

Executive Summary

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

1. Introduction

Every five years, HUD requires Entitlement Communities to create a Consolidated Plan to assist in determining community needs and establishing affordable housing and community development priorities. Malden is a direct recipient of Community Development Block Grant (CDBG) funds and is a member of the North Suburban HOME Consortium, which receives federal HOME funds. The Consolidated Plan Fiscal Year 2015-2019 is the strategic plan for allocating federal funds to maximize positive impact for low and moderate income persons

The Malden Redevelopment Authority (MRA), as the administrator of the City of Malden's CDBG funds as well as of the North Suburban Consortium's HOME funds, undertook extensive dialogue in the development of this plan. The NSC Member Communities assisted in the identification of regional Affordable Housing needs and priorities.

2. Summary of the objectives and outcomes identified in the Plan

Through data gathered from the citizen participation process, existing community reports, and quantitative data, the MRA identified the following high-priority needs:

- Maximize affordable housing opportunities by creating and preserving affordable rental and homeownership housing.
- Improve housing conditions through the operation of housing rehabilitation programs.
- Strengthen communities through investment in public infrastructure, parks and open space, and public facilities. (Malden -specific)
- Invest in public services and community facilities that provide new or improved access to programs that serve youth, seniors, and at-risk, vulnerable households.

3. Evaluation of past performance

The City of Malden has demonstrated tremendous progress in meeting its goals and objectives identified within its prior Consolidated Plan and related Annual Action Plans. The City's Annual Action Plans and associated Consolidated Annual Performance and Evaluation Reports (CAPERs) provide the specifics of projects and programs undertaken by the City. During the prior Consolidated Plan period (2010-2015), the City was successful at investing resources to address priority needs, ensuring compliant implementation of projects and programs, and achieving anticipated outcomes.

The City's successful efforts focused upon activities that have positively impacted the quality of life for the City's low and moderate income residents. These efforts have included the development of decent, safe and affordable housing and homeownership opportunities; expansion of neighborhood-based business revitalization efforts; the coordination of job training efforts; and investment in public infrastructure, facilities, and parks.

The North Suburban Consortium has achieved the affordable housing production goals despite operating in a 'hot market' that has made development activities very challenging.

An inclusive public process, community input, careful planning and a significant commitment of financial resources enabled the City and the NSC to achieve strong performance across all programs and objectives despite funding constraints from HUD grants.

The City of Malden remains confident that its demonstrated high level of performance will be replicated during the period covered by this Consolidated Plan.

4. Summary of citizen participation process and consultation process

Through the Malden Redevelopment Authority, the City of Malden and the North Suburban HOME Consortium implemented a broad-based approach to maximizing citizen participation and stakeholder participation. Citizen Participation efforts included three public forums, a web-based resident survey with over 400 respondents, and two North Suburban Consortium-wide meetings.

5. Summary of public comments

A summary of public comments is found within Section PR-15 Citizen Participation.

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

All comments were accepted

7. Summary

The Consolidated Plan is the outcome of an extensive, comprehensive effort to identify community needs and effective investment strategies to meet those needs. The City of Malden has prioritized housing rehabilitation, economic development, and public parks, infrastructure, facilities, and public services for low and moderate persons.

Through a process coordinated by the Malden Redevelopment Authority, the North Suburban Consortium was able to obtain input on housing needs in each of the seven member communities. The overwhelming priority was the creation of affordable housing units, including homeownership opportunities, through direct assistance to eligible buyers.

The Process

PR-05 Lead & Responsible Agencies - 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	MALDEN	Malden Redevelopment Authority
HOME Administrator	NORTH SUBURBAN CONSORTIUM	Malden Redevelopment Authority

Table 1 – Responsible Agencies

Narrative

The Malden Redevelopment Authority is the public entity charged with the administration of the federal Community Development Block Grant (CDBG) and Home Investment Partnership (HOME) on behalf of the North Suburban Consortium. The Malden Redevelopment Authority prepares all plans and reports, provides financial oversight, and monitors program compliance.

Consolidated Plan Public Contact Information

For information regarding the Consolidated Plan, please contact:

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PR-10 Consultation - 91.100, 91.200(b), 91.215(I)

1. Introduction

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

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

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

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

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

The Malden Redevelopment Authority has taken the lead on transitioning the Malden/Medford Continuum of Care (CoC) into a merger with the MA Balance of State CoC. The merger will enable the City of Malden to ensure that their efforts to address homelessness will be closely aligned with the Massachusetts Plan to End Homelessness. The City of Malden shares the State's goals of 1. increasing the number of permanently supportive housing units; 2. improving job readiness and achieving employments; 3. providing homeless prevention and rapid rehousing assistance; and, 4. providing case management services to increase likelihood of residential stability.

The City of Malden will continue to seek opportunities to support projects and programs that further the MA Balance of State goals. The Consolidated Plan consultations, as well as ongoing consultation with the Continuum of Care, will continue to have a direct impact on the allocation of funding.

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

The City of Malden had been an active participant in the Malden/Medford CoC and as such was involved in project development and implementation including development of performance standards and evaluation of outcomes. In light of recent corporate challenges at Tri-Cap, the CoC lead agency, the Malden/Medford Continuum of Care is in the process of merging with the Balance of State CoC. The City of Malden has consulted with the Balance of State CoC as part of the proposed merger. As a member of the Balance of State CoC, the Malden Redevelopment Authority will regularly consult with non-profits, housing authorities, state agencies, advocacy groups, and property developers.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, Groups, and Organizations who participated

1	Agency/Group/Organization	Mystic Valley Elder Services
	Agency/Group/Organization Type	Services - Housing Services - Elderly Persons Services - Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted in a one-on-one consultation. The priority needs included the need to produce additional (supported) affordable housing and the need to efficiently deliver "aging in place" service to elders regionally. The agency provided recent examples of successful coordination of efforts including existing relationship with Malden Housing Authority as well as a few Partnership projects under consideration. The anticipated outcome is to actively seek opportunities to collaborate with housing developers/operators on aging in place services.
2	Agency/Group/Organization	Malden Planning Dept
	Agency/Group/Organization Type	Other government - Local Planning Organization Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Department was consulted in a small group meeting with relevant City Departments. The consultation focused on existing housing production and the impact of zoning policies on affordable housing. The City is researching opportunities to incentivize inclusion of affordable housing units within proposed new developments as well as to utilize municipally-owned properties to meet high housing demand. An anticipated outcome is the evaluation of impact of zoning on affordable housing production.
3	Agency/Group/Organization	Malden Health Department
	Agency/Group/Organization Type	Services - Health Health Agency Other government - Local Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Department was consulted in a small group meeting. The consultation focused on lead-paint issues due to Malden's aged housing stock. The Department coordinates with Planning, Building/Code, and the City's Housing Programs to identify and remediate lead paint. The continuation of City's CDBG-funded housing program was identified as critical. The enforcement of building code and health and safety is an area for improved coordination.
4	Agency/Group/Organization	The Malden Housing Authority
	Agency/Group/Organization Type	Housing Services - Housing Services - Elderly Persons Services - Persons with Disabilities Service - Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Anti-poverty Strategy

	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>The agency was identified in a one-on-one consultation. The priority needs identified included the need to produce and preserve affordable housing. Of particular concern were the high market demands negative impact on affordable unit production and the complexity of funding regulations that are barriers to investment in an aging housing stock. The agency shared recent coordination efforts that resulted in the preservation of affordable units and opportunities to continue those efforts. The outcome is anticipated to be the PHAs involvement in future affordable housing projects.</p>
5	<p>Agency/Group/Organization</p>	<p>Cambridge Health Alliance</p>
	<p>Agency/Group/Organization Type</p>	<p>Housing Services - Housing Services - Persons with Disabilities Services - Persons with HIV/AIDS Services - Health Health Agency Publicly Funded Institution/System of Care Regional Organization</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Homeless Needs - Families with children Non-Homeless Special Needs</p>
	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>The agency was consulted in a one-on-one consultation. The priority needs identified included: programs that are evidence-based, culturally appropriate for persons with chronic health issues. Focus areas included teen health and reproduction, complicated health issues for high-risk individuals, and the impact of housing on health outcomes. The agency identified the need to better coordinate a delivery system that focuses on clinical and community outcomes. The opportunities for interagency coordination that creates a comprehensive plan based upon the September 2014 Community-wide Health Assessment. The consultation is anticipated to result in increased focus on community health initiatives.</p>

6	Agency/Group/Organization	Tailored For Success
	Agency/Group/Organization Type	Services - Victims of Domestic Violence Services - Education Services - Employment
	What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted in a one-on-one consultation. The agency provides a range of "work ready" services. The priority needs identified included: services to un- and under-employed persons, career coaching for persons (re)entering the workforce, and the challenge of developing specialized skills that will lead to living wage jobs. The outcome is anticipated to be expansion of services.
7	Agency/Group/Organization	Bread of Life
	Agency/Group/Organization Type	Services - Children Services - Elderly Persons Services - Persons with Disabilities Services - Homeless Services - Health
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families With Children Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted as a participant in a stakeholder session held on 2/26/2015. The agency operates food and nutrition programs on a regional basis. Programs operate on-site meals programs, home-delivered meals, and meals for homeless families within the State hotel system. The agency identified the following needs based upon their current program participation: Expanding need for nutrition and food access programs. The agency would seek to improve transportation service for program participants.

8	Agency/Group/Organization	Just a Start
	Agency/Group/Organization Type	Housing Services - Housing Services - Elderly Persons Services - Persons with Disabilities Services - Persons with HIV/AIDS Services - Victims of Domestic Violence Services - homeless Services - Health Service - Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families With Children Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted as a participant in a stakeholder session held on 2/26/2015. The agency identified the following needs: Rapid Rehousing and Homeless Prevention programs, Stabilization services for at-risk households, tenant-landlord mediation services, and fair housing education. The agency seeks to improve coordinated access for families in crisis.
9	Agency/Group/Organization	SCM Transportation
	Agency/Group/Organization Type	Services - Elderly Persons Services - Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted as a participant in a stakeholder session held on 2/26/2015. The agency provides transportation service to low income elders and disabled persons. The transportation services are provided on a regional level. The agency spoke of the existing coordination of service providers but the growing need for services.
10	Agency/Group/Organization	North Suburban HOME Consortium
	Agency/Group/Organization Type	Housing Other government - Local Regional Organization Planning Organization

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The North Suburban Consortium, a membership organization of surrounding local communities was consulted in series of meetings held during the Consolidated Planning process. The consultation process will result in the establishment of housing priorities and HOME funding allocations consistent with Member Community Needs. The consultation is anticipated to result in continued focus on affordable housing.
11	Agency/Group/Organization	Housing Families, Inc.
	Agency/Group/Organization Type	Housing Services - Housing Services - Children Services - Persons with Disabilities Services - Persons with HIV/AIDS Services - Victims of Domestic Violence Services - Homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted in a private consultation. Issues identified included: need for eviction prevention services, focus on children services, and affordable housing needs. The anticipated outcomes include further development of housing and services to homeless and at-risk families.
12	Agency/Group/Organization	Heading Home, Inc.
	Agency/Group/Organization Type	Housing Services - Homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically Homeless Homeless Needs - Families with Children Homeless Needs - Veterans Homeless Needs - Unaccompanied Youth

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted in a private consultation. Issues identified included: expansion of sheltering and affordable housing, collaborative initiatives for new developments, and funding for IDA/Incentive programs. The anticipated outcome is a focus on affordable housing development partnership.
13	Agency/Group/Organization	Triangle, Inc.
	Agency/Group/Organization Type	Housing Services - Housing Services - Persons with Disabilities Services - Education Services - Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted in a private consultation. The issues identified included: abuse prevention, employment services, and housing option for persons with disabilities. The anticipated outcome is a focus on employment opportunities for disabled persons.
14	Agency/Group/Organization	AIDS Action Committee
	Agency/Group/Organization Type	Housing Services - Housing Services - Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted on behalf of the entire NSC. Issues identified included affordable housing and increased incidence of Hep C. The anticipated outcome is a focus on affordable housing production and community health response to Hep C.
15	Agency/Group/Organization	HARBORCOV INC
	Agency/Group/Organization Type	Housing Services - Children Services - Victims of Domestic Violence

What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Families with children Non-homeless Special Needs
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted on behalf of the entire NSC region. The issues identified were related to the specialized approach needed to house and support victims of domestic violence. Anticipated outcomes include an effort to streamline access to PHA units across the NSC communities.

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

All agency types were consulted.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	MA- DHCD	The City of Malden continues to be actively involved in the CoC's administration and operations. As an engaged participant, the City assists in the development of the CoC's goals. Heading Home, Inc., Housing Families, and the Malden Housing Authority are City partners and recipients of CoC funding. In light of recent corporate challenges at Tri-Cap, the Malden/Medford Continuum of Care is in the process of merging with the Balance of State CoC.
Malden Master Plan 2020	City of Malden	The Master Plan 2020 analyzed existing conditions and set recommendations regarding public facilities and infrastructure, housing, economic development, neighborhood development, and human services. The 2020 Plan recommendations are the foundation upon which Malden's Consolidated Plan goals and Action Plan resource allocations are based.

Table 3 – Other local/regional/federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

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

The City of Malden through the MRA is in regular contact with various public and private agencies to ensure funding priorities are in line and coordinated with current community development goals and objectives. The MRA consults with numerous housing and real estate entities through its leadership of the North Suburban HOME Consortium.

PR-15 Citizen Participation - 91.401, 91.105, 91.200(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation

Summarize citizen participation process and how it impacted goal-setting

The City through the Malden Redevelopment Authority implemented a broad-based approach to maximizing citizen participation and input into the identification of priority needs and investment strategies to address those needs. Citizen participation efforts included three public forums, a web-based resident survey with over 400 respondents, two Consortium-wide meetings, and a roundtable discussion with elders and public housing residents.

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

Table 4 – Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public Hearing	Non-targeted/ broad community	The Malden Redevelopment Authority held a Consortium-wide public hearing on 11/19/2014. One community representative attended the hearing and provided input.	The lack of affordable housing was identified as reaching crisis proportion. The increased housing demand was escalating the housing values and rental cost throughout the Consortium's boundaries.	All comments were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
2	Public Hearing	Non-targeted/ broad community	The Malden Redevelopment Authority held a Consortium-wide public hearing on 1/15/2015 in the City of Everett, a non-entitlement Consortium member community.	Participants focused on the affordable housing crisis and the impact that expanded mass transportation services will have. Universally participants felt that the housing affordability crisis will worsen in the next five years.	All comments were accepted	
3	Public Meeting	Non-targeted/ broad community	Each of the four Entitlement Members (Arlington, Malden, Medford, and Revere) held public meetings to solicit community input into regional housing needs and priorities.	Each meeting solicited comments on the lack of affordable housing. Even though there were significant housing production efforts throughout the region, the units in production were high end market rate units.	All comments were accepted	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
4	Internet Outreach	Non-targeted/ broad community	The Consortium sponsored a web-based survey that was available through the North Suburban Consortium's website as well as members' websites. The survey was launched on 1/12/2015 and collected responses through 3/30/2015. 400 responses were received.	Survey respondents identified the need to create affordable housing options, to invest in aging public infrastructure, and to create living wage jobs for residents with limited English skills and/or educational attainment. Detailed responses are included in relevant sections of the Con Plan.	All comments were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
5	Round Table Meeting	Persons with disabilities Residents of Public and Assisted Housing Elders	On 1/15/2015, the City of Malden in coordination with the Malden Housing Authority and Mystic Valley Elder Services conduct round table discussions with residents of public and assisted housing. The 20 attendees were predominantly elders and persons with disabilities.	Attendees identified the following needs: conditions of streets and sidewalks including curb-cuts, concerns regarding personal safety, availability of adult education programming and ability to access those programs, the lack of transportation services for non-elderly who need to access services and programs, and the need for neighborhood economic development that provides affordable basic living needs (food, consumable supplies).	All comments were accepted	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
6	Public Meeting	Non-targeted/ broad community	The Malden Redevelopment Authority held a meeting on Feb 10, 2015. The Consolidated Plan and Annual Action Plan process was detailed. Public Input was sought on priority needs.	Priority needs identified included housing rehabilitation, public services including youth programs, health and wellness programs, and free English Language classes.	All comments were accepted.	
7	Public Meeting	Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	The Malden Redevelopment Authority held a public meeting on 2/12/2015 at Suffolk Manor Housing Project. The purpose of the meeting was to obtain input on Priority needs and strategic investment opportunities.	Priority Needs identified included: affordable housing, homeless person - especially youth, streets and sidewalks, and park improvements.	All comments were accepted	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
8	Public Meeting	Non-targeted/broad community	The Malden Redevelopment Authority held a public meeting on 2/24/2015 to obtain input on priority needs and programs.	Projected areas and amounts for funding for CDBG include economic development, veterans programs, residential housing rehabilitation, physical development which may include reconstruction of streets and sidewalks, water line improvements, improvements to eligible parks in low to moderate income areas, and public service programs.	All comments were accepted	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
9	Public Meeting	Non-targeted/broad community	The City of Malden and the Malden Housing Authority will hold a public meeting to obtain input on the draft Consolidated Plan and Annual Action Plan.	Comments will be received during the 30 day public input process.	All comments will be accepted	

Needs Assessment

NA-05 Overview

Needs Assessment Overview

In the North Suburban Consortium (NSC) region, the most substantial housing issue is high housing costs, especially for low- and moderate-income households. High housing costs reduce economic opportunities, limit access to jobs and services, and restrict the ability of lower-income households, including the elderly and persons with disabilities, to live in the communities and neighborhoods of their choice.

