowell, DPD -HCD Infrastructure / Construction Management
City of Lowell, DPD – Pawtucket Prism Sculpture Rehab.
City of Lowell, DPD - Sanitary Code Enforcement
City of Lowell, DPD - Section 108 Dept. Service City of Lowell, Parks and Recreation - Callery Park Renovation
City of Lowell, Parks and Recreation - Community Cleanup/sidewalks
City of Lowell, Parks and Recreation - North Common Playground
City of Lowell, Parks and Recreation – Satin Louis Park Project
City of Lowell, Office of the City Manager - Neighborhood Business Corridor Improvement Initiative
Community Teamwork, Inc. - Merrimack Valley Small Business Assistance Center

Cultural Organization of Lowell – Hydro
Lowell Parks & Conservation Trust, Inc. - Urban Forestry
Mill City Grows Inc. – Community Garden Revitalization
Trinity Financial - Innovation Hub at 110 Canal Place
CDBG Public Service Cap Activities
Angkor Dance Troupe - Creative Workforce Program
Asian Task Force Against Domestic Violence - Lowell Asian Initiative
Boys & Girls Club of Greater Lowell, Inc. - Music Clubhouse
Cambodian Mutual Assistance Association - Cambodian Business Resource Center
City of Lowell, Council on Aging - Senior Programs
Community Family Inc. - Alzheimer's Outreach Fund
Community Teamwork, Inc - Big Brothers/Big Sisters Mentoring
Community Teamwork, Inc - Emergency Hotel Placement
Community Teamwork, Inc - Fuel Assistance Program
Community Teamwork, Inc – Secure Jobs Initiative
Community Teamwork, Inc – Spindle City Corps.
Girls Inc. of Greater Lowell - Outreach
Girls Inc. of Greater Lowell - Youth Enrichment Programs

Table 7 – Project Information

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

The City of Lowell will continue 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 will continue to communicate with these groups as their needs change or the demand dramatically increases over the next year. The City will provide technical assistance to providers in the pursuit of Federal, State, and other funding sources. The primary obstacle to meeting underserved needs of low-income and moderateincome populations continues to be the availability of funds. Organizations serving these populations continue to experience significant reductions in funding from both governmental and private sources. The City of Lowell's Consolidated Plan program funding levels have also been reduced by nearly 8% from the 2001-02 Program Year. Reductions in State aid to the City of Lowell and the local budget have prohibited the City from being able to cover this funding gap, leaving many worthy and valuable programs unfunded or under-funded. Additionally, the 2011-2012

fiscal year reduced Community Development Block Grant funding by 16% and HOME funding by 12% from the previous fiscal year while the 2012-13 Program year saw cuts of 11% and 39% cuts, respectively to these programs. This challenge is beyond the capacity of the local jurisdiction to satisfactorily address.

AP-50

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

According United States Census Bureau, Lowell is home to 109,945 people, 40% of whom were members of minority groups (including White Latinos). Since 1980, Lowell has been experiencing significant growth in its minority populations, the largest and fastest growing of these include Southeast Asians and Latinos. Of late, Lowell has also seen a growing population of refugee communities from Burma and Iraq. These trends are expected to continue over the coming years.

The City will continue to use the most current Low and Moderate Summary Income Data U.S. Census Block Group level information to prioritize the use of funds, until HUD has released updated income information for entitlement communities.

Of Lowell's 84 census block groups, 61 have populations with low- to moderate-income percentages greater than 51%. Twenty-five of these block groups have populations with percentages greater than 70%. These block groups are primarily concentrated in the urban center.---2015 data from HUD to be used

Rationale for the priorities for allocating investments geographically

Because the primary national objectives of HUDs programs are to benefit low-income and moderate-income residents, Lowell's block grant program funds will be targeted to low-income and moderate-income neighborhoods and activities that benefit the City as a whole, the majority of whose residents are low- or moderate-income. Guided by the eligibility requirements of the various Consolidated Plan programs, the City of Lowell has recognized the priority need categories for the five-year planning period. Relative priorities and target funding proportions were established through the synthesis of the needs information obtained through the plan development process described elsewhere in this document.

Because Lowell is the most populous City in Middlesex County, MA, it is also an entitlement community for the HOPWA program. This block grant is designated to serve persons throughout Middlesex County who are living with HIV/AIDS and their families. For this program, funds will be allocated to eligible recipients county-wide whose programs serve this population. It is anticipated that the funds will be targeted to organizations whose service areas include the urban centers within the County, including Lowell, Cambridge, Somerville, and Framingham, where the greatest percentage of persons with HIV/AIDS reside.

Discussion

The Neighborhood Impact Initiative & Business Corridor Initiative 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. This comprehensive program helps 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 Building Department; coordinated actions by public safety departments; and significant capital investment to enhance the appearance of the targeted area.

The City has directed resources to different neighborhoods 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 City's 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.

AP – 55 Affordable Housing

1. Introduction:

The HOME Investment Partnerships provides both federal financing and technical assistance and is an administered program that expands the supply of decent, safe, affordable, and sanitary housing while strengthening the abilities of local governments to design and implement affordable housing strategies.

2. One Year Goals for the Number of Households to be Supported:

Homeless	10
Non-Homeless	130
Special-Needs	4
Total	144

3. One Year Goals for the Number of Households Supported Through:

Rental Assistance	0
The Production of New Units	140
Rehab of Existing units	4
Acquisition of Existing Units	0
Total	144

4. Discussion:

The HOME program will utilize the following programs to achieve the goals outlined above Rehabilitation, rental housing development, home buyer assistance.

AP-60 Public Housing – 91.220(h)

Introduction

This section describes what actions the City of Lowell will take in the given program year to carry out the public housing portion of the Strategic Plan. The manner in which this plan will address the needs of public housing during the program year are identified.

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

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

Capital Improvements: Extensive maintenance and improvement projects are to be completed during the reporting period that enhance the physical property as well as the safety and health of residents. Work includes:

2015 Lowell Housing Authority Public Housing Projects Planned:

Authority Wide - Energy Upgrades – Lighting: Replacement of inefficient lighting fixtures with new, energy efficient products, $100,000 cost

Authority Wide - Energy Upgrades – Plumbing: Replacement of plumbing fixtures with next low flow fixtures, $100,000 cost

Authority Wide Fire Alarm Upgrades: Replacement of old devices and installation of new devices in coordination with Lowell Fire Department, $100,000 cost

North Common Village – ADA Unit Conversion: Convert 1 unit to ADA accessible, $100,000 cost

North Common Village – Roof repairs, project wide $340,000 cost

George Flanagan Development – Remodel kitchens & bathrooms, $900,000 cost

George Flanagan Development – Replacement of backup boiler, $62,000 cost

George Flanagan Development & Scattered Sites: Roof replacements & siding repairs, $150,000 cost

George Flanagan Development & Scattered Sites: ADA parking upgrades, $90,000 cost

Bishop Markham Village: Elevator modernization at 183 Gorham St, $200,000 cost

Bishop Markham Village: Decentralize boilers at 227 Gorham St, $165,000 cost

Bishop Markham Village: ADA upgrades of common laundry rooms, $50,000 cost

Faulkner St: Replacement of unit entry doors, $130,000 cost

Father Norton Manor: Installation of ADA compliant laundry room, $50,000 cost

Francis Gatehouse – Remodel kitchens & bathrooms, $512,000 cost

Archambault Towers – 657 Merrimack St – Office A/C Replacement, $100,000 cost

Archambault Towers – 657 Merrimack St – replacement of site lighting, $75,000 cost

263 E. Merrimack St – Structural repairs, $125,000 cost

68 Grand St, 109-111 Grand St, 37 Ware St: Replacement of siding and provide blown-in insulation, $300,000 cost

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

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.

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 awarded HUD funding to implement a Public Housing FSS Program in 2011 and has been awarded such on annual basis since that time. 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, preventative medical care 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. There are currently two HCV FSS participants who have completed their interim goals necessary in order to begin to pursue their final goal of homeownership. It is anticipated that both of these families will have secured the purchase of single family homes within the first quarter of 2015. We continue to aggressively assist towards qualifying additional families for homeownership opportunities on an ongoing basis.

- 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, several families have utilized their Section 8 Voucher towards homeownership. During 2014, 3 HCV FSS participants have completed the First Time Homebuyers Certification Course which enables them to not only become educated home purchasers but to also qualify for down payment assistance offered through the City of Lowell.

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

The Lowell Housing Authority is considered a "High Performer" agency by the Department of Housing and Urban Development.

Discussion

There are a total of 1,246 Section 8 Vouchers, 43 Massachusetts Rental Voucher Program Vouchers, 50 Lowell Rental Assistance Fund Program Vouchers, and 22 Department of Mental Health rental subsidies. At the present time the waiting lists for these programs are closed. When the Waiting Lists are re-opened, applications will be accepted for a period of time and placement on the list will be based on preference and lottery designation. Notices will appear in local media announcing any such openings. Application forms will be posted on our website or may be obtained at our offices. During the time of a waiting list opening, reasonable accommodation requests will be granted to persons with disabilities.

Eligibility is based on specific program criteria and program regulations. For more information you may contact the Division of Leased Housing Programs Office.

AP – 65 Homeless and other Special Needs Activities

1. Introduction

In 2008, the City of Lowell joined cities and towns across the nation to announce the creation of a 10-Year Plan to End Homelessness. The *Partnership for Change: Action Plan to End Homelessness in Ten Years (10YP)* marked the beginning of a decade of new initiatives and opportunities for Lowell and the Greater Lowell community to address the challenge of homelessness.

The 10YP provided a broad roadmap to assess the current system of "managing" homelessness and explore the new, more innovative and cost effective "Prevention" and "Housing First" approaches. Today, these new systems are reducing and, in some cases, ending veteran and non-veteran homelessness in communities all across America. The 10YP also implemented the City's *Keys to Ending Homelessness Conference Series.* Over the past 7 years it helped to further a statewide dialogue on the difficult and complex economic, behavioral health and social impacts of the crisis of homelessness. More importantly it focused on what the cost effectiveness of permanent housing in ending homelessness really means.