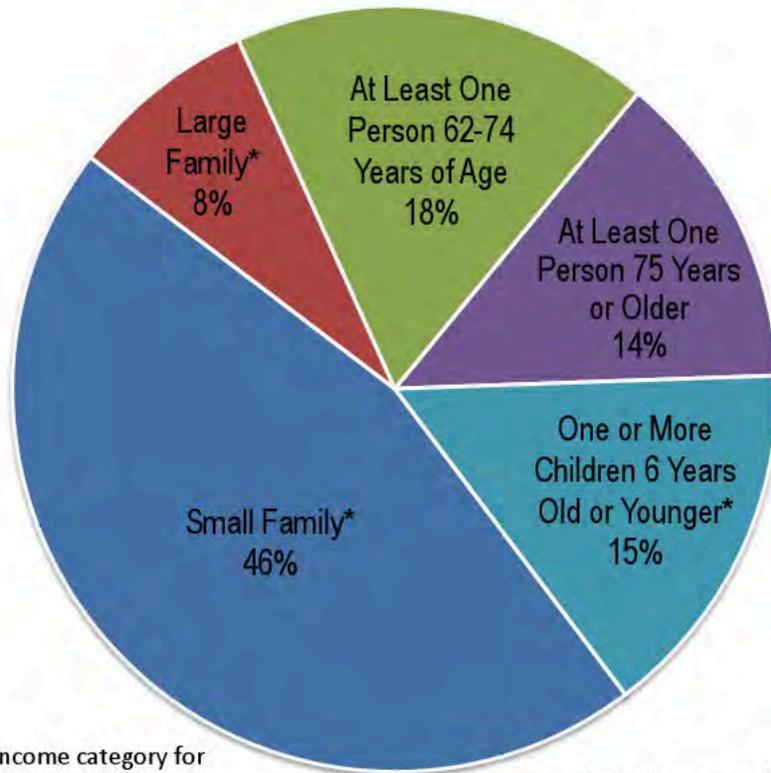
The affordability gap can result in a concentration of lower-income households and overcrowding. Of the 130,350 households in the jurisdictions/consortium, there are approximately 60,870 households or 47% that are at 100% of area median or below. Most of these households experience at least one or more housing problems as defined by HUD with most of the housing issues experienced by extremely low-income and low-income renters.

Low-income households are forced to choose housing that has one or more “housing problems” which includes households experiencing overcrowding (more than one person per room); cost burdened households (households that pay more than 30% of income towards housing costs), and households that lack complete bathroom or kitchen facilities.

Between 2000 and 2011 the population of the Consortium grew substantially – approximately increasing by 63% to 328,324 people which represents 130,350 households, a 56% increase in total households throughout the region. It is important to note that the ACS data has a small margin of error as the data estimates from a small sample in comparison to the 2010 Census.

According to 2007-2011 CHAS data for NSC, 23,720 households, 18% of the total households were in the extremely low-income range of 0-30% HUD Area Median Family Income (HAMFI or AMI); 17,650 households, 14% of the total households in the Consortium, were in the very low income range of >30-50% AMI; and 15,255 households, 12% of the total households in the Consortium, were low-income at >50-80% AMI. Overall, 56,625 households, or 43% of the total households in the Consortium, were at or below 80% of AMI.

Household Types



* The highest income category for these family types is >80% HAMFI

Data Source: 2007-2011 CHAS

Low and Moderate Income Households by Type

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

Summary of Housing Needs

In the North Suburban Consortium (NSC) region, the most substantial housing issue is high housing costs, especially for low- and moderate-income households. High housing costs reduce economic opportunities, limit access to jobs and services, and restrict the ability of lower-income households, including the elderly and persons with disabilities, to live in the communities and neighborhoods of their choice.

The affordability gap can result in a concentration of lower-income households and overcrowding. Of the 130,350 households in the jurisdictions/consortium, there are approximately 60,870 households or 47% that are at 100% of area median or below. Most of these households experience at least one or more housing problems as defined by HUD with most of the housing issues experienced by extremely low-income and low-income renters.

Low-income households are forced to choose housing that has one or more “housing problems” which includes households experiencing overcrowding (more than one person per room); cost burdened households (households that pay more than 30% of income towards housing costs), and households that lack complete bathroom or kitchen facilities.

Between 2000 and 2011 the population of the Consortium grew substantially – approximately increasing by 63% to 328,324 people which represented 130,350 households, a 56% increase in total households throughout the region. According to 2007-2011 CHAS data for NSC, 23,720 households, 18% of the total households, were in the extremely low-income range of 0-30% HUD Area Median Family Income (HAMFI or AMI); 17,650 households, 14% of the total households in the Consortium, were in the very low income range of >30-50% AMI; and 15,255 households, 12% of the total households in the Consortium, were low-income at >50-80% AMI. Overall, 56,625 households, or 43% of the total households in the Consortium, were at or below 80% of AMI.

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	23,720	17,650	15,255	12,850	60,870
Small Family Households *	6,900	6,645	5,735	5,175	31,915
Large Family Households *	915	1,295	1,645	1,310	4,645
Household contains at least one person 62-74 years of age	4,355	3,395	2,815	2,065	9,185
Household contains at least one person age 75 or older	5,850	3,880	2,070	1,320	3,560
Households with one or more children 6 years old or younger *	3,178	3,092	2,594	2,079	7,928
* the highest income category for these family types is >80% HAMFI					

Table 1 - Total Households Table

Data Source: 2007-2011 CHAS

Housing Needs Summary Tables

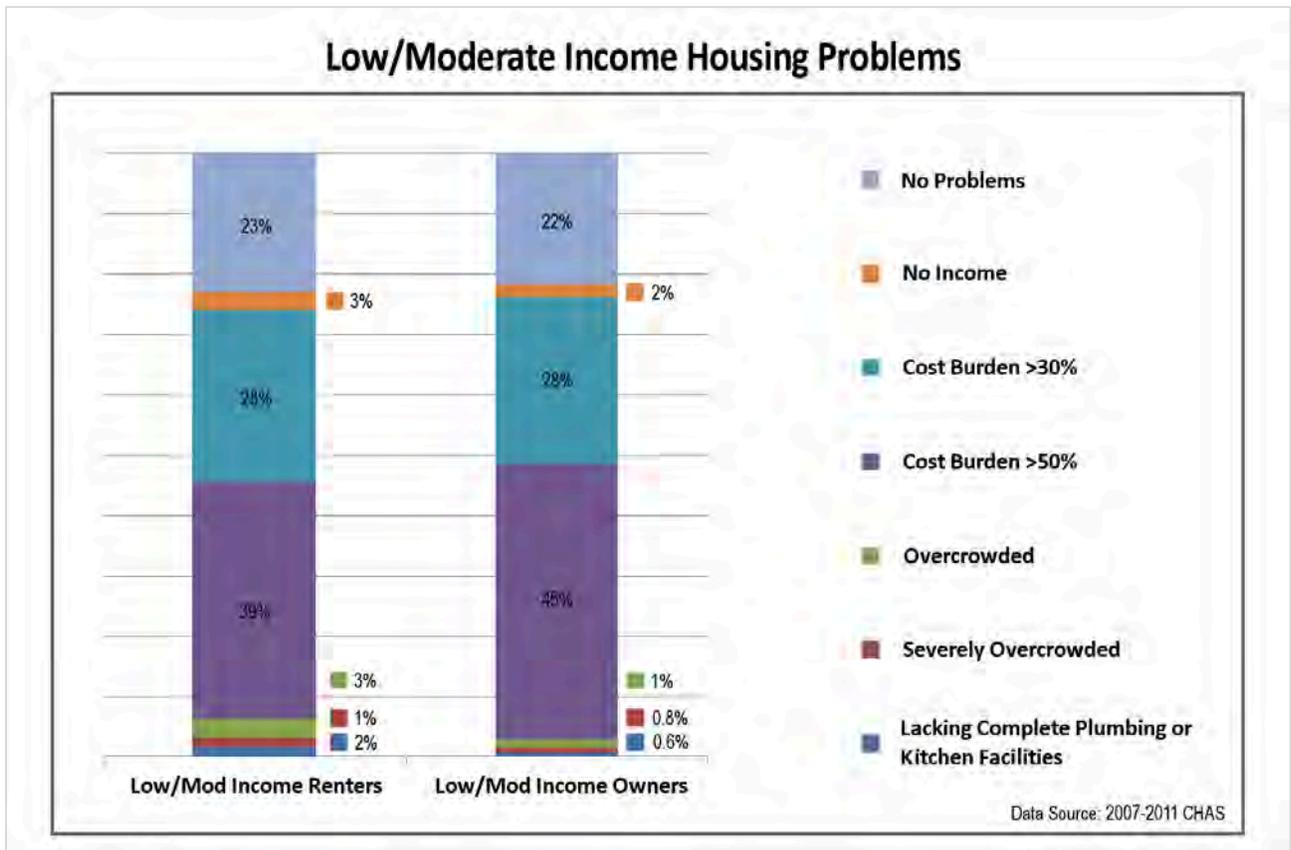
1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	310	285	120	50	765	15	50	45	15	125
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	235	285	35	25	580	15	30	105	75	225
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	465	385	300	195	1,345	0	135	109	330	574
Housing cost burden greater than 50% of income (and none of the above problems)	10,290	3,800	349	130	14,569	3,485	2,460	2,275	1,490	9,710
Housing cost burden greater than 30% of income (and none of the above problems)	2,195	4,175	4,105	1,315	11,790	885	2,390	1,700	1,975	6,950

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	1,110	0	0	0	1,110	405	0	0	0	405

Table 2 – Housing Problems Table

Data 2007-2011 CHAS
Source:



NSC Housing Problems

2. Housing Problems (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	11,310	4,760	805	400	17,275	3,505	2,680	2,540	1,905	10,630
Having none of four housing problems	6,325	6,410	7,440	5,770	25,945	1,075	3,800	4,480	4,775	14,130
Household has negative income, but none of the other housing problems	1,110	0	0	0	1,110	405	0	0	0	405

Table 3 – Housing Problems 2

Data 2007-2011 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	5,120	4,235	1,959	11,314	895	1,600	1,680	4,175
Large Related	655	715	285	1,655	79	354	845	1,278
Elderly	3,609	1,810	600	6,019	3,019	2,615	1,040	6,674
Other	3,975	2,005	1,720	7,700	394	465	605	1,464
Total need by income	13,359	8,765	4,564	26,688	4,387	5,034	4,170	13,591

Table 4 – Cost Burden > 30%

Data 2007-2011 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	4,370	1,770	69	6,209	770	1,205	1,005	2,980
Large Related	605	445	0	1,050	64	269	545	878
Elderly	2,430	805	100	3,335	2,300	855	465	3,620
Other	3,600	1,030	185	4,815	365	285	380	1,030
Total need by income	11,005	4,050	354	15,409	3,499	2,614	2,395	8,508

Table 5 – Cost Burden > 50%

Data 2007-2011 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	515	535	145	195	1,390	15	145	119	300	579
Multiple, unrelated family households	185	110	190	40	525	0	40	95	110	245
Other, non-family households	0	90	0	0	90	0	0	0	0	0
Total need by income	700	735	335	235	2,005	15	185	214	410	824

Table 6 – Crowding Information – 1/2

Data 2007-2011 CHAS
Source:

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

Table 7 – Crowding Information – 2/2

Data Source
Comments:

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

The North Suburban Consortium (NSC) does not collect specific data on single person households nor is this data provided by HUD in the eCon Planning Suite. The North Suburban Consortium gathered data from the American Community Survey 2007-2011 B11001 table that estimates the total number of single person households. Aggregating these estimates for all of the communities in the NSC region, it is estimated that 40,529 households in the NSC communities are single-person households, accounting for 79.9% of all nonfamily households in the region during the 2007-2011 period.

Applying this ratio the “Other” category in the cost burdened tables (Table 4 and 5 above), the number of single person households most in need of housing assistance are extremely-low-, low-, and moderate-income renter households that are cost burdened. Approximately 7,300 single-person households in the region are cost-burdened and may require some level of housing assistance. Disability data estimates that disabled persons account for between 5.5% and 12.5% of those dependent upon the NSC community.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Among the Consortium’s disabled population, a total of 56% have housing problems. Low and extremely low-income disabled households with housing problems risk being forced into temporary relocation or homelessness. 88% of disabled households with housing problems are below 80% of median income. 50% of these households are below 30% of AMI.

Approximately 63% of homeless women have experienced domestic violence in their adult lives (National Coalition for the Homeless, 2009). In a national survey of homeless people, domestic violence was the second most frequently stated cause of homelessness for families (National Alliance to End Homelessness, 2007). Emergency shelters are an important safe haven for domestic violence victims. Ultimately, these victims and their families need safe, sanitary affordable housing. Only with this option can these domestic violence victims leave the shelter system and minimize the risk of returning to their abuser. Portal to Hope, an organization that provides comprehensive services to people whose lives have been impacted by domestic violence, sexual assault and stalking crimes has offices and programs in Malden, Medford, Melrose, Everett and Winthrop. HarborCov, based in Chelsea, provides free services that promote long-term stability for people affected by domestic violence. Services include housing ranging from emergency sheltering to permanent affordable housing for survivors, and community-based supportive services. Their service area includes Chelsea, Revere and Winthrop although they will work with all victims, regardless of geography.

What are the most common housing problems?

For renters, housing cost burden greater than 30% of income was the most common housing problem. For owners, housing cost burden greater than 30% of income was the most common housing problem.

For renters, substandard housing was the fourth most prevalent and sixth most prevalent for owners. Substandard housing is more common than severe overcrowding for renters.

Renters:

The most common housing problems for renters, in descending order, are:

- Housing cost burden greater than 50% of income;
- Housing cost burden between 30 and 50% of income;
- Overcrowding – With 1.01-1.5 people per room;
- Substandard Housing – Lacking complete plumbing or kitchen facilities;
- Severely Overcrowded – With >1.51 people per room
- Zero/negative Income (and none of the above problems)

Owners:

The most common housing problems for owners, in descending order, are:

- Housing cost burden between 30 and 50% of income;
- Housing cost burden greater than 50% of income;
- Overcrowding – With 1.01- 1.5 people per room;
- Zero/negative Income (and none of the above problems)
- Severely Overcrowded – With >1.51 people per room;

Substandard Housing – Lacking complete plumbing or kitchen facilities is more common than severe overcrowding for renters.

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

One or more housing problems:

- More owners as a whole, and extremely low-income owners as a subgroup, experience one or more housing problems than renters.
- 70% of extremely low income (0%-30% AMI) owners have one or more housing problems.

Housing cost burden greater than 30% and greater than 50%:

- Elderly household homeowners and small-related household renters experience housing cost burden greater than 30% and 50% of income more than other family types surveyed.

- Elderly homeowners represent 49% of all homeowners with a cost burden greater than 30% of income, and 43% of all homeowners with a cost burden greater than 50% of income.
- Small households represent 42% of all renters with a cost burden greater than 30% of income and 40% of all renters with a cost burden greater than 50% of income.
- More renters experience housing cost burden greater than 50% of income than owners.

Crowding:

- More renters struggle with crowding than owners. Single family households, both renters and owners, were affected by crowding more than other household types surveyed.
- Single family renters represented 69% of crowded renter households.
- Single family homeowners represented 70% of crowded owner households.

Substandard Housing:

- More renters experience substandard housing than homeowners.
- Low-income renters (<30%-50%) are more affected by substandard housing than other income groups.
- Over 77% of all renters with substandard housing have income equivalent to 0-50% AMI.
- Among owners, the prevalence of substandard housing is more evenly spread among the following income groups:
 - 0-30% AMI – 12%;
 - >30-50% AMI – 40%;
 - >50-80% AMI – 36%;
 - >80-100% AMI – 12%.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

The continuing loss of affordable housing, in conjunction with the lack of growth in local living wage jobs, has exacerbated the problems confronted by at-risk homeless individuals and families. Based upon consultations with key stakeholders, including homeless service providers, the “extremely hot” housing market has resulted in a significant loss of traditional affordable rental units. Households, including

those with elderly and disabled persons, are being displaced, as smaller properties are acquired, redeveloped, and rented or sold at a significantly higher price. These displaced households are not able to find affordable replacement housing and are forced to look for housing outside of the Consortium communities.

In situations reported by service providers, the lowest income households frequently are living in overcrowded and substandard conditions that are typically only short-term housing solutions. The households most susceptible to becoming homeless are households who are at less than 30% of area median income and are severely cost-burdened (paying more than 50% of their income for rent). With such limited resources, these families are often left to choose between food, medical care or housing. Other populations disproportionately at risk of becoming homeless are victims of domestic violence, substance abusers, those with severe mental health problems and people exiting incarceration. Consultations with housing and homeless service providers identified substance addiction and mental health issues as growing challenges. Consultations additionally raised concerns regarding the growing number of veterans who are at imminent risk. There are approximately 10,000 veterans residing within the Consortium.

There are a total of 56,370 of 130,350 total households within the Consortium, or 43%, considered as small family households and 9,810, or 8%, considered as large family households. Small family households below 50% AMI represent 24% of total households within the Consortium. There is a need for long-term permanent affordable housing and supportive transitional housing for the sub-populations that are over-represented among the at-risk and homeless. Rental subsidies are also critical for very low income households' long term stabilization. Counseling, health-care, life-skills training and sustainable employment at an adequate wage are all critical to reducing homelessness within the Consortium.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

- The lowest income households frequently are living in overcrowded and substandard conditions that are likely to be providing short-term housing solutions.
- Young families and young adult individuals are living with other family members and are likely to be displaced due to family issues or the need of the primary occupant to rent the room that the at-risk household is living in.
- The households most susceptible to becoming homeless are households who are at less than 30% median income and are severely cost-burdened (paying more than 50% of their income for rent). With such limited resources, these families are often left to choose between food, medical care or housing. Other populations disproportionately at risk of becoming homeless are victims of domestic violence, substance abusers, those with severe mental health problems and people exiting incarceration.
- There is a need for long-term permanent affordable housing and supportive transitional and housing for the sub-populations that are over-represented among the at-risk and homeless.

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

The characteristics most commonly linked with housing instability and an increased risk of homelessness include a very tight rental market, high cost burden, lack of living wage jobs, and high unemployment. Two-family and other small rental properties have traditionally been an affordable housing resource within the NSC communities. As these properties are acquired and redeveloped, rents are increased beyond levels affordable to low and moderate income households. These units are also being converted to condominiums, coming off the rental market permanently. The continued loss of affordability within this stock contributes to increased rates of housing instability and homelessness. In addition, the recent foreclosure crisis has shown that homeowners are not immune to housing instability. Many homeowners continue to struggle to pay their mortgage and are housing instable.