A review of FY2015-2016 homeless demographic and subpopulation data for families and individuals from HUD's Annual Homeless Assessment Report (AHAR) and Annual Performance Report for a shelter serving victims of domestic abuse showed that there were a total of 714 persons in families and 596 individuals in shelter or permanent supportive housing. In addition for:

FAMILIES: There were 714 persons in families that experienced homelessness in Lowell over the covered period. The majority or 42% of all adults in families were between the ages of 51-62, 33% were 18-30 and 25% 31-50. The majority of children or 60% were between the ages of 0-5, 29% were 6-12 and 11% 13-18. Households were 52% Hispanic/Latino, 46% Non-Hispanic/Non-Latino, 2% missing data. The majority of families or 82% were White, 10% Black or African American, 3% reported as Multiple Races, 3% Asian, and 2% Native Hawaiian or other Pacific Islander.

The majority of family households or 33% stayed in shelter for more than 3 months but less than 1 year, 24% from 1-3 months, 23% for more than a year and 16% for less than 1 month. Family households with disabilities that include serious mental illness and substance account for 26% of the adult population.

INDIVIDUALS: There were 695 individuals experiencing homelessness in emergency shelter and permanent supportive housing in Lowell over the covered period—21%.were Veterans. The majority or 41% of all adults were between the ages of 31-50, 28% were 51-61, 16% 25-30, 8% were unaccompanied youth between the ages of 18-14, 5% were over 62 years of age and 1% were pregnant parenting youth between the ages of 18-24. The majority of individuals or 81% were Non-Hispanic/Non-Latino, 18% were Hispanic/Latino and there was 1% missing data. In addition, 72% of all individuals were White, 13% Black or African American, 3% Asian, 1% American Indian or Alaska Native, 4% Multiple Races and 6% missing data.

The majority of individuals or 49% stayed in shelter for less than 1 month, 20% from 1-3 months, 8% for more than 3 months but less than 1 year, 6% for more than 1 year and 17% missing data. Individuals with disabilities that include serious mental illness and substance accounted for 58% of the adult population with 24% missing data. A greater part of the population or 37% entered emergency shelter from a medical, mental health or criminal justice institution, 15% from another emergency shelter, 15% from living with family or friends, 6% from living on the streets and other places not meant for human habitation, 5% from a private rental situation, 2% from a transitional housing program and there was 20% missing data.

In November of 2015, to meet the goal of ending Veteran's homelessness, the City and the Continuum of Care's Veteran Subcommittee (LVS) submitted a claim to the United States Interagency Council on Homelessness to be confirmed as having ended Veterans' homelessness. Since that time the LVS as responded in writing and participated in a conference call with the Federal Interagency Review Team (FIRT) to clarify some of FIRT's additional questions. The City is expecting a decision this spring.

2. Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including: Reaching out to homeless persons (especially unsheltered persons) and assessing their individual…???

Primarily, the jurisdiction's one-year goal is to stably house individuals and families that are currently experiencing homelessness; and prevent those at risk of homelessness from entering the homeless system. To meet this ongoing goal, the CoC continues to track and review the Annual Performance Reports, for all Continuum of Care (CoC) funded projects to assess progress and determine needed enhancements. For example, from FY12 through FY14 a review of the housing and services provided to 1,450 individuals and family households that were living in emergency shelter and transitional housing projects was undertaken. The review showed that, over those 3 years, the total number of households decreased by 10%, with the majority of households or 44% remaining in shelter less than 30 days.

It is completed, in part, by using the CoC's data that's been uploaded to the Massachusetts Homeless Management Information System (MAHMIS) by participating homeless housing and services providers. In addition to ensure that the most vulnerable individuals and families are identified, all CoC funded and non-funded homeless housing and services projects use a weighted vulnerability assessment tool and provider expertise to ensure that the most vulnerable individuals and families are placed in housing first.

Through this type of ongoing assessment, the CoC can identify individuals and family households experiencing homelessness within the jurisdiction for the longest periods of time. However this reduction would not be possible without access to funding from programs that include, but may not be limited to: the CoC Program, Emergency Solutions Grant, Housing Choice Vouchers, MA Rental Housing Vouchers, a Pay for Success/Social Impact Bond program, Veteran Affairs Supported Housing Vouchers, Lowell Housing Authority, MA Emergency Assistance, HomeBASE and RAFT rental assistance.

Regarding unsheltered persons, the jurisdiction's one-year goals are focused on the enhancement and ongoing improvements in communication among and between outreach team partners and clients. These efforts to date have improved data quality related to unsheltered persons and those living in other places not meant for human habitation. Since 2013 the City Manager's Homeless Camps Initiative (HCI) has resulted in enhanced and improved relationships among and between the Lowell Police, Dept. of Public Works, shelter outreach staff, the National Park Service, Veterans Affairs, Veterans' Northeast

Outreach Center's Supportive Services for Veteran Families program (SSVF), Community Teamwork, Inc.'s Veteran PEER specialist, local property owners and outreach clients. Moreover, during the 2016 unsheltered Point-in-Time count these built relationships resulted in one or more members of the unsheltered PIT count team recognizing and easily engaging and interviewing unsheltered clients found at service centers, known and safely accessible camp locations. In addition the HCI provides access to HOME Tenant Based Rental Assistance funding to help move unsheltered clients directly to housing as quickly as possible.