Discussion

The North Suburban Consortium continues to experience an insufficient supply of safe, affordable housing. The lack of affordable housing creates housing instability for lower income households, and is especially acute for extremely low-income households. Despite aggressive efforts by affordable housing development entities and the enactment of public policies promoting affordable housing creation, the housing market continues to escalate. Overwhelmingly the pipeline of housing projects contains higher end market rate projects. The NSC communities will continue to utilize available resources to preserve and produce safe affordable units.

NA-15 Disproportionately Greater Need: Housing Problems - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

According to HUD, disproportionate need refers to any need for a certain race/ethnicity that is more than ten percentage points above the need demonstrated for the total households within the jurisdiction at a particular income level. The tables below indicate the share of households by race/ethnicity and income level experiencing one or more of the four housing problems. The four housing problems are: 1) Lacks complete kitchen facilities; 2) Lacks complete plumbing facilities; 3) More than one person per room (overcrowding); and, 4) Cost burden greater than 30% (share of income devoted to housing costs).

To calculate disproportionate need for each race/ethnicity, calculate the share of households with one or more housing problems of the total number of households for that race/ethnicity. (Share of Race/Ethnicity = “# of households for that race/ethnicity with one or more housing problem / total # of households for that race/ethnicity”.)

According to the 2010 Decennial Census, the total population of Pacific Islanders in the NSC is 0 people (0.0% of the total population) and the total population of American Indian and Alaska Natives is 50 people (.0002% of the total population). Given the low share of these populations, the estimates from the American Community Survey and Comprehensive Housing Affordability Strategy datasets for specific income levels present skewed data with relatively large margins of error. As such, these populations are not included in the analysis.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	15,825	3,715	1,140
White	11,390	2,630	830
Black / African American	1,030	299	35
Asian	880	195	180
American Indian, Alaska Native	15	0	0
Pacific Islander	0	0	0
Hispanic	2,245	460	75

Table 8 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

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

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	12,825	3,730	0
White	8,080	3,100	0
Black / African American	1,134	145	0
Asian	725	184	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	2,620	290	0

Table 1 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

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

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	8,600	6,725	0
White	5,665	5,500	0
Black / African American	805	259	0
Asian	579	254	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	1,435	560	0

Table 10 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

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

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,255	6,680	0
White	3,634	5,225	0
Black / African American	365	430	0
Asian	350	320	0
American Indian, Alaska Native	35	0	0
Pacific Islander	0	0	0
Hispanic	740	635	0

Table 2 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

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

NA-20 Disproportionately Greater Need: Severe Housing Problems - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

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

To calculate disproportionate need for each race/ethnicity, calculate the share of households with one or more housing problems of the total number of households for that race/ethnicity. (Share of Race/Ethnicity = “# of households for that race/ethnicity with one or more housing problem / total # of households for that race/ethnicity”.)

According to the 2010 Decennial Census, the total population of Pacific Islanders in the NSC is 0 people (0.0% of the total population) and the total population of American Indian and Alaska Natives is 50 people (.0002% of the total population). Given the low share of these populations, the estimates from the American Community Survey and Comprehensive Housing Affordability Strategy datasets for specific income levels present skewed data with relatively large margins of error. As such, these populations are not included in the analysis.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	12,610	6,925	1,140
White	8,940	5,080	830
Black / African American	775	559	35
Asian	715	359	180
American Indian, Alaska Native	15	0	0
Pacific Islander	0	0	0
Hispanic	1,895	805	75

Table 12 – Severe Housing Problems 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

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

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,485	10,070	0
White	3,850	7,335	0
Black / African American	580	704	0
Asian	495	415	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	1,375	1,525	0

Table 3 – Severe Housing Problems 30 - 50% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

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

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,400	11,915	0
White	2,110	9,060	0
Black / African American	485	579	0
Asian	229	614	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	555	1,445	0

Table 4 – Severe Housing Problems 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

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

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,005	9,900	0
White	1,235	7,605	0
Black / African American	150	645	0
Asian	175	500	0
American Indian, Alaska Native	35	0	0
Pacific Islander	0	0	0
Hispanic	370	1,010	0

Table 5 – Severe Housing Problems 80 - 100% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

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

NA-25 Disproportionately Greater Need: Housing Cost Burdens - 91.405, 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

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

To calculate disproportionate need for each race/ethnicity, calculate the share of households with one or more housing problems of the total number of households for that race/ethnicity. (Share of Race/Ethnicity = “# of households for that race/ethnicity with one or more housing problem / total # of households for that race/ethnicity”.)

According to the 2010 Decennial Census, the total population of Pacific Islanders in the NSC is 0 people (0.0% of the total population) and the total population of American Indian and Alaska Natives is 50 people (.0002% of the total population). Given the low share of these populations, the estimates from the American Community Survey and Comprehensive Housing Affordability Strategy datasets for specific income levels present skewed data with relatively large margins of error. As such, these populations are not included in the analysis.

Housing Cost Burden

	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI
Jurisdiction as a whole	65,375	26,380	23,440	1,140
White	52,680	18,665	16,115	830
Black / African American	3,130	1,815	1,910	35
Asian	4,170	1,480	1,384	180
American Indian, Alaska Native	39	0	15	0
Pacific Islander	0	0	0	0
Hispanic	4,460	3,995	3,550	75

Table 6 – Greater Need: Housing Cost Burdens AMI

Data Source: 2007-2011 CHAS

NA-30 Disproportionately Greater Need: Discussion - 91.205 (b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

In the Needs Assessment 15-25 screens, several racial and ethnic groups have disproportionately greater needs than the needs of the North Suburban Consortium population as a whole at specific income categories. These include:

Housing Problems

30-50% AMI

- African American/Black
- Hispanic

50-80% AMI

- African American/Black
- Asian
- Hispanic

Severe Housing Problems

30-50% AMI

- Asian

50-80% AMI

- African American/Black

Cost Burden

Cost Burdened (30%-50%)

- Hispanic

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

Per the Comprehensive Housing Affordability Strategy data estimates used for the development of this Consolidated Plan, the needs for races/ethnicities are indicated above.

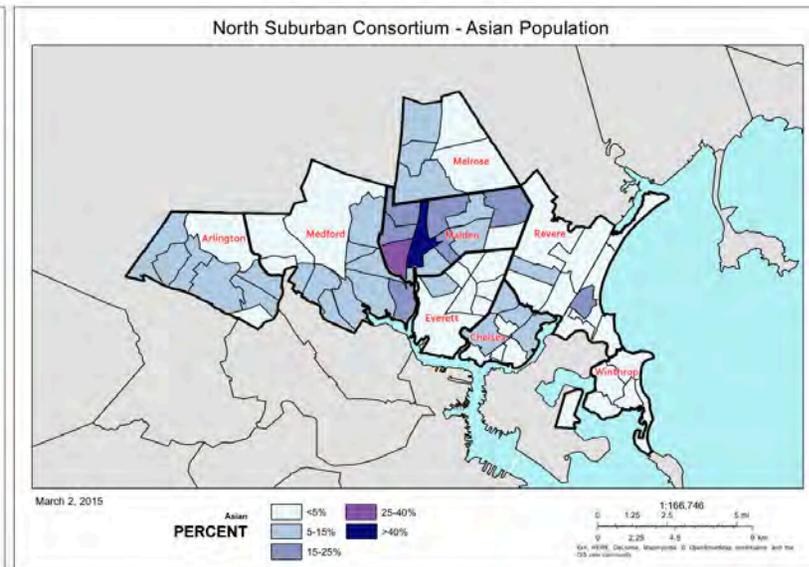
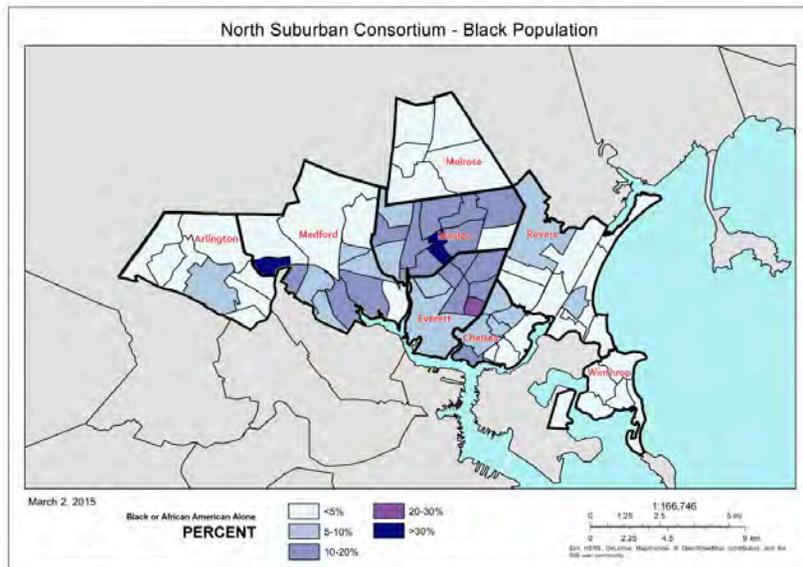
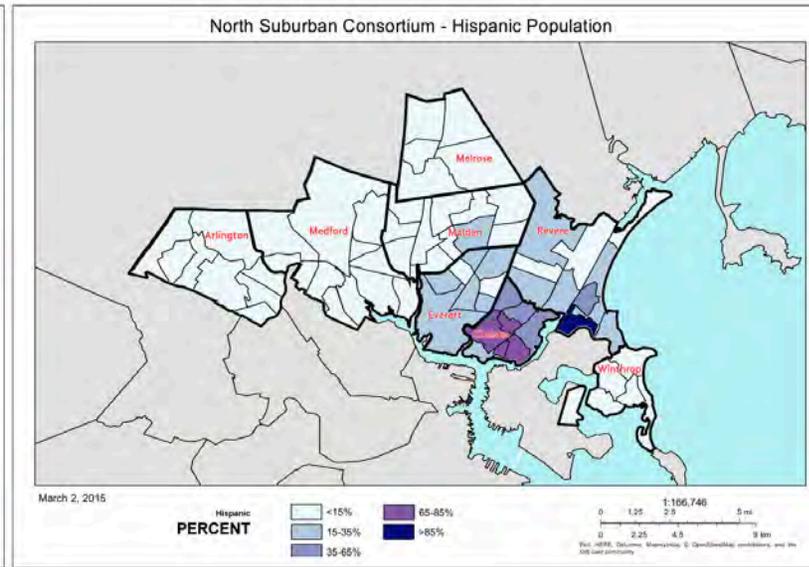
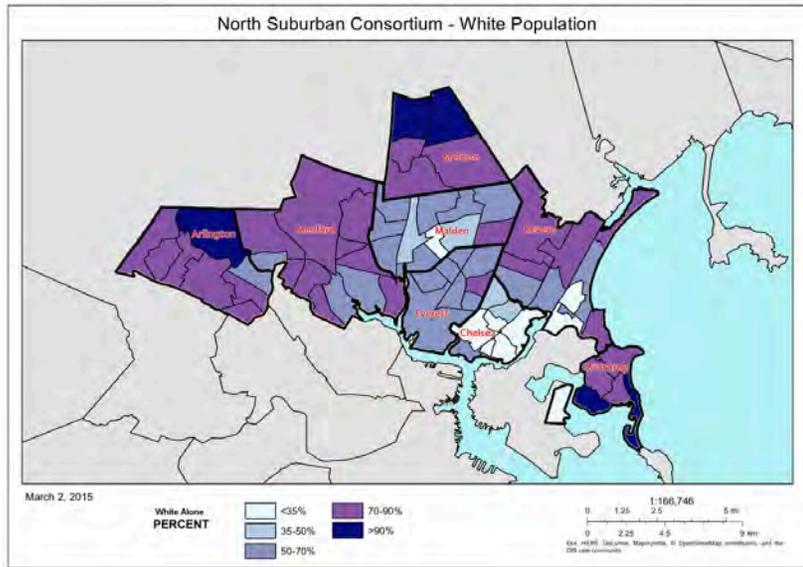
Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

Utilizing HUD's mapping system, the series of maps detail Hispanic, Black/African American, Asian, and Hispanic. Overall the NSC communities do not have specific areas of racial or ethnic concentrations. The few areas of note are:

Malden's – one area of Asian Concentration

Chelsea 's- a few neighborhoods of concentration of Hispanics

Revere – one area of Hispanic concentration



Race/Ethnicity of NSC Residents

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

Introduction

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	2,002	2,297	26	2,242	0	0	29

Table 7 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	1,268	1,736	16	1,697	0	0	23
Black/African American	0	0	333	402	7	390	0	0	5
Asian	0	0	386	138	3	134	0	0	1
American Indian/Alaska Native	0	0	13	15	0	15	0	0	0
Pacific Islander	0	0	2	6	0	6	0	0	0
Other	0	0	0	0	0	0	0	0	0

Table 18 – Race of Public Housing Residents by Program Type

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

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	66	193	6	185	0	0	2
Not Hispanic	0	0	1,936	2,104	20	2,057	0	0	27

Table 19 – Ethnicity of Public Housing Residents by Program Type

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

Data Source: PIC (PIH Information Center)

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

Disabled households are disproportionately represented on PHAs waitlist. Yet, not all of the applicants are seeking accessible units. Consultations with the NSC PHA supported the need for additional accessible units as well as the challenges in creating these units. Many of the PHA's have family units in townhouse style complexes that are not easily adaptable.

Based upon consultation with PHAs, the most typical request from existing PHA residents is retrofitting of kitchen and baths including walk-in showers.

What are the number and type of families on the waiting lists for public housing and Section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?

The majority of families on the PHA waitlist are extremely low-income households. The most immediate need for families on the waitlist is affordable housing.

Overwhelmingly the PHAs identified the high cost rental market as the greatest deterrent to serving housing choice vouchers. The allowable rents, Fair Market Rents, are not sufficient. Voucher holders are not able to identify units that will accept HUD's maximum rents within most NSC communities.

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

Based upon consultations with the PHAs, the waitlist households appear more likely to be lower-income and higher need.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The North Suburban Consortium housing market has been and is expected to continue to be significantly influenced by the Greater Boston Metro market. The expansion of public transportation has increased the desirability of the communities for the Metro-Boston workforce. The Mass Bay Transportation Authority's Greenline Extension project into Medford and Wonderland Station expansion into Revere is likely to contribute additional housing demand. This demand has resulted in the conversion of long-standing affordable multi-family units into market rate condominiums, the conversion of small two and three family stock into high end homes, and the conversion of non-residential properties into market rate residential units.

With nearly 31% of the housing stock as single family residences, the NSC has prioritized affordable homeownership as an appropriate strategy. Utilizing this stock to provide homeownership opportunities for low and moderate income persons will remove these properties from short-term speculation.

Investing in the multi-family stock, which is those properties with more than five units, creates opportunities for deeply affordable housing as well as housing for specific subpopulations. These properties, which comprise 24% of the housing stock, are more efficiently developed by experienced developers who can secure the required public resources required to make these properties sustainable.

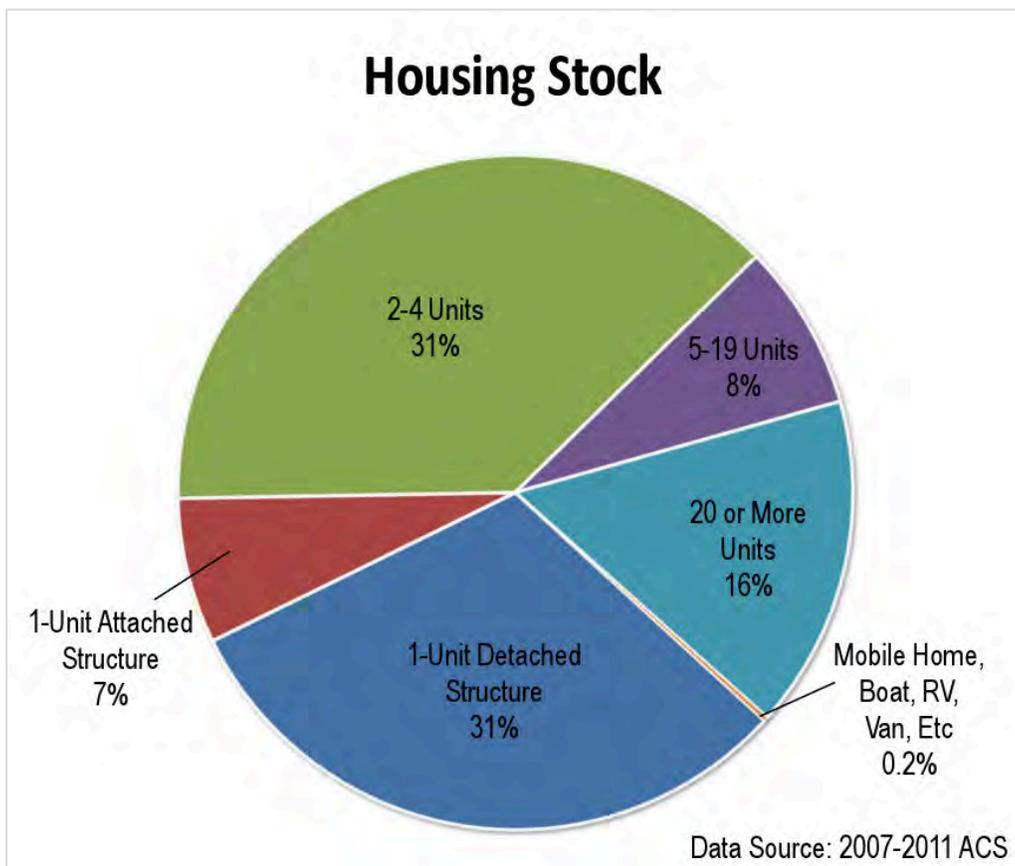
MA-10 Housing Market Analysis: Number of Housing Units - 91.410, 91.210(a)&(b)(2)

Introduction

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

During this period of continued growth, the ability to respond to affordable housing needs will face enormous challenges. NSC Communities have prioritized expanding the supply of decent affordable housing units and improving the condition of the residential stock as goals. Individual NSC Members have enacted policy and zoning regulations that encourage the inclusion of affordable units.