3. Addressing the emergency shelter and transitional housing needs of homeless persons.

The City is committed to the national goal of ending homeless and working with CoC providers to maximize limited federal, state and local resources. It has developed a wide variety of strategies to meet the needs of homeless persons living in emergency shelter and transitional housing. Emergency shelters and transitional housing projects primarily employ a 'Housing First" strategy moving families and individuals to Rapid Re-housing, Permanent and Permanent Supportive Housing as quickly as possible. Case managers are committed to securing as many mainstream resources for each client as they are eligible to receive. For example:

- ***For children and youth*** in emergency shelter and transitional housing, the CoC collaborates with Local Educational Agency (LEA) and State Educational Agency (SEA) representatives. Moreover, a LEA is a member of the CoC's Advisory Board. Both LEA and SEA representatives participated in planning session for a conference on unaccompanied youth, creation of a Youth Advisory Board, strategy that brought YouthHarbors to Lowell High School. Voted in by the Lowell School Committee, the YouthHarbors program serves homeless, unaccompanied high school students on site. In the first 2 months of the program 17 unaccompanied homeless and/or at-risk youth were identified. YouthHarbors worked with LEAs and CoC providers on family intervention services, housing assistance, an adult support network, and individualized life skills development lessons to find appropriate housing, stay in school and graduate high school. In addition LEA and SEA reps. regularly work with CoC to compile data on the actual cost of McKinney-Vento transportation services for homeless students.

- ***For family head of households***, there is an extensive array of programs in support of education and employment opportunities. Community Teamwork, Inc.'s Secure Jobs Program that helps people achieve the long term objective of self-sufficiency and permanent housing by providing job training, job search services and a year of stabilization services for participants. Partners include the Fireman Foundation, the Housing Stabilization and Preservation Trust Fund, Massachusetts Department of Housing & Community Development (DHCD) and Eastern Bank. In addition to providing clients with personalized employment services, our Secure Jobs staff works with the client to remove barriers to success by linking participants with childcare resources, transportation to and from training programs, helping navigate options for people who have challenges with CORIs, and providing skills training, job readiness training, and job search services.

- ***For individual experiencing homelessness*** Southern Middlesex Opportunity Council/Lowell Transitional Living Center (SMOC/LTLC) has recently been awarded a Pay for Success (PFS) contract from the state to house 135 chronically homeless individuals. Statewide 800 chronically homeless individuals will be housed through the PFS program. SMOC/LTLC is maximizing all available resources to make the PFS program a success. It's expected that the social impact funding for PFS will generate up to $6 million that will use to repay investors, who are taking a risk by providing the up-front financing. If this program succeeds it's anticipated that more state and private sector investments will be available for PFS programs. As Lowell's chronically homeless individual sheltered and unsheltered population has decreased by 10 individuals from 2015-2016, the PFS program holds the most hope to meet the goal of ending chronic homelessness by 2017. In addition if President Obama's 2016 Budget is enacted additional investments will be available to help end chronic homelessness in 2017.

- ***For all households*** the main healthcare organization that assists homeless persons to enrollment for health insurance is the Lowell Community Health Center. LCHC is a Federally Qualified Health Center that provides services to people in the Greater Lowell community in 28 different languages, with 40 staff trained as medical interpreters. Access to healthcare enrollment establishes benefits that include choice of a primary care physician, nurse practitioner or certified nurse midwife from more than 40 board certified medical providers. In addition participants are able access behavioral health services by scheduling visits with certified mental health professionals. Medicaid/MassHealth benefits have been available for households experiencing homelessness since 2006.

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

To meet national goals to ensure that the most vulnerable households are placed in housing first, upon entering the system families and individuals work with case managers to complete a comprehensive, point-base vulnerability assessment. Those scoring the highest are prioritized for housing and services appropriate to their needs.

All of the 24 CoC Program funded permanent supportive housing beds in the CoC are prioritized for use by chronically homeless mentally ill individuals. Lowell Transitional Living Center (LTLC) for homeless individuals, has merged with Southern Middlesex Opportunity Council (SMOC). SMOC is a community-based non-profit organization that provides a broad spectrum of Behavioral Health Care, Community

Development (economic, workforce development, housing) services in local communities across the state and is a leader in efforts to end chronic homelessness. To address the challenge of ending chronic homelessness for individuals, SMOC has been awarded a Pay for Success contract from the state to house 135 chronically homeless individuals. They are committed to working with Lowell Transitional Living Center of ending chronic homelessness by 2017and has committed LTLC's 12 permanent supportive housing units for that purpose.

To help shorten the period of time homeless, CoC member organizations are working to maintain a housing inventory and relationships with a wide variety of market rate and subsidized housing partners; and other facilities that include other institutional partners, emergency shelter, transitional housing, respite care and detox options. The goal is to know in real time the location and type of all available units to facilitate a seamless transition to appropriate housing for chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied and parenting youth.

In addition, CoC members are committed to preventing individuals and families who were recently homeless from becoming homeless again. To help in this effort the Massachusetts Homeless Management Information System (MAHMIS) has been upgraded with the capacity to show if a family has been served within the homeless system or placed in permanent supportive housing, a Public Housing Authority, private housing using a Housing Choice of Veteran Affairs Supportive Housing voucher within the past 1-2 years. The MAHMIS does not yet show the same for IND, they continue to be tracked on local databases. These kinds of enhanced data tools are providing the CoC with the ability to identify families that may be struggling to maintain housing. Once identified, providers can be more proactive in addressing their needs.

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

To identify risk factors CTI tracks all persons requesting info on SNAPS benefits, fuel assistance, WIC, etc. Once identified, CTI's Housing Consumer Education Center (HCEC) works with low-income and extremely low-income individuals and families to make them aware of other services that may be available that could help to keep or get them housed. Specific assistance provided by the HCEC can include, but is not limited to: housing search, budget counseling, utility assistance, Fair Housing, emergency motel placements, rental assistance, representative payee and veterans housing and supportive services.

To prevent low-income individuals and family households and extremely low-income individuals and families from entering the shelter system for the first time, Community Teamwork, Inc.'s (CTI) Housing Consumer Education Center (HCEC) works households and accesses their immediate needs. In 2015, 24% of all families served by the HCEC were diverted from shelter using MA Emergency Assistance Diversion funds. These funds helped Lowell families to maintain or find other housing that better suited their needs.

Foster Care: The Massachusetts Department of Children and Families is responsible to see that youth not be discharged from foster care to homelessness. They prepare youth for self-sufficiency, provide a written 90 day "Notice of Intent to Discharge" to each youth and establish a detailed independent living transition plan. This plan must include a plan for safe and appropriate housing, a job or source of income, access to community resources like health insurance, counseling, recreational, educational, vocation, day care and legal services. DCF cannot discharge youth without a plan with appropriate and stable housing. Appropriate housing includes apartments, shared apartments, small boarding homes, room and board arrangements, and housing with relatives, friends and former foster parents. It does not include shelters, hotels/motels or homes that fail to meet governmental health and building code standards. Stable housing means that the housing should remain accessible to the youth for at least one year after you are discharged from DCF custody.

In addition, the CoC has instituted a Youth Subcommittee and is an active member of the Merrimack Valley Regional Network to End Homelessness (MVRN). MVRN has established a regional Discharge Subcommittee that works directly with the MA Interagency Council on Housing and Homelessness and the individual state agencies mandated by law to ensure that persons are not routinely discharged into homelessness. Relating to foster care the Lowell CoC and MVRN work with and through the DCF regional office in Lowell. Working with DCF that agency two permanent supportive housing programs have been created for youth Barchand Hall for girls operated and managed by the Sisters of Ottawa and Paige Apartments operated/managed by the Caleb Group for boys. Both CoC programs work directly with DCF to provide housing to youth aging out of foster care. The CoC also includes UTEC a nationally recognized as a model youth development agency and teen center with an outreach program designed serve disconnected youth, and YouthHarbors. The YouthHarbors program serves homeless, unaccompanied high school students who statistically are 87% more likely than their housed peers to drop out of high school.

YouthHarbors provides them with housing assistance, an adult support network, and individualized life skills development lessons so they can find safety in appropriate housing, graduate high school, and break the cycle of homelessness and poverty to become self-sufficient adults.

Health Care: The Lowell CoC does have an implemented, state mandated discharge plan for health care that is managed by the Operation al Services Division of the MA Executive Office of Administration and Finance. OSD oversees state procurements and contracts for the state. It has standard language that MA had determined that discharging consumers to shelters or "streets" is not appropriate and that through the implementation of aggressive and comprehensive discharge planning efforts the number of consumers who enter homelessness be reduced. Still some private institutions have continued to

discharge persons to shelter. As stated above, LTLC as the primary target of these discharges has taken the lead to contact medical /mental health institutions, informing them of the MA requirements, that they do not accept discharges to shelter, and offering them an opportunity to work with CoC/MVRN Discharge Subcommittee to address the lack of temporary respite care facilities.

Lowell Transitional Living Center, Lowell's only shelter for individuals has taken the lead for the CoC in ensuring that persons are not routinely discharged to LTLC and to homelessness. The policy has been to personally contact Massachusetts hospitals, mental health institutions and respite centers that have discharged persons to shelter about their responsibility of not discharging persons to shelter. LTLC is not equipped to care for individuals being discharged, many of whom require long-term, professional care for medical and/or mental health chronic conditions at discharge.

Mental Health: The Massachusetts Department of Mental Health is required to ensure that their facilities make every effort to avoid discharge to a shelter or the street. Discharge professionals are required to screen admissions data within 24 hours of admission to determine whether the individual/patient has special considerations that impact treatment or length of stay. If there are special considerations such as the person was homeless at entry, discharge staff are required to commence discharge planning activities within 72 hours of the person's admission. If a determination is made that the post-hospital care or services, including housing will be needed a written plan must be developed and implemented.