The North Suburban Housing Composition



All residential properties by number of units

Property Type	Number	%
1-unit detached structure	43,355	31%
1-unit, attached structure	9,142	7%
2-4 units	52,814	38%
5-19 units	11,646	8%
20 or more units	22,003	16%
Mobile Home, boat, RV, van, etc	281	0%
Total	139,241	100%

Table 1 – Residential Properties by Unit Number

Data Source: 2007-2011 ACS

Residential Housing by Type

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	460	1%	3,039	5%
1 bedroom	3,369	5%	20,924	33%
2 bedrooms	17,015	26%	25,368	40%
3 or more bedrooms	45,372	69%	14,803	23%
Total	66,216	101%	64,134	101%

Table 2 – Unit Size by Tenure

Data Source: 2007-2011 ACS

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

The NSC strives for proportional distribution of HOME funds across the communities. The NSC is not required to, nor does it, divide HOME funds strictly on a poverty and geographical racial concentration basis. HUD and the State have identified communities with significant foreclosure rates and within those communities, the neighborhoods hardest hit. Within the Consortium they are the communities of Chelsea, Revere, Winthrop and Everett. All four of these communities were funded with Neighborhood Stabilization Program funds (NSP) through the State and will continue to be a focus area for neighborhood stabilization.

Unlike CDBG, the HOME program does not allocate by means of target areas. The NSC primarily strives to ensure HOME funds are being utilized by all eight of the NSC communities, and are creating affordable housing opportunities across the NSC.

During the Consolidated Plan period, the NSC and its Entitlement Communities anticipate federal funds will be targeted as follows:

Affordable Housing Activities

First-Time Homebuyer Program

- The NSC offers First-Time Home Buyer Down Payment/Closing Cost Assistance Loans to income-eligible applicants purchasing a condominium, single-family property or two-family property in one of the NSC communities.

Homeowner Rehabilitation Program

- NSC provides loans to low and moderate income homeowners to maintain their properties. All units rehabbed under this program must meet minimum state housing codes upon project completion.

Development Projects – Homeownership and Rental

Low-interest loans will be made available to developers with rental or homeownership projects which meet HOME Program requirements.

- HOME-Assisted rental development projects create units for households at or below 60% MFI and in the case of a project with five or more units, some of the units will assist households at or below 50% MFI. Whenever possible, the NSC strives to fund projects that include units affordable to extremely low income households, as well.
- Homeownership Development Projects must create units affordable to households at or below 80% of Median Family Income.

Buy Down Subsidies

- For many low and moderate income households, down payment assistance is not enough to make market rate housing affordable for them to purchase. For this reason, the NSC's Buy Down Subsidy Program allows cities and towns to utilize HOME funds to buy down the price of a market rate condominium to a level where it can be a sustainable homeownership opportunity for a household at or below 80% MFI.

Acquisition and Rehab

- For many low and moderate income households, access to homeownership comes with an investment in some of the NSC's older housing stock, which is often in need of repair or de-leading. NSC member communities are working with local banks that have purchase and rehab programs in order to partner with them as local rehab agencies to oversee the process of bringing the property up to code, allowing the low/mod buyer to utilize HOME funds for down payment and closing cost assistance. HOME funds will also be available to partner with the private purchase and rehab mortgage to de-lead the properties.

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

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

- City of Malden SHI identifies 2,462 affordable units. This represents 10% of the City's year-round housing units. An analysis of the SHI reveals that none of the affordable units are at risk during the Consolidated Plan period.
- Town of Arlington's SHI identifies 1,121 affordable units. This represents 5.6% of the City's year-round housing units. An analysis of the SHI reveals that none of the affordable units are at risk during the Consolidated Plan period.
- City of Medford's SHI identifies 1,647 affordable units. This represents 6.87% of the City's year-round housing units. An analysis of the SHI reveals that 665 of the affordable units are at risk during the Consolidated Plan period. These at-risk units are located within two projects. The owners of these projects are actively pursuing redevelopment resources to address the projects' capital needs and preserve affordability.
- City of Revere's SHI identifies 1,745 affordable units. This represents 8.1% of the City's year-round housing units. An analysis of the SHI reveals that over 50 affordable homeownership units and 250 rental units are at risk during the Consolidated Plan period.
- Melrose SHI identifies 7.6% of the City's year-round units are affordable. No units are anticipated to be at risk during the Consolidated Plan period.
- Everett SHI identified 1,318, or 7.9 %, of the City's 16,691 year round units as affordable. No units are anticipated to be at risk during the Consolidated Plan period.
- Chelsea SHI identifies 2,128, or 16.9%, of the City's 12,592 year round units as affordable. No units are anticipated to be at risk during the Consolidated Plan period.
- Winthrop SHI identifies 637 units or 7% of the City's 8,253 year round units as affordable.. No units are anticipated to be at risk during the Consolidated Plan period

The NSC will continue to monitor affordable housing contracts with shorter periods of affordability in order to assess if and when any of those affordable units could be lost. The NSC prioritizes development projects that extend the affordability of a property where the affordable restriction is expiring.

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

Like most of the nation, the NSC is currently experiencing a significant shortage of affordable and available rental units for extremely low-income households.

The majority of units in the consortium are 2-to-4 bedroom units (38%) and 1-unit detached structures (31%).

There are 64,134 renters within the NSC, who comprise 49.16% of all households, and 17,275, or 26.94%, of all renters within the Consortium are experiencing one or more housing problems. More renters as a whole, and extremely low-income renters as a subgroup, experience one or more housing problems than owners.

In general, renter households are more likely than owners to have very low incomes, experience worst case needs, pay more than one-half of their income for rent, and/or have other problems such as living in inadequate or overcrowded housing.

Describe the need for specific types of housing:

As identified in the Needs Assessment of this plan, there is need for safe, sanitary and affordable housing throughout the Consortium. Specific needs include:

- Expanding the supply of affordable housing to low and moderate income households, especially in high cost areas of the Consortium
- Preserving existing affordable housing to prevent displacement of low income tenants
- Stabilizing foreclosed properties (or properties at risk of foreclosure) or low income households at risk of foreclosure
- Preserving current housing being occupied by low and moderate income households and which are not currently being assisted with governmental subsidies, and work to extend the affordability periods at expiring use properties
- Focusing resources on family sized rental units affordable to households who are otherwise at high risk of paying more than 50% of their income for housing
- Increasing the production of affordable/deed restricted housing. Focus on affordable rental development that is appropriate for the population most at risk of paying more than 50% of the income for housing
- Promoting access to market rate and affordable/ deedrestricted homeownership units throughout the NSC jurisdiction
- Focusing on sustainability through housing counseling and affordable mortgage programs as well as affordable purchase prices
- Partnering with Local PHA's to assist households who working towards homeownership using Housing Choice Voucher Programs and family self-sufficiency programs.
- Neighborhoods with low and moderate income homeowners and renters have been especially hard hit by the recent economic recession. The NSC will prioritize programs and projects that aim at stabilizing and improving those neighborhoods within the NSC jurisdiction that have been identified as "at risk", or priority neighborhoods impacting low and moderate income households.
- Increasing access to market rate and affordable homeownership units throughout the NSC jurisdiction.

- Focusing on sustainability and housing counseling to prevent risk of foreclosure.
- As the housing market recovers, and condominiums become increasingly less affordable in high cost communities, considering increasing the supply of affordable condominiums for low and moderate income buyers.

Discussion

The NSC will continue to use the available affordable housing resources to improve the availability of safe, affordable housing. The NSC Communities, the Public Housing Authorities, and Housing Development partners recognize the challenges created by the “red hot” housing market of Metro-Boston. Efforts to create policies that encourage affordable units within each new housing development were recently enacted or are under consideration in most of the NSC communities.

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

Introduction:

The median home value and rental cost have increased substantially since 2001. Even during a period of time when the majority of the nation suffered from a foreclosure crisis and depreciation in housing values, the NSC communities experienced significant increases. Table 3 summarizes the median home values and contract rents on a community by community basis. On average the median value increased by over 75%. While more modest, contract rents increased between 10-20% in most communities.

NSC Housing Cost Summary								
Median Home Value (2001)								
MA	Arlington	Chelsea	Everett	Malden	Medford	Melrose	Revere	Winthrop
185,700	283,800	149,200	164,500	176,100	226,800	254,400	168,200	215,200
Median Home Value (2011)								
MA	Arlington	Chelsea	Everett	Malden	Medford	Melrose	Revere	Winthrop
343,500	496,000	301,900	340,000	343,900	392,600	428,900	327,800	371,600
Source: U.S. Census Bureau, 2007-2011 American Community Survey								
Median Contract Rent (2007)								
MA	Arlington	Chelsea	Everett	Malden	Medford	Melrose	Revere	Winthrop
828	1,149	855	914	1,000	1,065	826	917	944
Median contract rent was not available for cities within the consortium until 2007 by the US Census Bureau, American Community Survey.								
Median Contract Rent (2011)								
MA	Arlington	Chelsea	Everett	Malden	Medford	Melrose	Revere	Winthrop
893	1,212	944	971	1,054	1,176	1,020	1,029	1,107
Source: U.S. Census Bureau, 2007-2011 American Community Survey								

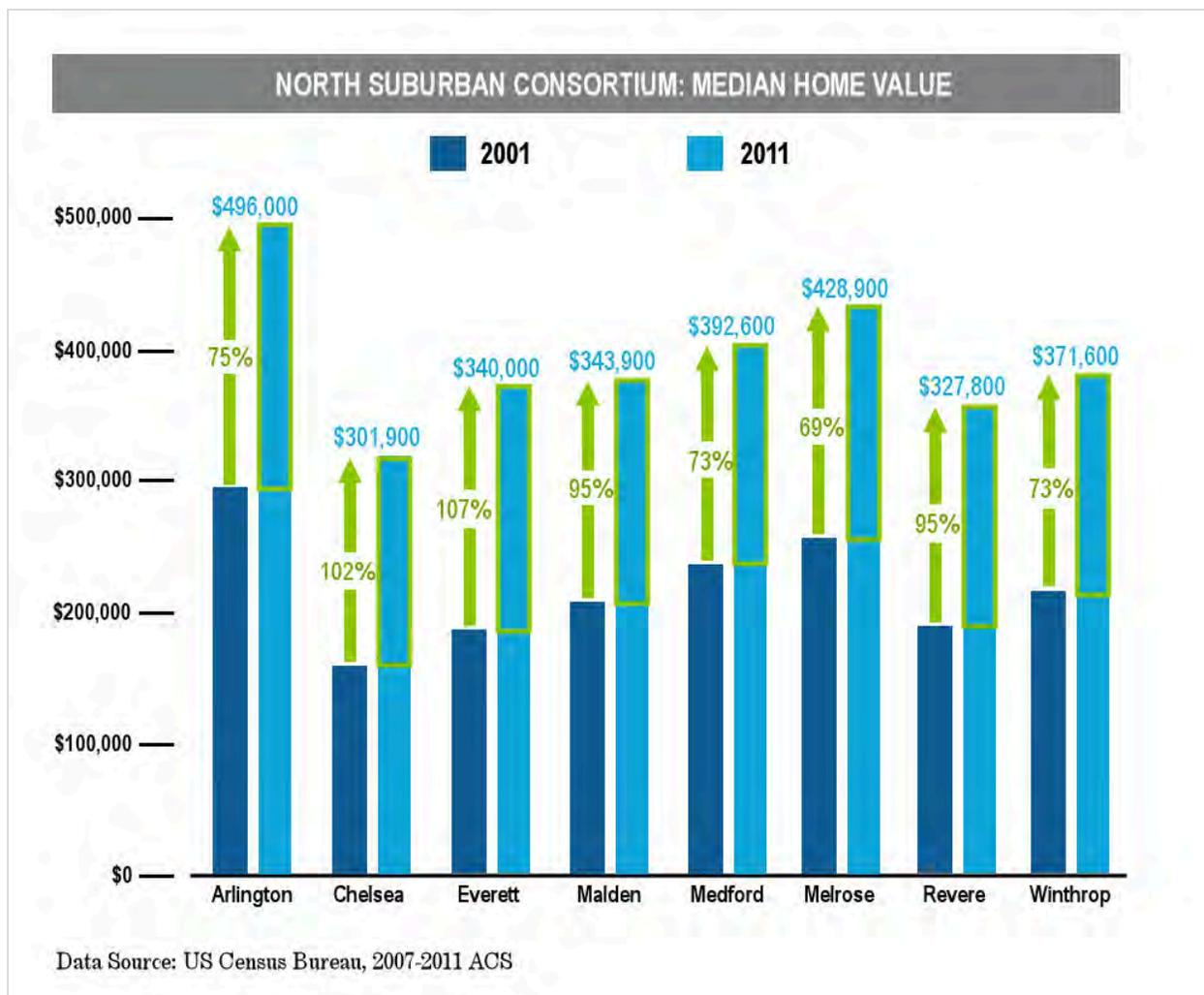
Table 3 - Cost of Housing

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	10,888	17.0%
\$500-999	18,879	29.4%
\$1,000-1,499	26,493	41.3%
\$1,500-1,999	6,268	9.8%
\$2,000 or more	1,606	2.5%
Total	64,134	100.0%

Table 4 - Rent Paid

Data Source: 2007-2011 ACS



NSC Communities Median Home Value

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	7,560	No Data
50% HAMFI	14,620	635
80% HAMFI	31,900	2,203
100% HAMFI	No Data	5,507
Total	54,080	8,345

Table 5 – Housing Affordability

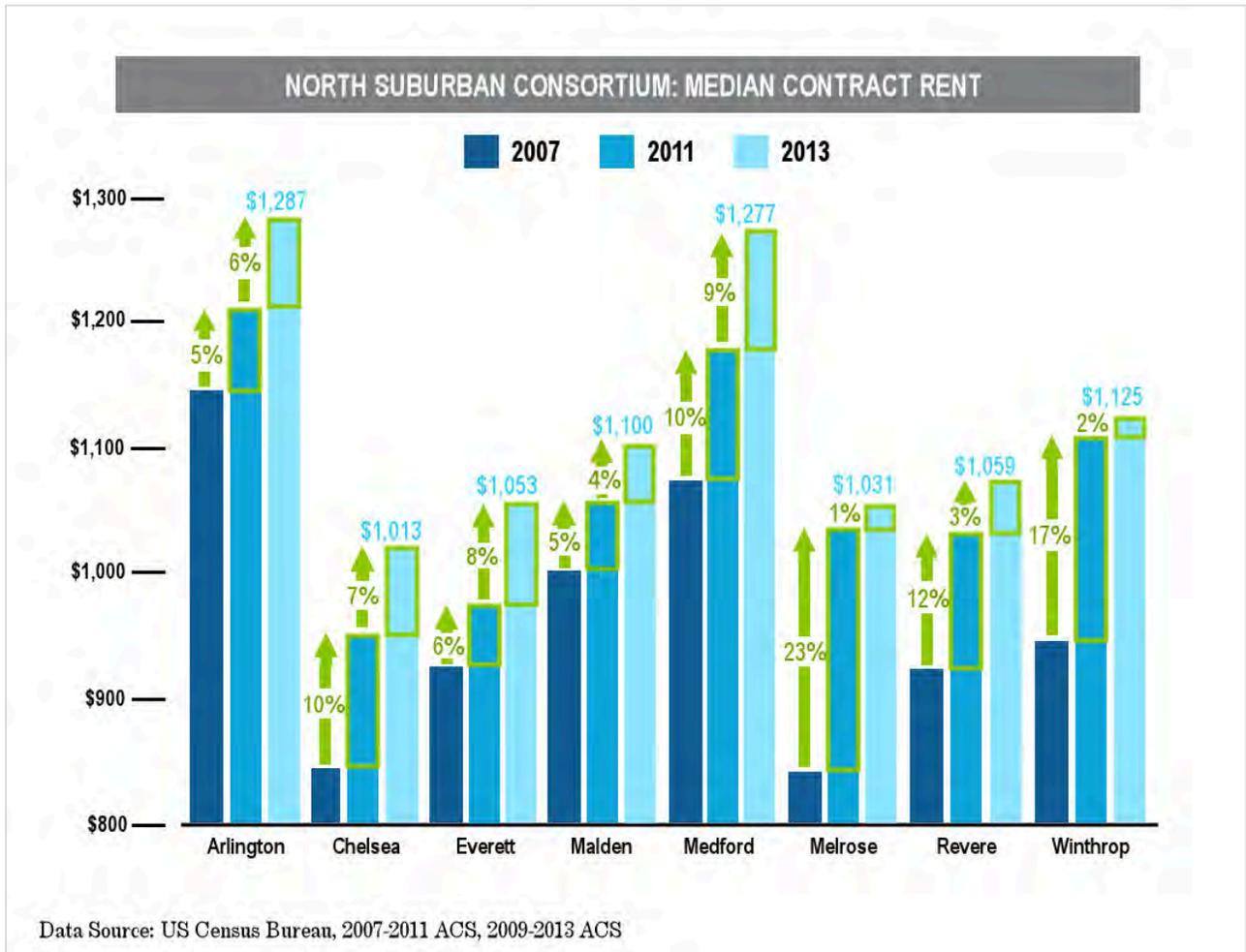
Data Source: 2007-2011 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1,035	1,156	1,444	1,798	1,955
High HOME Rent	1,042	1,164	1,408	1,619	1,786
Low HOME Rent	856	917	1,101	1,271	1,418

Table 6 – Monthly Rent

Data Source: HUD FMR and HOME Rents



NSC Median Rents

Is there sufficient housing for households at all income levels?

There is insufficient housing for extremely low and low-income households in the North Suburban Consortium as documented in Table 5 above.

There is a priority need for the following:

- Increasing the supply of affordable housing units available for extremely low income renters. Housing development of deeply affordable units has not kept pace with the growing demand. Public Housing Authorities, which have traditionally provided subsidized housing affordable to extremely low income renters, have not produced additional units. Statewide data report an eight year wait.
- Expanding the supply of affordable housing units, both rental and homeowner. The dramatic increases in median rent and home values has effectively left many low and moderate income households with housing cost burdens and little disposable income.
- Bringing existing substandard units occupied by low/mod households up to code using housing rehab programs funded with HOME and other funds, and utilize these rehab programs to preserve longer term affordability of scattered site affordable rental units with HOME rental restrictions.

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

The 2000 ACS and 2007-2011 ACS data indicates that both median home values and median rents for every city within the Consortium has increased in the last decade/five years, especially median home values which have increased significantly. Without significant new production, this trend is expected to continue, exacerbating the problem of affordability.

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

According to 2007-2011 ACS data, the Average Median Contract Rent for each city in the North Suburban Consortium is noted in Table 3 above. The rent for each NSC city is close to the Fair Market Rent for 1-bedroom units.

As housing costs continue to rise in the region, maintaining affordable units will become an even more pressing issue for the NSC. Therefore the NSC strategy to invest its HOME funds in supporting affordable homeownership and expanding affordable rental housing is appropriate.

In Massachusetts, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,252, compared to \$1,444 within the North Suburban Consortium. In order to afford this level of rent and utilities within the NSC – without paying more than 30% of income on housing – a household must earn \$4,803.33 monthly or \$57,640 annually. Assuming a 40-hour workweek, 52 weeks per year, this level of income translates into a Housing Wage of \$27.11.

Discussion:

The data clearly documents the impactful increases to median value and contract rent. Within the Greater Boston Housing Report Card 2014-2015 prepared by the Boston Foundation, the housing market is defined as “out of sync” – the demand far exceeds the available stock. This unmet demand will continue to increase costs, creating housing cost burden for all but the affluent. The resulting affordable

housing crisis is recognized by the NSC communities as a destabilizing factor to their local economies. During the Citizen Participation process, residents spoke of the inability to find housing within the community of origin, elder homeowners spoke of being targeted by speculators seeking to identify development opportunities, and disabled persons spoke of the lack of accessible, affordable rental units. The NSC Communities will seek to prioritize preservation and production of safe, affordable housing units, both ownership and rental.

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

Introduction

Although much of the NSC housing stock was constructed pre-1950, an analysis of the stock documents a relatively small percentage of substandard housing. Table 7 highlights that there are no units with four housing conditions, and a statistically insignificant number with three housing conditions. Only when cost burden is included within the evaluation is there a significant impact.

Housing Conditions:

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

The following table indicates the number of housing units by tenure that experience housing conditions as defined above. Approximately 45% of renter units and 40% of owner units experience at least one housing condition, while only 3% of renter-occupied housing units experience two housing conditions and 1% of owner-occupied units experience more than one housing condition. Given the sheer volume of NSC households that experience a housing cost burden, it is most likely that the one condition identified in the condition of units is cost burden.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	26,179	40%	28,685	45%
With two selected Conditions	744	1%	1,685	3%
With three selected Conditions	19	0%	182	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	39,274	59%	33,582	52%
Total	66,216	100%	64,134	100%

Table 7 - Condition of Units

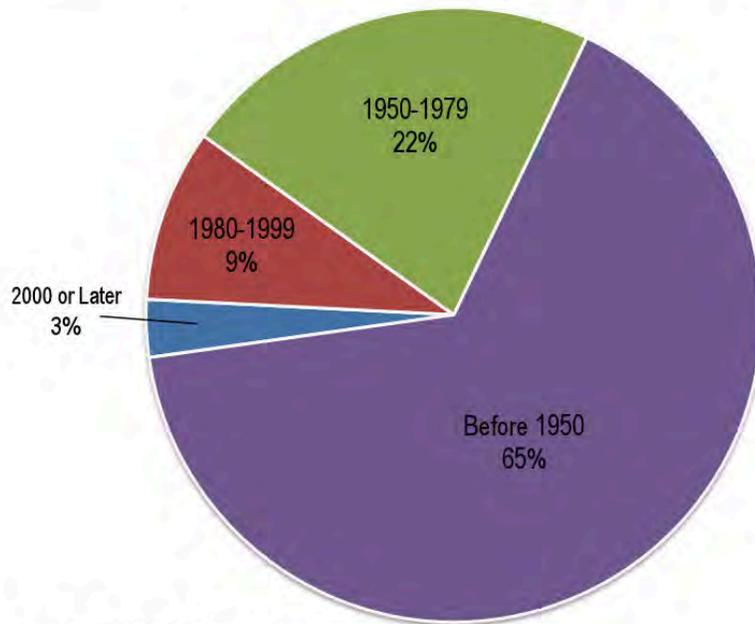
Data Source: 2007-2011 ACS

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

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

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

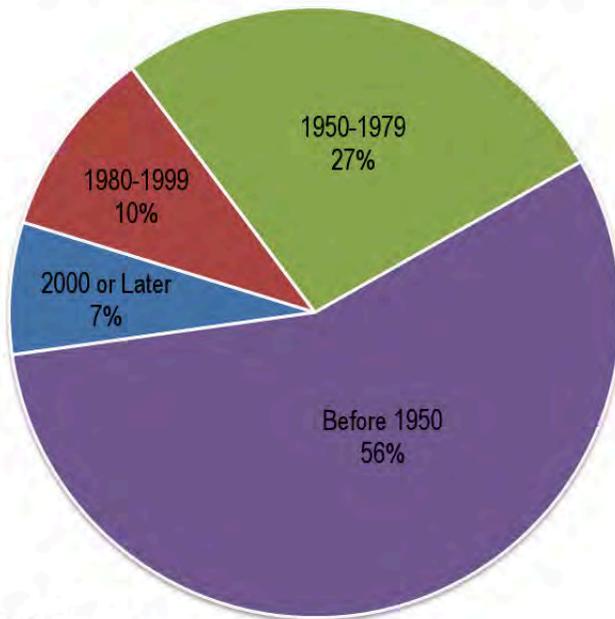
Year Unit Built of Owner Occupied Housing



Data Source: 2007-2011 CHAS

Year Unit Built - Owner Occupied

Year Unit Built of Renter Occupied Housing



Data Source: 2007-2011 CHAS

Year Unit Built - Renter Occupied

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	2,080	3%	4,291	7%
1980-1999	6,157	9%	6,703	10%
1950-1979	14,816	22%	17,408	27%
Before 1950	43,163	65%	35,732	56%
Total	66,216	99%	64,134	100%

Table 8 – Year Unit Built

Data Source: 2007-2011 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	57,979	88%	53,140	83%
Housing Units build before 1980 with children present	1,233	2%	1,739	3%

Table 9 – Risk of Lead-Based Paint

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

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

Despite the fact that 65% of the units within the Consortium were built prior to 1950, the data on housing conditions demonstrates that most of the stock is in reasonably good condition. The general need for owner-and-rental-occupied rehabilitation is more a function of moderate rehabilitation needs, emergency repairs for low-income owners, and home modifications for elders and disabled persons. The general age of NSC housing stock does justify rehabilitation needs related to lead-based paint hazard controls and energy efficiency measures.

Estimate the number of housing units within the jurisdiction that are occupied by low or moderate income families that contain lead-based paint hazards. 91.205(e), 91.405

Data from the 2007-2011 CHAS estimates that only 2% of owner-occupied and 3% of renter-occupied units are occupied by households with children. This equates to 2972 households.

To estimate the number of housing units occupied by low or moderate income families with LBP hazards, we make the assumption that housing units by year-built are distributed evenly across all income levels. As such, using the household counts in the Needs Assessment, the share of low-income households (0-50% AMI) in the Consortium is 31.74% (41,370 low-income households divided by 130,450 total households). The share of moderate-income households (50-80% AMI) is 11.70% (15,255 moderate-income households divided by 130,450 total households).

Given these shares and the assumption stated above, we estimate that of the 56,625 total households at risk for lead-based paint (built before 1980), approximately 17,972 (31.74% multiplied by 56,625) are

occupied by low-income households and approximately 6,625 (11.70% multiplied by 56,625) are occupied by moderate-income households.

Discussion

While the NSC communities will continue to focus resources on improving the condition of housing stock, housing affordability is the single greatest housing condition. While nearly 40% of the housing stock has one condition, very few have more than one. Over 59% of the housing units have no housing conditions. Targeted Housing rehabilitation programs that assist low-income owners to maintain their homes and elders and disabled persons to make modification necessary to remain in their homes is an appropriate response to the existing housing conditions.

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

Introduction:

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

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

Totals Number of Units

	Program Type						
	Public Housing	Vouchers					
		Total	Project -based	Tenant -based	Special Purpose Voucher		
				Veterans Affairs Supportive Housing	Family Unification Program	Disabled*	
# of units vouchers available	2,088	2,855	42	1,921	0	0	13
# of accessible units	475	648	4	644	0	0	

Table 10 – Total Number of Units by Program Type

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

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

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

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

Public Housing Condition

City/Town	Property Name	Inspection Score	Release Date
ARLINGTON	BROADWAL HOMES	94a	10/3/2012
ARLINGTON	MILLBROOK SQUARE APTS	93b	3/13/2014
CHELSEA	BELLINGHAM SQUARE APTS.	87b	9/8/2014
CHELSEA	BROADWAY GLEN	99a	12/12/2012
CHELSEA	BURROUGHS BUILDING	90b	8/23/2012
CHELSEA	CARTER HEIGHTS	92c	5/21/2008
CHELSEA	CHELSEA JEWISH NURSING HOME	42c	8/12/2013
CHELSEA	CHELSEA SQUARE	84c	4/21/2014
CHELSEA	CHELSEA VILLAGE	95b	8/18/2014
CHELSEA	CHESTNUT STREET 238	83b	8/6/2014
CHELSEA	CHESTNUT STREET 240-242	74c	8/6/2014
CHELSEA	COLLINS NON-PROFIT APTS	95b	11/3/2014
CHELSEA	EASTPOINTE NURSING HOME	76c	3/8/2012
CHELSEA	EXCHANGE BUILDING THE	87b	8/27/2014
CHELSEA	GREENHOUSE THE, (CHELSEA)	91b	9/10/2013
CHELSEA	HARBOR LIGHT	96a	12/14/2011
CHELSEA	NORTH SUFFOLK GROUP HOME	98a	8/20/2013
CHELSEA	NORTH SUFFOLK GROUP HOMES, III	93a	10/29/2013
CHELSEA	SENIOR LIVING ON BELLINGHAM HILL	98b	2/26/2014
CHELSEA	WINNISIMMET STREET 102-104	93a	10/17/2012
EVERETT	EVERETT HOUSING	68c	12/11/2014
EVERETT	WHITNEY-LORENTI HOUSE	91b	9/18/2013
MALDEN	BOWDOIN APARTMENTS	99a	8/15/2013
MALDEN	HERITAGE THE	100b	8/12/2013
MALDEN	MALDEN TOWERS	67b*	8/1/2014
MALDEN	MSGR. NEAGLE APARTMENTS	87c	7/15/2009
MALDEN	ROBINSON CUTICURA MILL APTS	80c	11/1/2012
MALDEN	SALEM TOWERS	84c	5/2/2007
MALDEN	TRIANGLE HOUSE	99b	12/11/2014
MEDFORD	COURTYARD NURSING CARE	86b	4/6/2011
MEDFORD	RIVERSIDE TOWERS	95a	11/13/2014
MEDFORD	WATER STREET APARTMENTS	91c	11/7/2012
MEDFORD	WOLCOTT STREET 81	92a	11/8/2013
MELROSE	CEFALO MEMORIAL COMPLEX	96b	9/26/2014
MELROSE	CONG RETIREMENT HOMES I	95c	12/17/2013
MELROSE	CONG RETIREMENT HOMES III	87a	12/26/2013
MELROSE	FULLER HOUSE	96b	1/18/2012
REVERE	ANNEMARK NURSING HOME	87a	4/25/2012
REVERE	BEACHMONT ASSOCIATES	96b	8/11/2014
REVERE	BROADWAY 104	100a	10/30/2013
REVERE	BROADWAY TOWER	96b*	5/2/2012
REVERE	FRIENDLY GARDEN COOP APTS	98b	10/19/2011
REVERE	HRCA HSG FOR ELDERLY	76b	4/1/2014
REVERE	NORTH SUFFOLK MENTAL HEALTH	95a	11/19/2014
REVERE	REVERE BEACH PLACE	90c*	10/3/2014
REVERE	REVERE PHA	87b	2/25/2014

Table 3 - Public Housing Conditions

A review of the individual Public Housing Authority data indicates that most of the NSC jurisdictions PHA's stock is in reasonable condition. Table 11 is a summary of the PHA's portfolio and the most recently published PHA scores. With very few exceptions, the PHAs' stock is highly performing.

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

The PHA's each produce an annual report as required by HUD. The Capital Needs Plan is reviewed by the respective Community prior to submission to HUD. While the PHA's all have identified modernization and capital needs, and have articulated insufficient resources to address those needs, the agencies are committed to implementing property improvements. The PHA's generate Annual Plans that detail Capital Needs and proposed Capital Improvements. One of the requirements of the PHA process is that the PHA Plan has to be coordinated with and approved by the local Consolidated Plan agency.

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

Each of the PHAs has implemented resident engagement and self-sufficiency programs. Resident Engagement efforts are typically centered around Resident Councils, Building Committees, and provision of on-site services. During the Citizen Participation process, the NSC conducted two PHA resident roundtable sessions. Participating residents spoke of recreational opportunities and on-site services as factors that contributed to overall sense of well-being. Programs such as the partnership between Mystic Valley Elder Services and the MHA's Resident Service Coordinator direct services that assess and address elder/disabled resident supportive services.

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

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

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

Discussion

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

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

Introduction

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

The homeless strategic response is coordinated by locally-based Continuums of Care. There are two operating Continuums of Care within the NSC area. Arlington is a member of the Somerville CoC; the other communities are members of the "Balance of State" (BOS) CoC. The transition for Malden, Medford and Everett to the BOS is currently being finalized as of this Consolidated Plan. The assignment of various CoC funded projects to capable organizations is proceeding as seamlessly as possible with every effort to avoid disruption of services.

Malden has taken a leading role in within a local Housing and Homeless Task Force, a coalition of federal, state, nonprofit, healthcare, business and religious representatives who meet throughout the year to quantify homeless populations, identify needs and resources, assess gaps and develop programs and strategies to address homelessness.

The McKinney Vento funds listed below represent the currently funded McKinney Vento programs within the NSC.

Homelessness

McKinney Vento Funding Awards		
Project Name	Program	Awarded Amount
Disabled Family Leasing	CoCR	\$273,432
Kaszanek Transitional House	CoCR	\$173,961
MA-513 CoC HMIS Project - FY 2014	CoCR	\$6,420
MA-513 Planning Project	CoC	\$22,343
Mobile Homeless Outreach Team - FY 2014	CoCR	\$172,458
Tri-City (Malden) Shelter + Care	CoCR	\$126,116
Tri-City Homeless to Housing	CoCR	\$554,357
Tri-City Housing Now Expansion	CoC	\$35,928

Tri-City Medford Family Life	CoCR	\$141,660
Tri-City Stepping Stones	CoCR	\$225,047
Washington Street Residence	CoCR	\$88,787
Chelsea-Revere Homeless to Housing	CoCR	\$515,979
Total		\$1,820,509

Table 42 – McKinney Vento Funding Awards, HUD

Data Source: 2014 Continuum of Care Competition Homeless Assistance Award Report

Housing Instability is defined as multiple moves, living doubled up/overcrowded conditions, or living at risk of homelessness.

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

Housing Families Inc., Eliot Community Health Services, Bread of Life and Club 24 help homeless families and “at risk” households with services ranging from fulfilling basics for shelter, food and clothing to helping families increase their earning power and addressing medical, mental and addiction issues.