For all patients regardless of insurance coverage a facility is required to arrange for necessary post-discharge support and clinical services. The Massachusetts Department of Mental Health requires facilities to make every effort to avoid discharge to a shelter or the street. Sometimes such discharges are unavoidable, for instance in situations where alternative resources are unavailable or if the patient decline to take advantage of alternative options. Even in such situations, the discharge plan must nonetheless identify and document the potential alternatives. Lowell shelter for INDs contact facilities and works with them to identifying more appropriate discharge placements than shelter and homelessness.

Corrections: It is the MA Executive Office of Public Safety's Department of Correction that responsible for overseeing that their houses of correction and prison facilities do not, when possible, discharge inmates to shelters/ homelessness. DOC policy requires: risk reduction plans that include, applications for DOC resources for specialized housing with services to prevent inmates from reentering the system and/or becoming homeless, if needed. Inmates are also required participation in at least five workshops to development treatment and/or transition plans to address housing, employment, substance abuse, mental health, and basic life skills issues. Discharge Plan implementation is the responsibility of the DOC Re-Entry Unit in coordination with Parole Officers, DMH Forensic Transition Team Leaders and inmate case. And it is the responsibility of the Lowell CoC through Lowell Transitional Living Center to collaborate with DOC to ensure that inmates are not routinely discharged to shelter.

However, however as the MA Department of Correction cannot postpone a custody end date until an inmate agrees to a previously agreed upon placement or wait until they do some people can slip

through the cracks. One challenging problem is serving sex offenders. Very few after-incarceration housing programs

will accept sex offenders and they continue to be a challenge to house.

AP-85 Other Actions - 91.220(k)

Introduction: Listed below are the actions planned to address obstacles to meeting underserved needs, foster and maintain affordable housing, reduce lead-based paint hazards, reduce the number of poverty-level families, develop institutional structure, and enhance coordination between public and private housing and social service agencies.

Actions planned to address obstacles to meeting underserved needs: The City of Lowell will continue to support non-profit organizations, the local housing authority, homeless providers, and special needs groups, including minority businesses, in their goal to meet the underserved persons of the community. The City will continue to communicate with these groups as their needs change or the demand dramatically increases over the next year. The City will provide technical assistance to providers in the pursuit of Federal, State, and other funding sources. The primary obstacle to meeting underserved needs of low-income and moderate-income populations continues to be the availability of funds. While we strive to encourage programs to become self-sufficient, organizations serving these populations continue to experience significant reductions in funding from both governmental and private sources. The City of Lowell's annual allocation of program funds have also seen cuts in the past years. Reductions in State aid to the City of Lowell and the local budget have prohibited the City from being able to cover this funding gap, leaving many worthy and valuable programs unfunded or under-funded.

Actions planned to foster and maintain affordable housing: In addition to the specific goals and priorities outlined in the Affordable Housing discussion included earlier in this document, the City continues to work with its community partner organizations on programs aimed at improving the quality and affordability of Lowell's housing stock. These efforts include the following:
Energy Efficiency: In order to foster housing affordability and assist households in maintaining quality energy efficient housing, the City adopted HUD's policy

requiring energy star certifications 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 trigger energy star standards, the City encourages the purchase of energy star appliances.

Foreclosure Prevention: At one time the City of Lowell was ranked 4th in the State for number of foreclosures. While the housing market is beginning to stabilize, challenges still remain to support responsible home ownership. Lowell has taken a proactive in supporting homebuyers through its First Time Homebuyer Program, funded with HOME dollars. Households participating in the homebuyer program are required complete a pre-purchase counseling training conducted by Merrimack valley Housing Partnership prior to applying to the City for down payment assistance.

To monitor the foreclosure problem representatives of local financial institutions, government entities, and the non-profit sector initiated the Lowell Foreclosure Prevention Task Force. The Task Force, in collaboration with the Northern Middlesex Registry of Deeds, monitors existing mortgages. Local social service providers work with existing mortgagors and their lenders to refinance, modify loan 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 rental housing.

Actions planned to reduce lead-based paint hazards: The City of Lowell is among nine cities and towns in Massachusetts that are designated by the Massachusetts Department of Public Health as “high risk” for childhood lead poisoning. In August 2013, in response to this situation, the Department of Planning and Development was awarded a grant for $2.5 million from the U.S. Department of Housing and Urban Development’s (HUD) Office of Healthy Homes and Lead Hazard Control to administer the Lead-Safe Lowell lead paint abatement program. Under this 3-year grant, the City will offer grants to low to moderate income families to delead multifamily and single-family, owner occupied and rental units. Lead-Safe Lowell began enrolling clients in December of 2013. The Lowell Lead Paint Abatement Program is on track to meet its benchmark goal of 125 units deleaded by August 2016.

Actions planned to reduce the number of poverty-level families: 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. Consolidated Plan program funds are often used as matching funds for other grants that also reduce the number of poverty level families.