Facilities Targeted to Homeless Persons

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

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

Bread of Life: Provides free meals and food pantry to low-income families throughout the Continuum. Also performs food deliveries to at-risk elders and homeless families displaced into area motels.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Homeless families leaving the state’s sheltering system are provided stabilization services for as long as 18 months. These stabilization services include assistance in accessing mainstream services, tenancy skill development and advocacy, and financial management skills. In addition to the facilities and

services listed in the CoC program summary, the following programs provide specialized services within the NSC Communities:

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

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

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

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

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

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

Introduction

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

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

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

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

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

Age and Poverty

	Arlington	Chelsea	Everett	Malden	Medford	Melrose	Revere	Winthrop
Population	43308	36222	42092	59803	56607	27239	52534	17763
Age 55-65	5715	2463	4125	6458	6489	3332	6027	2723
% Age 55-65	13%	7%	10%	11%	11%	12%	11%	15%
Age 65 and Over	6514	3227	4870	6779	8316	4104	7040	2921
% Age 65 and Over	15%	9%	12%	11%	15%	15%	13%	16%
Age 65 and Over Living in Poverty	492	762	564	1025	753	395	828	211

% Age 65 and Over Living in Poverty	8%	24%	12%	15%	9%	10%	12%	7%
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Table 14 – Age and Poverty

Data 2009-2013 American Community Survey
Source:

Disability by Age

	Arlington	Chelsea	Everett	Malden	Medford	Melrose	Revere	Winthrop
Population	43308	36222	42092	59803	56607	27239	52534	17763
Disabled	3368	3994	5594	5963	5083	2269	7760	2058
% Disabled	8%	11%	13%	10%	9%	8%	15%	12%
Disabled Youth (Under 5)	7	59	38	65	0	0	20	0
% of Youth (Under 5) Disabled	0.2%	2%	1%	2%	0%	0%	1%	0%
Disabled School Aged (5-17)	163	289	474	355	283	61	603	125
% of School Aged (5-17) Disabled	3%	5%	8%	5%	5%	2%	8%	6%
Disabled Young Adult (18-34)	292	393	1016	619	462	121	865	156
% of Young Adults (18-34) Disabled	4%	4%	9%	3%	2%	2%	6%	4%
Disabled Adult (35 and Over)	2906	3253	4066	4924	4338	2087	6272	1777
% of Adults (35 and Over) Disabled	11%	22%	19%	16%	15%	13%	22%	17%
Disabled and Living in Poverty	452	1329	1382	1240	889	342	1952	319
% of Total Population Disabled and Living in Poverty	1%	4%	3%	2%	2%	1%	4%	2%
% of Disabled Population Living in Poverty	13%	33%	25%	21%	17%	15%	25%	16%

Table 15 – Disability By Age

Data 2009-2013 American Community Survey
Source:

Disability by Type

	Arlington	Chelsea	Everett	Malden	Medford	Melrose	Revere	Winthrop
% Ages 18-64 With a Disability	5.6%	10.0%	10.7%	7.4%	5.5%	5.1%	12.5%	9.9%
Cognitive Difficulty	3.2%	4.4%	5.4%	3.1%	2.6%	2.4%	6.2%	5.4%
Hearing Difficulty	1.9%	1.5%	1.6%	1.2%	0.5%	1.3%	2.7%	3.0%
Self-care Difficulty	0.9%	1.2%	2.7%	1.3%	0.6%	0.5%	2.4%	1.3%

Vision Difficulty	0.8%	2.0%	1.9%	0.8%	1.1%	0.6%	2.9%	1.6%
Ambulatory difficulty	1.9%	6.0%	6.5%	3.5%	2.7%	2.0%	6.5%	4.1%
Independent Living Difficulty	1.5%	3.0%	3.8%	2.8%	2.0%	1.5%	4.6%	5.1%
% Ages 65+ With a Disability	25.7%	46.2%	44.0%	37.2%	32.9%	33.7%	40.8%	27.0%
Cognitive Difficulty	6.6%	19.1%	9.7%	10.0%	6.2%	6.9%	12.4%	7.3%
Hearing Difficulty	10.2%	19.7%	13.4%	14.6%	13.1%	10.2%	13.9%	12.9%
Self-care Difficulty	3.9%	11.1%	6.8%	6.6%	6.9%	8.4%	8.9%	5.0%
Vision Difficulty	6.2%	15.7%	8.0%	10.2%	6.2%	4.8%	6.2%	4.6%
Ambulatory difficulty	16.0%	29.9%	30.6%	21.6%	20.3%	23.1%	31.2%	15.6%
Independent Living Difficulty	12.9%	18.8%	21.6%	17.1%	15.6%	17.3%	22.1%	12.9%

Table 16 – Disability by Type

Data 2009-2013 American Community Survey
Source:

Veteran Status

	Arlington	Chelsea	Everett	Malden	Medford	Melrose	Revere	Winthrop
Total Over 18	34114	26407	32965	48513	47907	21578	41932	14630
Veteran	1897	1015	1871	2169	2798	1515	2234	1301
Percentage	5.6%	3.8%	5.7%	4.5%	5.8%	7.0%	5.3%	8.9%

Table 17 – Veteran Status

Data 2009-2013 American Community Survey
Source:

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

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

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

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

Triangle’s IMPACT: Disability abuse prevention training and EPIC Service Warriors program that are a part of our Youth Services program. We also collaborate with excellent programs like EMARC’s

Recreation program and the Multi-Cultural Independent Living Center in Boston to help students connect with resources required to live a more independent, dignified life.

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

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

The Malden Council on Aging has an extensive set of services located at its recently reconstructed Senior Center.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

MA-40 Barriers to Affordable Housing - 91.410, 91.210(e)

Describe any negative effects of public policies on affordable housing and residential investment.

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

Production is enhanced in Massachusetts through the following:

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

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

Introduction

Like much of the Metro-North region, the City of Malden's labor force has benefited from national economic recovery and Boston's economic growth. With a civilian labor force of 34,751, Malden has a relatively low unemployment rate of 6.98% for adults over the age of 25 (ACS 2007-2011).

Average commute time is perhaps the best indicator of Boston's impact on Malden's employment statistics. 56% of Malden's employed residents travel more than 30 minutes to work, suggesting residents are commuting into Boston. While Boston provides employment opportunities, Malden recognizes the importance of local economic growth on tax revenue and the City's financial stability.

Local economic growth has been identified as a priority need throughout the Consolidated Plan process. The City through its Economic Development department seeks an environment that is "conducive to growing and attracting businesses in order to strengthen and revitalize the City's neighborhoods and communities and to stabilize and transform our physical, social, and economic environment". CDBG funds are a critical resource that can support business growth through direct financial assistance, commercial property improvements, and infrastructure upgrades.

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

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	5	0	3	0	-3
Arts, Entertainment, Accommodations	39	0	22	0	-22
Construction	13	0	7	0	-7
Education and Health Care Services	22	0	12	0	-12
Finance, Insurance, and Real Estate	18	0	10	0	-10
Information	6	0	3	0	-3
Manufacturing	29	0	16	0	-16
Other Services	3	0	2	0	-2

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Professional, Scientific, Management Services	13	0	7	0	-7
Public Administration	0	0	0	0	0
Retail Trade	21	0	12	0	-12
Transportation and Warehousing	4	0	2	0	-2
Wholesale Trade	7	0	4	0	-4
Total	180	0	--	--	--

Table 18 - Business Activity

Data 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)
Source:

Labor Force

Total Population in the Civilian Labor Force	34,751
Civilian Employed Population 16 years and over	31,070
Unemployment Rate	10.59
Unemployment Rate for Ages 16-24	41.22
Unemployment Rate for Ages 25-65	6.98

Table 19 - Labor Force

Data Source: 2007-2011 ACS

Occupations by Sector	Number of People
Management, business and financial	7,682
Farming, fisheries and forestry occupations	1,617
Service	4,522
Sales and office	7,273
Construction, extraction, maintenance and repair	2,355
Production, transportation and material moving	1,341

Table 20 – Occupations by Sector

Data Source: 2007-2011 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	12,806	44%
30-59 Minutes	12,797	44%
60 or More Minutes	3,551	12%
Total	29,154	100%

Table 21 - Travel Time

Data Source: 2007-2011 ACS

Education

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	2,763	228	1,565
High school graduate (includes equivalency)	7,305	888	1,602
Some college or Associate's degree	6,183	774	1,372
Bachelor's degree or higher	9,613	491	1,300

Table 22 - Educational Attainment by Employment Status

Data Source: 2007-2011 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	83	241	530	1,703	1,224
9th to 12th grade, no diploma	732	370	511	1,201	918
High school graduate, GED, or alternative	1,838	2,061	2,591	5,143	2,499
Some college, no degree	2,249	2,003	1,296	2,478	975
Associate's degree	150	528	590	1,434	436
Bachelor's degree	1,006	3,023	1,876	1,832	667
Graduate or professional degree	94	2,306	1,259	1,123	337

Table 5 - Educational Attainment by Age

Data Source: 2007-2011 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	20,310
High school graduate (includes equivalency)	30,193
Some college or Associate's degree	32,739
Bachelor's degree	45,055
Graduate or professional degree	63,817

Table 24 – Median Earnings in the Past 12 Months

Data Source: 2007-2011 ACS

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

The State Office of Labor and Workforce Development tabulates employment and wage statistics for Workforce Investment Areas. The MetroNorth WIA includes the NSC as well as other regions of

MetroNorth Boston. The largest occupation is Office and Administrative Support, followed by Management, Sales, and Healthcare.

In terms of projected growth for the MetroNorth WIA by 2022, the Office of Labor and Workforce Development projects that the healthcare and social assistance industry will add nearly 11,100 jobs and the industry category of professional, scientific and technical services will add 11,054 jobs. The construction industry is projected to add just over 4,000 jobs. The manufacturing industry category is projected to lose nearly 1,600 jobs by 2022.

Describe the workforce and infrastructure needs of the business community:

Metro North Region Data

Despite the shrinking employment cited above, the manufacturing industry has identified a critical need for new workers to replace older, highly-skilled workers who are about to retire.

According to The Kitty and Michael Dukakis Center for Urban and Regional Policy at Northeastern University report , Staying Power II: A Report Card on Manufacturing in Massachusetts 2012, manufacturers in the state employ a workforce that is aging faster than that of the rest of the economy (Bluestone et al., 2012). As stated by the report, the proportion of the manufacturing workforce in Massachusetts age 45 and above has swelled from 40.5% in 2000 to nearly 54% in 2010. More than a fifth of the workforce - nearly 59,000 of the current 250,000 employees in this sector - are now at least 55 years old.

Further, the growing number of retirees in the healthcare workforce in combination with the growth in the aging population in need of healthcare services also presents future workforce areas to address.

Current in-demand occupations identified by hospitals and other healthcare providers in the region included medical laboratory technologists and medical laboratory technicians, pharmacists, radiation and imaging technicians, clinical nurse educators, certified physician assistants and advanced clinical practitioners. Area hospitals continue to increase the educational and credential requirements for many of these job openings. Fifty-four percent (54%) of all 2010 job postings in this sector required a minimum of an Associate's degree. Always in demand were certified nursing assistants and personal and home health/home care aides.

http://www.massworkforce.org/_uploads/wib_cert/Strategic%20Plan%20Metro%20North.pdf

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

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

One new major development is the new casino being developed in Everett. The casino will be located along the Mystic River. The project is scheduled to commence construction in 2016. The project is proposed to result in 8,000 total construction-related jobs and permanent jobs when fully operational. The development of the casino is likely to require significant employment training support and infrastructure improvements. With proper job readiness and job training, currently unemployed workers may be able to take advantage of construction and other casino-related jobs.

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

The ability of the NSC workforce to access and take advantage of job opportunities in today's economy varies significantly. According to the Massachusetts Executive Office on Labor and Work Force Development, the December 2014 unemployment rate of Consortium members ranged from a low of 2.9% in Arlington to a high of 6.9% in Chelsea.

Workers in jurisdictions with higher unemployment were less educated and more likely to be linguistically isolated. The correlation between education and wages was documented in the State of Equity in Metro Boston, which found that workers with a Bachelor's degree are 23 percentage points more likely to be active in the labor force than workers without a high school degree. This is a particularly significant issue in Chelsea, Revere and Everett.

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

The Metro-North region has the second largest labor force in Massachusetts. The labor force has a full spectrum of workers, from professionals to persons on public assistance. The diversity of the workforce requires a broad menu of available services including workshops, individualized assistance, job search, training, and placements. For dislocated workers, low income adults, and underemployed persons, career training is provided after an assessment of skills and interest. In many cases, occupational skills training, short-term skills development, and intensive job placement assistance is required.

The Metro North Regional Employment Board (REB) charters two career centers, both operated by Middlesex Community College, to serve the 20-community Metro North region. The REB focuses on a continual alignment of curricula with employer needs. The alignment has led to the focus on the four emerging areas listed below (HealthCare, Advanced Manufacturing, Life Sciences, and Information Technology).

Initiatives include:

Metro North Career Centers - Since their inception, the Metro North Career Centers have served over 216,000 job seekers, placing an average of 10,000 in jobs per year. The current average wage is \$25.29. The Metro North Career Centers have been recognized for their outstanding performance. In

FY2013, the centers had the second highest volume of customer visits (109,648) compared to other regions statewide, the highest number of job placements, the second highest average wage, and the third highest number of individual customers served (24,534). During the last 12 years, the REB has conducted extensive customer satisfaction surveys, with an average of 81% of sampled customers rating the quality of services as “good” or “excellent”.

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

CONNECT Program - In June 2012, in response to a proposal from the REB on behalf of CONNECT, a consortium of service providers in the Chelsea area, USDOL awarded a three-year \$3M Workforce Innovation Fund grant to the REB. The CONNECT Partnership represents an innovative strategy focused on co-location and bundling of complementary services for local residents (especially Chelsea, Revere, and Everett) in order to increase the impact of services in addressing multiple obstacles to family self-sufficiency. CONNECT is a partnership of six organizations that includes: Bunker Hill Community College; Career Source (a Metro North career center); The Neighborhood Developers (a community development corporation that provides affordable housing, financial stability, and other services); Metro Credit Union; Centro Latino (an adult basic education/ESOL provider); and Metropolitan Boston Housing Partnership (a homeless prevention and housing services organization).

Healthcare Partnership - With the leadership of the Metro North Healthcare Partnership, the REB researched and collected labor market information on the Healthcare industry, resulting in the creation of a “Metro North Healthcare Career Ladders” tool, most recently updated in 2011. The Healthcare Career Ladders tool was designed to raise awareness of healthcare career options among youth in in-school and out-of-school programs, as well as jobseekers and training seekers served through the Metro North Career Centers and area training providers. The tool displays the different occupations in the healthcare field, their corresponding wages, and the steps along a career ladder for each occupation. In response to a grant opportunity, the Healthcare Partnership was formed in FY2009 in order to implement a program of activities, including the development and implementation of a phlebotomy training program at Middlesex Community College, and the initial stages of developing a clinical lab technician program and medical laboratory technician Associate’s degree program, and playing a role in the eventual formation of Middlesex’s Academy of Health Professions.

Additionally, the Metro North REB is a collaborative partner within the Mass Casino Career Training Institute (MCCTI). Founded within Massachusetts Casino legislation, the MCCTI will provide training and placement services within the proposed Everett Casino. Anticipated skills include casino operations, customer service, culinary arts, and hotel operations.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

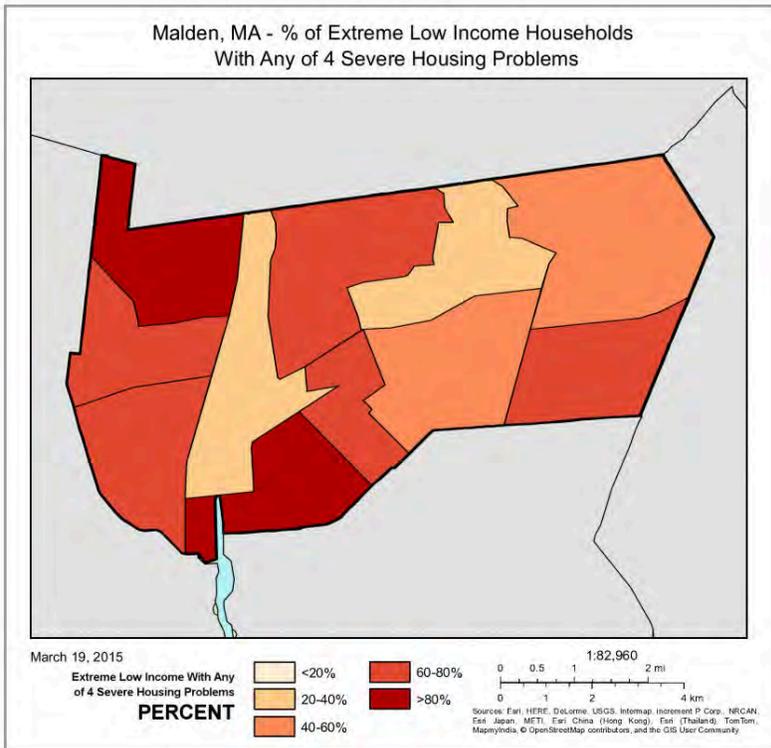
The Metropolitan Area Planning Council has a Comprehensive Economic Development Strategy (CEDS) with goals that are informed by MetroFuture, a regional plan. The CEDS identifies barriers to economic development; calls out the need for transportation systems that are adequately financed; and asks that we build on our existing strengths in looking toward the future.

http://www.mapc.org/sites/default/files/Metropolitan%20Area%20Planning%20Council_Boston%20MA_%202014%20CEDS.V2.pdf

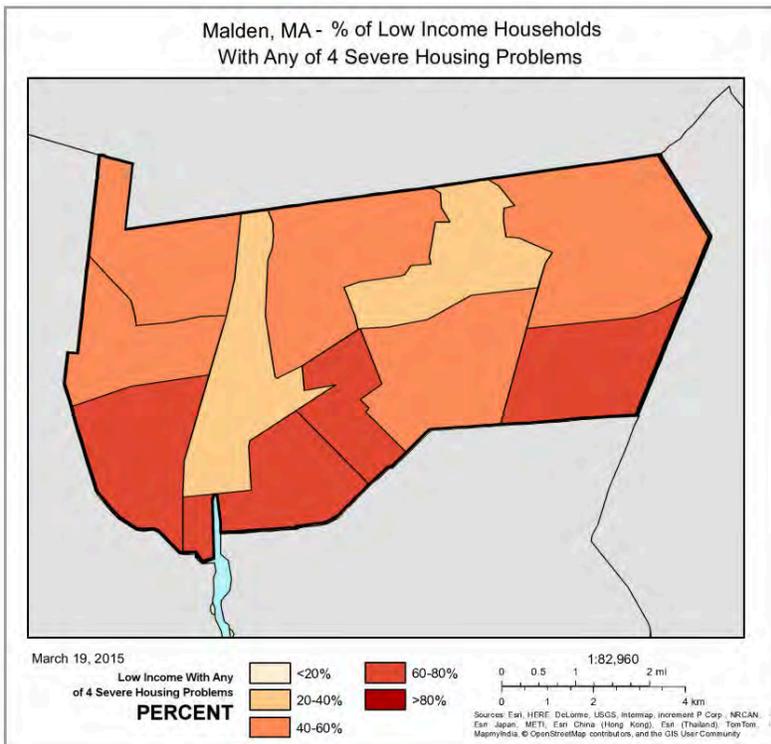
Creating additional density and affordable housing in the NSC aligns with the CEDS smart growth initiatives.

MA-50 Needs and Market Analysis Discussion

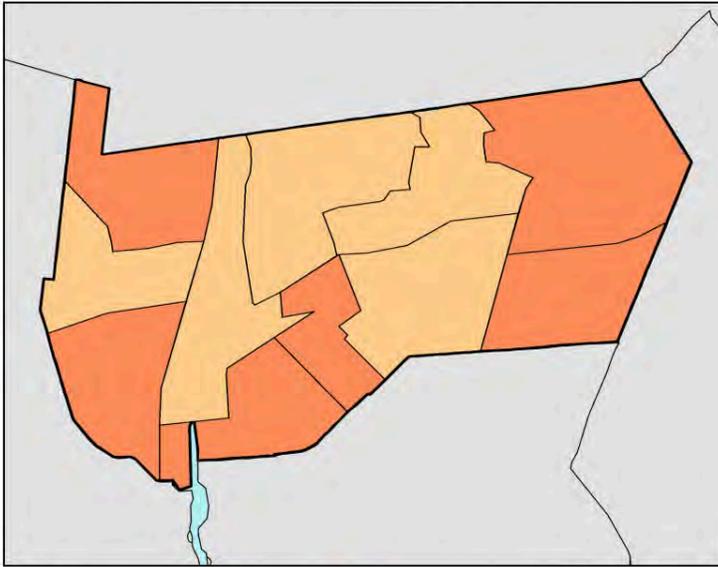
Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")



Housing problems for Extremely Low, Low Income, and Moderate Income households exist throughout the City. HUD's mapping system identifies the areas of greatest concentrations.

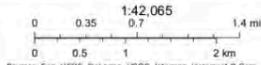


Malden, MA - % of Moderate Income Households
With Any of 4 Severe Housing Problems



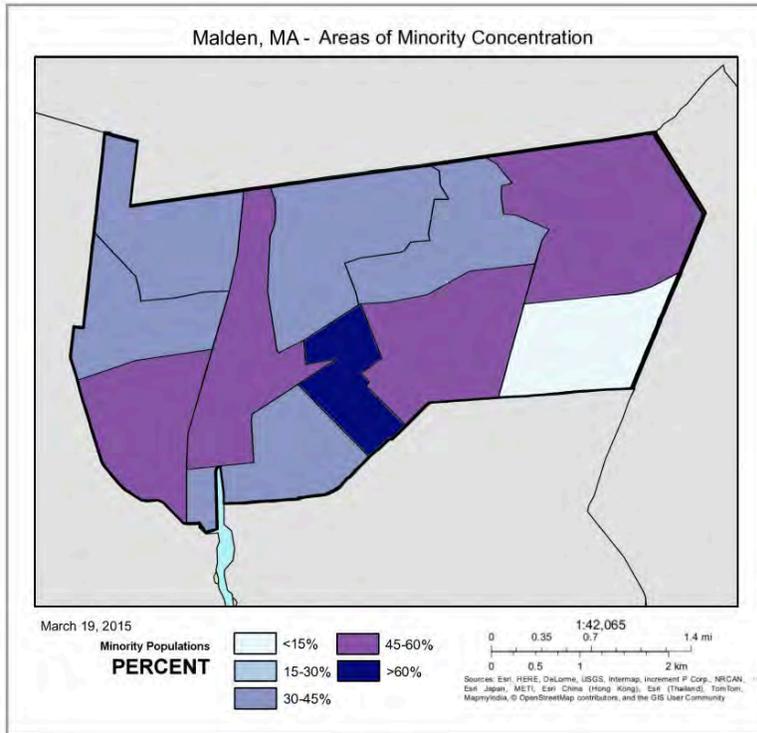
March 19, 2015

Moderate Income With Any
of 4 Severe Housing Problems
PERCENT

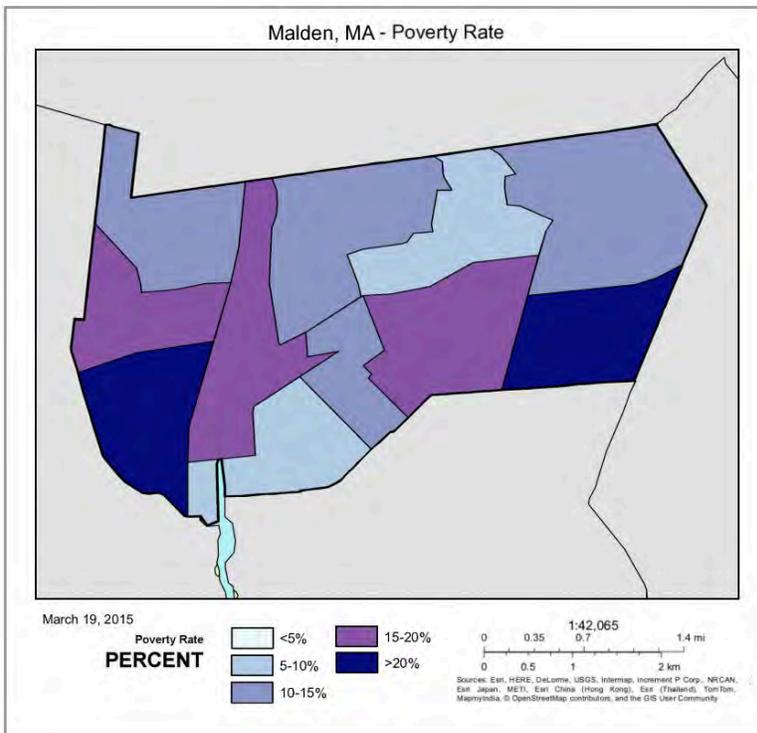


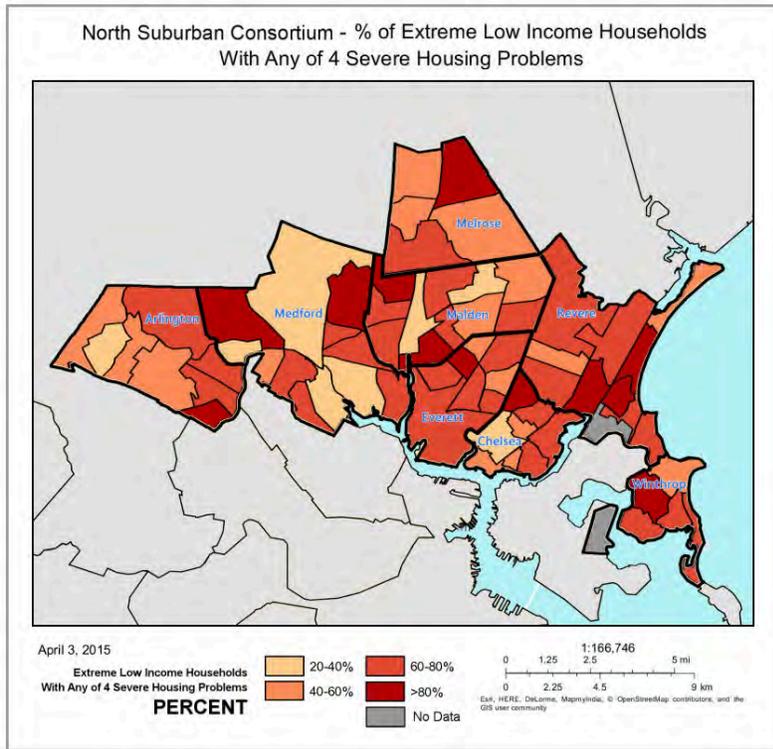
Sources: Esri, HERE, DeLorme, USGS, Intermap, iPlanet, INRAN, Esri-Japan, METI, Esri-China (Huang Kong), Esri (Taiwan), TomTom, Mapbox, © OpenStreetMap contributors, and the GIS User Community

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

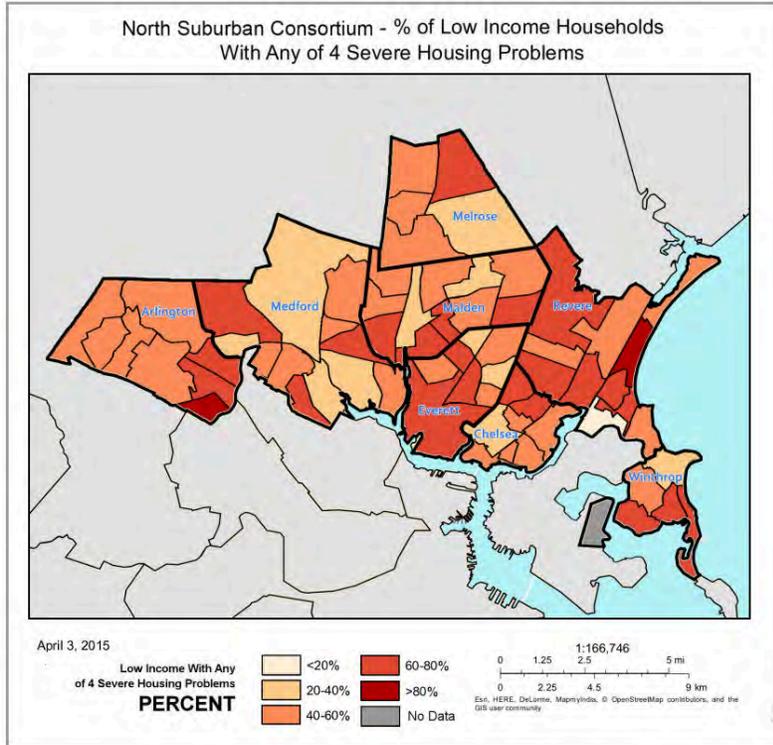


Mapping of minority concentrations and low income families illustrates two adjacent areas that experience concentrations of minority populations but differing areas of concentrated poverty..

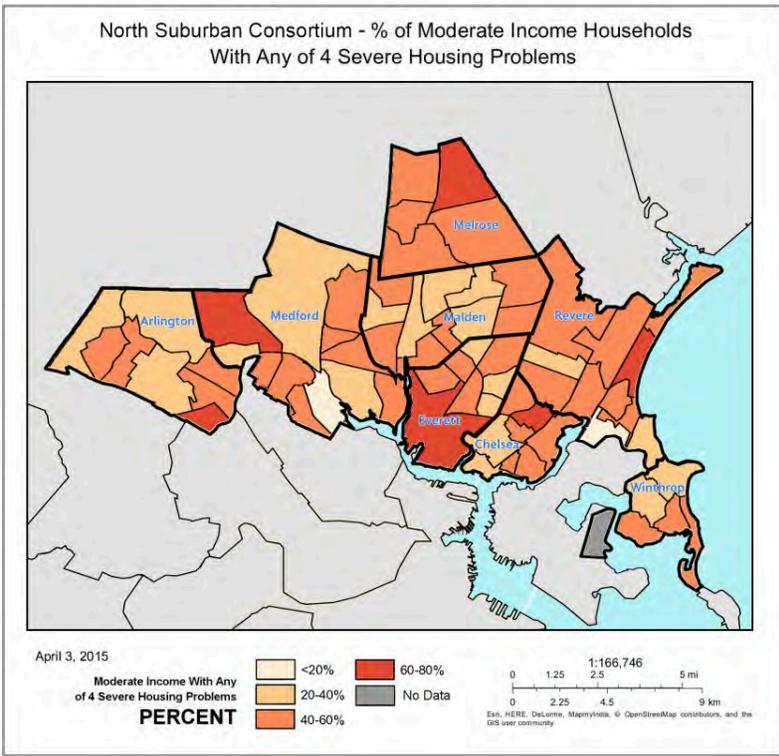




Mapping of the NSC illustrates the pervasiveness of housing cost burdens through the area. The concentration s of extremely low income households with a housing problem exists in every NSC community



The concentration of low income households with a housing problem likewise exist in every NSC community.



For moderate income families, the concentrations of households with a housing problem is less concentrated but still occurs in the majority of NSC Communities.

Strategic Plan

SP-05 Overview

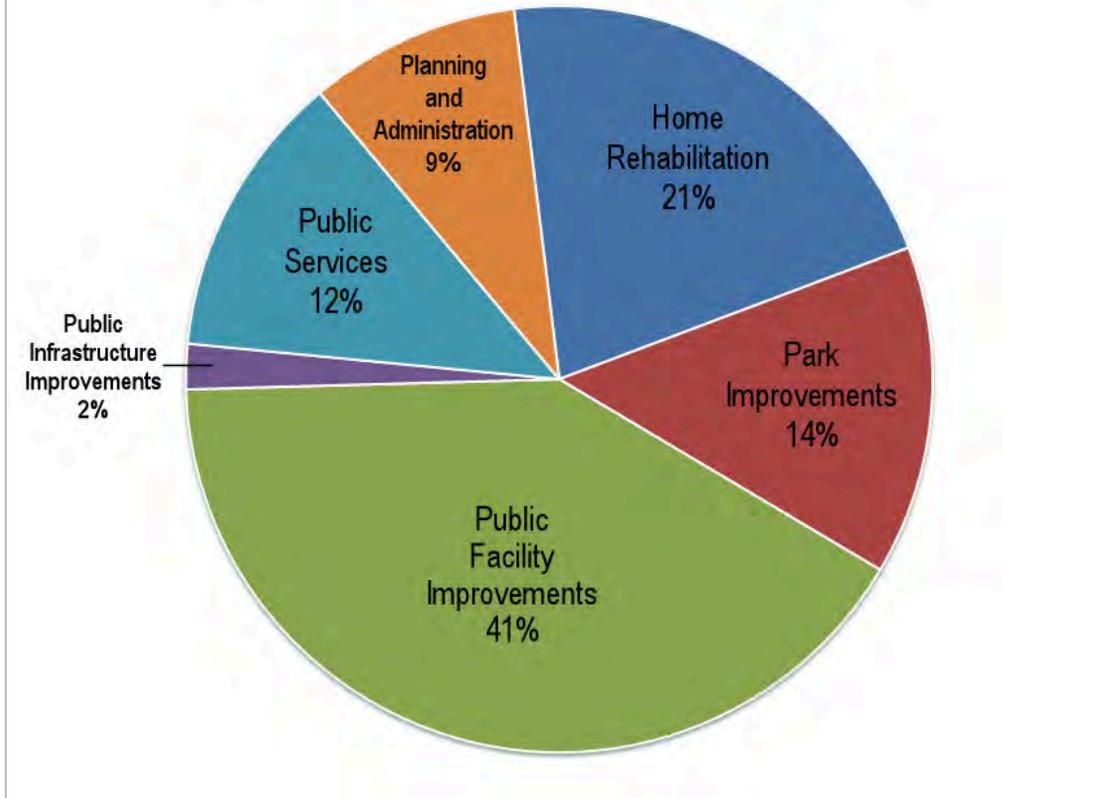
Strategic Plan Overview

The five Consolidated Plan Goals represent those needs identified as high priorities during the extensive Consolidated Plan Consultation and Citizen Participation process. These five goals are the basis for the Strategic investments in projects and programs that the City will make to address these needs during the five year Consolidated Plan period. The goals are as follows:

- **Affordable Housing** - Increase the availability of affordable housing – both rental and homeownership – and improve the condition of the city’s aged housing stock.
- **Public Facilities, Parks and Open Space** – Invest in public facilities, public spaces, and community gardens.
- **Public Infrastructure** - Make improvements to streets, sidewalks and water/sewer infrastructure; increase access and utilization for all residents.
- **Economic Development** - Expand the business base through redevelopment or investment in commercial properties and creation of local employment opportunities for residents.
- **Public Services** - Provide essential services that improve the quality of life and opportunities to low and moderate income persons, especially youth, elders, and special needs persons.

To achieve these goals, the City proposes to invest its CDBG Program funds in accordance with the following chart:

Five Year CDBG Program Budget



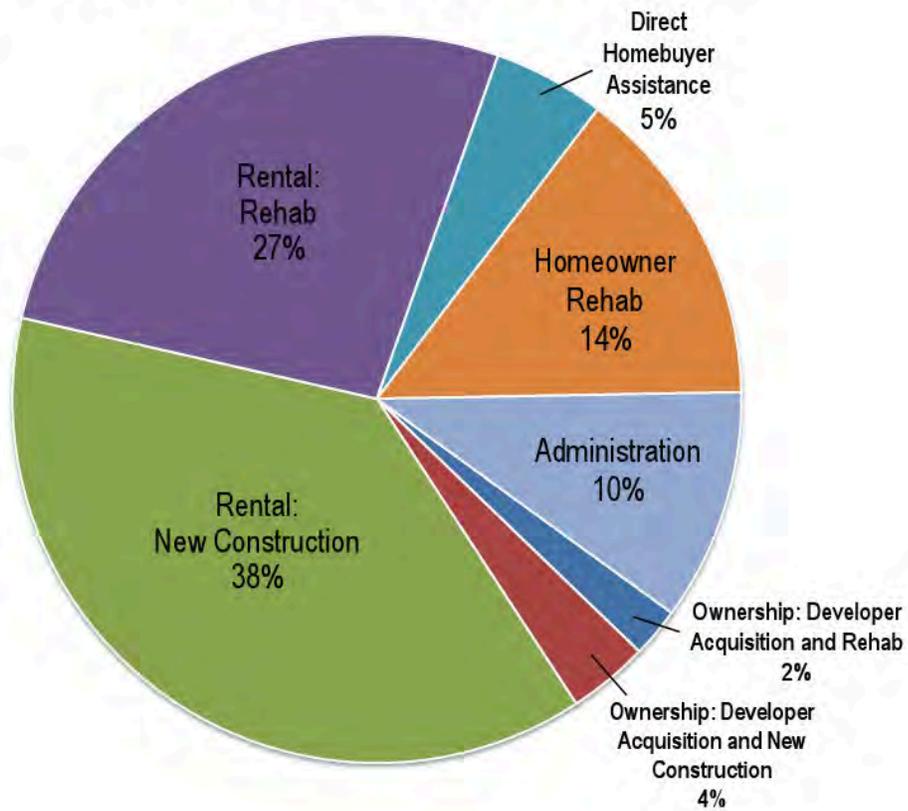
Five Year HOME Program Budget

The North Suburban Consortium has identified the following goals:

- Affordable Housing Development: Support affordable homeownership opportunities through the construction of affordable ownership housing and the rehabilitation of existing ownership housing
- Homebuyer Assistance
- Housing Rehabilitation

To achieve these goals, the NSC proposes to allocate HOME resources over the five years as follows:

Five Year HOME Program Budget



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

Geographic Area

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

The Community Development Block Grant (CDBG) program is intended to predominantly serve the needs of areas and individuals that are low and moderate income as defined by HUD. The CDBG Eligibility map and corresponding chart of eligible Census tracts/block groups identify those Malden areas eligible for CDBG Low Mod Area Investments. Maps for each of the NSC Consortium Member Communities can be found within each corresponding Consolidated Plan.