Actions planned to develop institutional structure: The central responsibility for the administration of the Consolidated Plan is assigned to the Department of Planning and Development (DPD). This agency will coordinate activities among the public and private organizations' efforts to realize the prioritized goals of the Consolidated Plan. Extensive public-private partnerships have been established and organized to address the City's housing and community development needs. DPD will access, facilitate, and coordinate resource linkages and draw from the immediate sources of expertise in the community to strengthen existing partnerships and develop new collaborative relationships

Actions planned to enhance coordination between public and private housing and social service agencies: Public and assisted housing providers, private and governmental health, mental health, and service agencies are participants in the network described in this document. They are also the organizations with which the City of Lowell worked to develop the Consolidated Plan, and they are expected to continue active participation in the upcoming years. The City has a well-developed Continuum of Care organizations with a full-time City staff member assigned. In addition, the City maintains a Hunger Homeless Commission that is comprised of homeless shelter and service providers.
The City strongly encourages collaborations in its RFPs for Consolidated Plan funds. A collaborative not only enhances the coordination of services among agencies but also helps consolidate the reporting requirements of block grant programs.

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

Introduction: The City has elected to consider the aggregate use of CDBG funds to determine the overall benefit of programs to persons of low and moderate income. This manner ensures that a minimum of 70% of the amount of CDBG funds are expended for activities that benefit such persons during the designated period.

Community Development Block Grant Program (CDBG)
Reference 24 CFR 91.220(l)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	$69,060.29
5. The amount of income from float-funded activities	0
Total Program Income:	**0**

Other CDBG Requirements

1. The amount of urgent need activities	0

2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income.

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

The jurisdiction must describe activities planned with HOME funds expected to be available during the year. All such activities should be included in the Projects screen. In addition, the following information should be supplied:

1. A description of other forms of investment being used beyond those itentified in Section 92.205 is as follows: The City has elected to consider the aggregate use of CDBG funds, including all section 108 guaranteed loans to determine the overall benefit of programs to persons of low and moderate income. This manner ensures that a minimum of 70% of the amount of CDBG funds are expended for activities that benefit such persons during the designated period.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows: Section 92.254(a)(5) of HUD Section 24 allows the participating jurisdiction to impose either resale or recapture requirements on properties sold or refinanced that have been assisted with HOME funds. HOME funds awarded to first time homebuyers in the amount of 4.5% of the purchase price up to $8,000 are provided as a deferred loan at 0%. The City of Lowell prefers to use the recapture method, but may be required to use the resale method, depending on the circumstance. HOME affordable homeownership limits for the area are provided by HUD, and eligible applicants are accepted on a rolling basis. There is no limit to beneficiaries or preferences to a particular segment of the low-income population. The following applies to the recapture requirements in compliance with the standards of 92.254(a)(5).

Recapture The City of Lowell will recapture all of the HOME assistance to the First Time Home Buyer when the house does not continue to be the principal residence of the family or if the property is sold, transferred or refinanced. The City of Lowell reserves the right to re-inspect any failed items noted on the Housing Quality Standard Report at the end of the 24-month rehabilitation period. Failure of the homeowner to repair said items will result in the immediate repayment of the original HOME assistance. In the event of foreclosure of the first mortgage the MORTGAGOR agrees that the net proceeds of a foreclosure sale (after payment of the prior mortgage) shall be paid to the City of Lowell in payment of the amount loaned under the HOME agreement as set forth in 92.254(a)(5)(ii)(A)(3). The City must demonstrate that it has made a good faith effort to salvage the project and preserve it for affordable housing. Resale The City of Lowell also uses Resale Restrictions when applicable. In these cases, the units are deed restricted with covenants which ensure affordability at least for the minimum affordability period under Section 92.254(a)(4). The affordable units must be owner-occupied for the entire term of the affordability period. Resale of an affordable unit must be to a household at or below 80% of AMI for the jurisdiction. Maximum resale price of the unit is the purchase price paid by the Owner plus the cost of the appraisal plus the documented total cost of capital improvements made by the Owner plus a return on the Owner's investment equal to the product of (i) the sum of the Owner's original down payment plus one-half of the aggregate of regular principal payments made by the Owner on the allowable secured debt on the Property multiplied by (ii) a fraction, the numerator of which shall be the Price Index for the last month preceding the Notice minus the Price Index for the month preceding the Owner's purchase of the Property and the denominator of which shall be the Price Index for the month preceding the Owner's purchase of the Property. The "Price Index" shall mean the "Consumer Index for Urban Wage Earners and Clerical Workers All Items (November 1982 = 100)" Published by the Bureau of Labor Statistics of the United States Department of Labor. The City of Lowell is able to maintain the affordability of the property for future income eligible buyers, while not compromising the owner's incentive to maintain the property, and providing a reasonable return on all improvements and investments in the property.

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

recapture method described above shall be ensured through the use of real estate liens outlining the City's recapture provisions. Homeownership units using resale provisions will use deed restrictions to ensure the resale requirements are met. The period of affordability specified in the mortgage will be based on the amount of HOM-E funds invested in the project. Additionally, funds used for homebuyer assistance and/or rehabilitation take into account HOME affordable homeownership limits provided by HUD. Eligible applicants/projects are accepted on a rolling basis, and RFPs/information are available by request via email, website, of in person at our offices. Additionally, Recapture is the provision used with the expectation of development subsidies, in which resale value is the provision used. In the case of presumption of affordability; affordability is required and not presumed. Market Analysis would be required in the event of homebuyer development projects, however Lowell has no development projects underway.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows: The City of Lowell does not intend to use HOME funds to refinance existing debt secured by multifamily housing that is being rehabilitated with HOME funds during the Program Year

Emergency Solutions Grant (ESG)
Reference 24 CFR 91.220(l)(4)

1. Include written standards for providing ESG assistance (may include as attachment)
A set of Written Standards governing the use of Emergency Solutions Grant funds for homelessness prevention and rapid re-housing activities was completed in coordination with the Substantial Amendment to the 2011-2012 Annual Action Plan for the second allocation of ESG funds. Input from Lowell's Continuum of Care members as well as feedback from sub grantees of Lowell's Homeless Prevention and Rapid Re-housing Program (HPRP) were considered in the development of these standards. A copy of the Written Standards is attached to the Consolidated Plan as an appendix.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system. Assessments for homeless individuals and families are coordinated jointly with the local CoC and State of Massachusetts and include determining household needs and the creation of a comprehensive housing and service plan. Families are deemed eligible for emergency assistance through a preliminary assessment conducted by the Mass. Dept. of Housing and Community Dept. If eligible, families are referred to a shelter program or other available temporary accommodation (motel/hotel). Once secured in housing, a much more extensive assessment is conducted vial the state's HMIS software platform. Families not eligible for shelter or hotel placement are referred to Community Teamwork, Inc.'s Housing Consumer Education Center to access rapid rehousing assistance from programs funded through either state or local ESG dollars or the Stabilized Housing for Families in Transition program. Homeless individuals are referred to the Lowell Transitional Living Center and, once in shelter, are assessed for housing assistance along with case management services.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations) will be allocated. The process for allocating ESG funds begins in November with the advertisement of the Annual Action Plan planning process, availability of funds, and the Request for Proposal (RFP). The schedule of the Action Plan process and RFP is advertised in the Lowell Sun, posted in four languages in several public locations, and emailed to all current subrecipients. City Staff also make presentations before the Lowell Non-Profit Alliance to publicize the availability of the RFP and answer questions from potential applicants. DPD also provides TA to the CAC and relies on priority needs of CoC providers to allocate funds. ESG funding is based on priorities identified in the Five-Year Consolidated Plan and City's 10-Year Plan to End Homelessness, particularly those that provide rapid re-housing and homelessness prevention services The NPA reaches a wide pool of local nonprofit organizations including community and faith-based organizations. Applications are made available at the Department of Planning and Development as well as online via the City's website at www.lowellma.gov. Completed applications were due in December. The Request for Proposal contains information about eligible activities under the ESG regulations including program requirements for all sub grantees. The RFP also contains a set of evaluation criteria, based on the priorities identified in the City's Five Year Consolidated Plan. Emphasis is placed on ESG projects that meet the goals of the City's 10 Year Plan to End Homelessness, particularly those that provide homelessness prevention or rapid re-housing services. Up to a 9-member volunteer Citizens Advisory Committee meets throughout the Annual Action Plan process to review proposals and make funding recommendations to the City Manager and City Council. Throughout the process, City staff provide technical assistance to applicants as well as CAC members. A tentative award list is released as part of the Draft Annual Action Plan 30-day public comment period. A final Action Plan and award list is submitted to the City Council in May for final approval before the Plan is sent to HUD

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG. Community Development staff continue to review strategies to include homeless and formerly homeless individuals in the annual plan process for ESG funds as well as the Continuum of Care. In order to identify short-term priorities for ESG funding, DPD will network with its non-profit partners to identify previously or currently homeless individuals who can provide feedback and input in prioritizing federal entitlement funds. Many of these non-profit providers currently employ formerly homeless clients to provide peer-to-peer counseling to current homeless and at-risk clients. ESG administrators at the City of Lowell will continue to work with the Lowell CoC and other service providers to formulate strategies for the inclusion of homeless or formerly homeless individuals in the planning and prioritizing Consolidated Plan program funds.

5. Describe performance standards for evaluating ESG. The Department of Planning and Development has implemented a Performance and Outcome Measurement System in order to quantify the effectiveness of programs and establish clearly defined outcomes. Using goals set by the subrecipients in their applications for funding, DPD drafts grant agreements which relate reimbursement specifically to accomplishments. Where possible, the focus is on outcome measurements rather than outputs. For example, a rapid re-housing program that uses ESG funds to provide housing stabilization services will report on the number of participants who receive case management services but may only be reimbursed based on the number of participants who actually attain stable, permanent housing. Subrecipients are reimbursed only when they can provide accurate and appropriate documentation that demonstrates program accomplishments and can provide backup documentation for eligible costs as spelled out in the contractual agreement. Subrecipients who do not accomplish their proposed goals are not reimbursed for their full grant amount, and funds are recaptured at fiscal yearend and made available for other ESG eligible programs in the following year. DPD staff work closely with subrecipients to ensure that these contract goals are reached. In the event of

unforeseen circumstances, DPD staff may consider amending contractual goals when warranted. DPD Staff conduct thorough monitoring of all Consolidated Plan programs including those funded through ESG. Monitoring processes include detailed monthly desk audits of reimbursement requests as well as on-site visits to review program files and operations..

Discussion: For more information on the process of consulting with our project sponsors, see AP-10 "Consultation"