While Malden is able to invest CDBG funds on priority projects within those areas, HUD encourages Entitlement Communities like Malden to evaluate the benefits of geographic targeting to maximize community outcomes. Geographic targeting is viewed as an effective strategy for neighborhood stabilization. Coordinated investments in public infrastructure, public parks, economic development, and housing within a concentrated geographic area are most likely to yield meaningful improvements in those target areas.

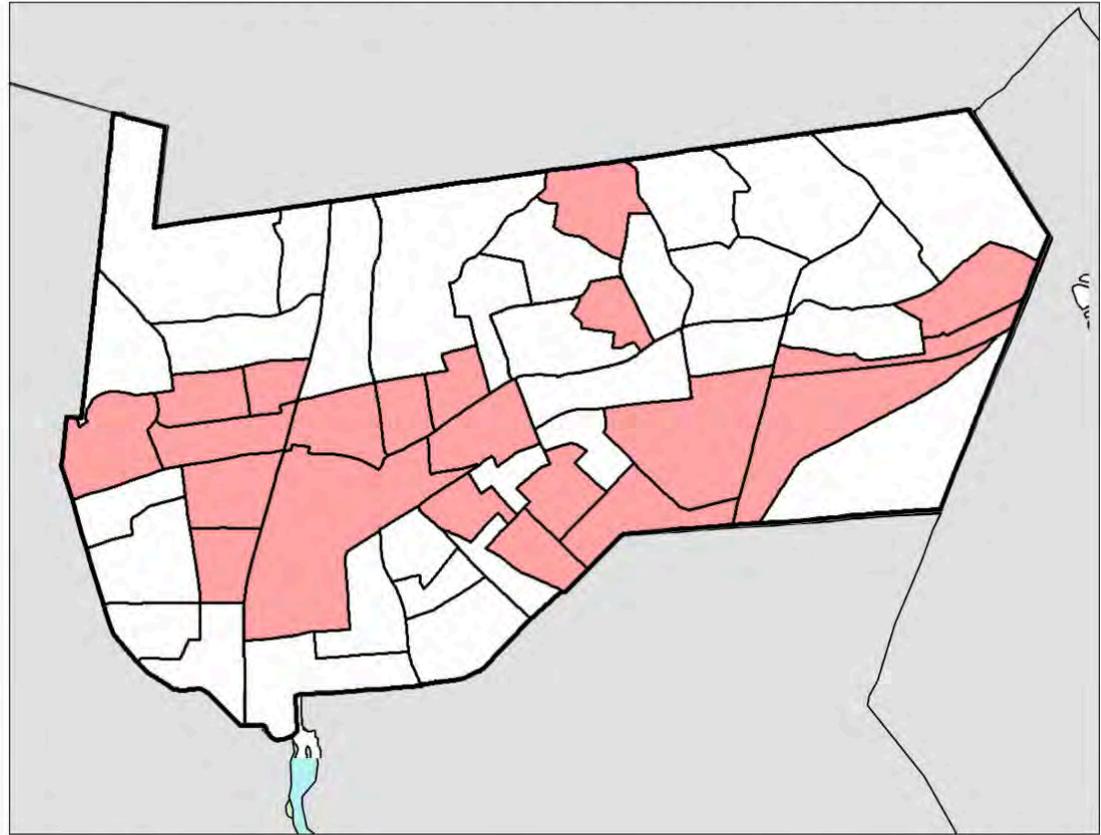
During the course of this Consolidated Plan period, the City of Malden will continue to evaluate the opportunities and benefits of geographic targeting. Consistent with recognized Best Practices, Malden will consider the following prior to implementation of geographic targeting:

1. Utilization of relevant data that supports concentrated investment;
2. Identification of 'Shovel Ready' Investment Opportunities;
3. Evaluation of opportunities to leverage funds or enhance outcomes of Neighborhood Improvement efforts;
4. Solicitation of public input;

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

Name	Tract	Block Group	LM	LM Universe	Low Mod %
Malden	341102	4	520	625	83.20%
Malden	341902	4	810	1,005	80.60%
Malden	341200	1	1,245	1,555	80.06%
Malden	341901	1	615	790	77.85%
Malden	341500	5	900	1,200	75.00%
Malden	341800	5	920	1,230	74.80%
Malden	341600	5	680	940	72.34%
Malden	341300	2	530	750	70.67%
Malden	341200	2	390	575	67.83%
Malden	341600	1	505	745	67.79%
Malden	341700	5	635	945	67.20%
Malden	341102	1	780	1,170	66.67%
Malden	341500	1	690	1,070	64.49%
Malden	341800	2	820	1,350	60.74%
Malden	341600	4	875	1,455	60.14%
Malden	341800	6	625	1,090	57.34%
Malden	341102	2	330	595	55.46%
Malden	341500	3	500	905	55.25%
Malden	341902	2	585	1,085	53.92%
Malden	341102	3	575	1,085	53.00%
Malden	341300	3	1,350	2,645	51.04%
Malden	341700	4	645	1,265	50.99%
Malden	341600	6	680	1,365	49.82%
Malden	341800	1	540	1,095	49.32%
Malden	341400	1	550	1,130	48.67%
Malden	341500	4	545	1,120	48.66%
Malden	341300	1	975	2,020	48.27%
Malden	341200	3	465	965	48.19%
Malden	341400	4	840	1,750	48.00%
Malden	341400	5	535	1,125	47.56%
Malden	341800	4	375	790	47.47%
Malden	341400	2	480	1,020	47.06%
Malden	341101	2	215	460	46.74%
Malden	341200	6	350	760	46.05%
Malden	341101	3	520	1,135	45.81%
Malden	341500	2	405	890	45.51%
Malden	341902	3	405	925	43.78%
Malden	341800	3	355	845	42.01%
Malden	341700	2	445	1,070	41.59%
Malden	341200	5	675	1,625	41.54%
Malden	341901	2	265	655	40.46%
Malden	341200	4	290	790	36.71%
Malden	341902	6	675	1,840	36.68%
Malden	341902	5	400	1,110	36.04%
Malden	341101	1	520	1,450	35.86%
Malden	341400	3	595	1,685	35.31%
Malden	341600	3	400	1,335	29.96%
Malden	341600	2	235	785	29.94%
Malden	341700	3	385	1,385	27.80%
Malden	341902	1	300	1,370	21.90%
Malden	341700	1	140	830	16.87%
Malden	341102	5	60	710	8.45%

Malden, MA - CDBG Low Mod Census Block Groups

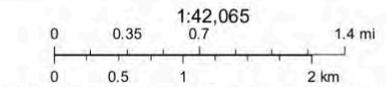


March 15, 2015

CDBGGrantee



CDBG Eligible Census Block Group



Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

CDBG Entitlement Areas

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

Priority Needs

Table 1 – Priority Needs Summary

1	Priority Need Name	Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence
	Geographic Areas Affected	City wide
	Associated Goals	Affordable Housing Development Homebuyer Assistance Home Rehabilitation
	Description	The demand for housing created within the Boston area market has resulted in significant increases to housing values and rents. The escalating housing cost has created an affordability crisis among low and moderate income households. Census data indicates that more than XXX% of Consortium residents experience a housing cost burden. Malden and the Consortium has prioritized the development of affordable rental and homeownership opportunities as a strategy to address the escalating housing cost. The NSC housing stock is predominantly a pre-1950 stock where one or more housing conditions is present. Housing rehabilitation is also a priority.

	Basis for Relative Priority	After broad community and stakeholder participation in the Consolidated Planning process, the City identified Affordable Housing Investments as a high priority. The detailed analysis of housing stock, conditions, market trends, and affordability supports the Citizens Participation designation of Affordable Housing as a high priority.
2	Priority Need Name	Economic Development
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Chronic Homelessness Individuals Families with Children
	Geographic Areas Affected	City wide
	Associated Goals	
	Description	<p>According to the 2009-2013 ACS data, XX% of Malden residents live in poverty. Creating local employment opportunities for these residents is essential for the long-term health of Malden. Funding for small businesses that create jobs for local residents is a demonstrated strategy towards addressing un- and under-employment.</p> <p>Opportunities resulting from the Malden Business District are likely to materialize during this Consolidated Plan period. The creation of a vibrant mixed use district will create additional small business and local employment opportunities. The creation of vibrancy within neighborhood commercial corridors can be achieved through commercial property improvements as well as support for small businesses. Low and Moderate Income persons may require employment preparedness, job training, and support services.</p>
	Basis for Relative Priority	After broad community and stakeholder participation in the Consolidated Planning process, the City identified Economic Development as a high priority. Census data on persons living in poverty supports the need to create local employment opportunities.
3	Priority Need Name	Public Facilities, Parks, and Open Space
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	Low Moderate Income Areas
	Associated Goals	Park Improvements Public Facility Improvements
	Description	Investing in improvements of City facilities, park, and open spaces is essential to improving the quality of life for low and moderate income residents. Additionally, the removal of architectural barriers permits expanded utilization of public spaces by persons with disabilities and/or mobility limitations. Projects identified as critical include the following:
	Basis for Relative Priority	With significant input from relevant City Departments and with broad community and stakeholder participation in the Consolidated Planning process, the City has identified Public Parks, Open Spaces and Facilities as high priorities. The City's ongoing assessment of public facilities and parks, and the City's ADA assessment support ongoing investments in public parks, open spaces, and facilities.
4	Priority Need Name	Public Infrastructure
	Priority Level	High

	Population	Extremely Low Low Moderate Middle Families with Children Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	Geographic Areas Affected	Low and Moderate Income Areas
	Associated Goals	Public Infrastructure Improvements
	Description	Investing in the reconstruction of City infrastructure, public services, water, sewer, drainage, sidewalk, and roadway facilities is essential to improving the quality of life for low and moderate income residents. Additionally, the removal of architectural barriers permits expanded utilization of public spaces by persons with disabilities and/or mobility limitations. Projects identified as critical include the following: <ul style="list-style-type: none"> • The upgrading and replacement, where necessary, of the water, sewer, sidewalk, drainage, and street systems including: sewer, water and drainage rehabilitation; fire hydrant and water gate replacement; removal and replacement of lead service connections; sidewalk reconstruction and tree planting; • Implement handicap access improvements focusing on sidewalks and crosswalks
	Basis for Relative Priority	With significant input from relevant City Departments and with broad community and stakeholder participation in the Consolidated Planning process, the City has identified Infrastructure improvements as a high priority. The City's ongoing assessment of public infrastructure and the City's ADA assessment support ongoing investments in public infrastructure.
5	Priority Need Name	Public Services
	Priority Level	High

Population	Extremely Low Low Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill veterans Persons with HIV/AIDS Victims of Domestic Violence Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
Geographic Areas Affected	City Wide
Associated Goals	Public Services

<p>Description</p>	<p>A variety of public service programs operated by City Departments and nonprofit agencies are needed to increase the stability of the City's households and neighborhoods. Priority areas include:</p> <ul style="list-style-type: none"> • Public safety • Health programming including nutrition, access to food, addiction services • Youth programming including childcare, after school programs, education, and recreation • Elder programming including provision of adult day health, recreation programs, and transportation • Emergency and transitional housing assistance include legal aid, and referral and counseling services • Vocational, social, recreational and educational programming for low and moderate income persons • Improving the resources available to the City's population at risk of homelessness, residents in crisis, local consumers, and the physically, developmentally, or emotionally disabled population;
<p>Basis for Relative Priority</p>	<p>After broad community and stakeholder participation in the Consolidated Planning process, the City identified Public Services as a high priority. Through a community survey which yielded over 400 respondents and roundtable discussions with public housing residents, priority areas were established. This extensive data supported the Consolidated Plan process designation of Public Services as a high priority.</p>

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

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	<p>Tenant Based Rental Assistance does not address the need to invest in an aging housing stock nor create sustainable affordable housing. The Consortium's desire to create quality housing stock throughout the region would not be met by the utilization of TBRA subsidies which might further concentrate low-income families within neighborhoods with high percentage of rental stock. Additionally, homeless and special needs housing providers are experiencing challenges in placing dedicated subsidies in service due to lack of rental units available to rent at HUD Fair Market Rents.</p>
TBRA for Non-Homeless Special Needs	<p>Tenant Based Rental Assistance does not address the need to invest in an aging housing stock nor create sustainable affordable housing. To serve the need of non-homeless special needs populations, the desired model is dedicated affordable units with wrap-around services.</p>
New Unit Production	<p>The Consortium Communities are a predominantly built environment with little raw developable land. Market characteristics would limit new unit production to in-fill housing and conversions. As a component within its Affordable Housing strategy, new unit production is an appropriate use of funds.</p> <p>Additionally, the creation of new residential units within property conversions is an investment that would support the redevelopment of the neighborhoods and Central Business Districts.</p>
Rehabilitation	<p>Market factors that support the use of funds for rehabilitation include:</p> <ul style="list-style-type: none"> • high percentage of pre-1950 stock • high percentage of households living in substandard conditions • high incidence of children with elevated lead levels • high energy costs in older two and three family stock • concentration of substandard stock in areas of high poverty • number of elders in need of home modifications
Acquisition, including preservation	<p>The Consortium's funding of acquisition within its First Time Homebuyer Program is an investment in the stabilization of neighborhoods as well as a potential wealth building opportunity for low and moderate income households.</p> <p>Acquisition will also be funded for a portion of total development cost for Developer-driven projects that support the creation and preservation of affordable housing.</p>

Table 2 – Influence of Market Conditions

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

Introduction

To the greatest extent possible, the City will seek to leverage additional public and private funds to support the goals of this plan and maximize the impact of its CDBG funds. The Community Development Department evaluates projects and programs to ensure that additional resources are leveraged at every opportunity. CDBG funds are exclusively to be utilized within the City of Malden.

HOME program resources are utilized throughout the entire North Suburban Consortium area.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,225,736	0	0	1,225,736	4,902,944	CDBG funds to be utilized within the City of Malden
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	1,380,405	820,000	0	2,200,405	5,521,620	HOME funds are available for the entire North Suburban Consortium member communities. In years 2-5, anticipated program income totals \$400,000

Table 3 - Anticipated Resources

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

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

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

Affordable Housing Resources: Affordable Housing Developments are likely to utilize a variety of State Housing Resources including Housing Bond funds, the Mass Rental Voucher program, and private mortgage financing.

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

New Market Tax Credits: NMTCs were created in 2000 as part of the Community Renewal Tax Relief Act to encourage revitalization efforts. The NMTC program provides tax credit incentives for equity investment.

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

Continuum of Care Fund: Project funds awarded to non-profit human service providers to assist in housing and services to homeless persons.

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

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

No publically owned land is anticipated to be used to address the needs.

Discussion

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

SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
MALDEN REDEVELOPMENT AUTHORITY	Redevelopment authority	Homelessness Non-homeless special needs Ownership Planning Rental	Other
THE MALDEN HOUSING AUTHORITY	PHA	Public Housing Rental	Jurisdiction

Table 4 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

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

The complex of regulatory constraints on program eligibility and available services presents an ongoing challenge to the existing institutional delivery system. Non-profit organizations identify the lack of resources and the complexity of program regulations as the major barriers to efficient delivery of services to vulnerable populations.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	
Legal Assistance			
Mortgage Assistance	X		
Rental Assistance	X		
Utilities Assistance	X		
Street Outreach Services			
Law Enforcement			
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	

Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X		
Education	X		
Employment and Employment Training	X		
Healthcare	X	X	
HIV/AIDS			
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X		
Other			

Table 5 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The above-identified supportive services are available to be used by homeless persons and families. While the programs are not designed to exclusively serve homeless persons, the programs are prepared to serve any eligible household seeking assistance.

In addition to the Community-wide services, targeted programs to serve homeless person include rental assistance, mobile clinics, life skills, and mental health counseling.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

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

While the service delivery system consists of a vast array of talented, experienced private organizations, programs that are primarily dedicated to homeless and HIV persons are provided on a regional basis. The regionalization of service can present challenges for persons seeking access. To the greatest extent possible, the City and provider network seek to minimize those challenges

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

While the existing network of government entities and non-profit providers has a proven track record, the greatest challenge to the existing system is the lack of available resources to meet the needs. The shortage of available resources impacts the private sector's ability to create affordable housing, the City's ability to address the infrastructure and facility needs, and human service providers' ability to respond to the basic needs of low and moderate income persons.

All responsible entities will continue to seek additional resources and opportunities for cost-effective collaboration.

SP-45 Goals - 91.415, 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing Development	2015	2019	Affordable Housing	Affordable Housing	HOME: \$6,379,445	Rental units constructed: 75 Household Housing Unit Rental units rehabilitated: 50 Household Housing Unit Homeowner Housing Added: 8 Household Housing Unit
2	Homebuyer Assistance	2015	2019	Affordable Housing	Affordable Housing	HOME: \$450,000	Homeowner Housing Added: 60 Household Housing Unit
3	Home Rehabilitation	2015	2019	Affordable Housing	Affordable Housing	CDBG: \$1,300,000	Homeowner Housing Rehabilitated: 20 Household Housing Unit
4	Park Improvements	2015	2019	Non-Housing Community Development	Public Facilities, Parks, and Open Space	CDBG: \$875,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Needs Addressed	Funding	Goal Outcome Indicator
5	Public Facility Improvements	2015	2019	Non-Housing Community Development	Public Facilities, Parks, and Open Space	CDBG: \$2,515,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted
6	Public Infrastructure Improvements	2015	2019	Non-Housing Community Development	Public Infrastructure	CDBG: \$120,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted
7	Public Services	2015	2019	Non-Homeless Special Needs	Public Services	CDBG: \$760,000	Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable Housing Development
	Goal Description	Funding to produce affordable housing developments-rental and homeownership
2	Goal Name	Homebuyer Assistance
	Goal Description	Funding to assist first-time homebuyers

3	Goal Name	Home Rehabilitation
	Goal Description	Improvements to existing housing conditions
4	Goal Name	Park Improvements
	Goal Description	Improvements to public parks, community gardens, and open spaces. includes payment of section 108 loan for Lincoln Commons
5	Goal Name	Public Facility Improvements
	Goal Description	Improvements to public facilities including payments of Section 108 loans
6	Goal Name	Public Infrastructure Improvements
	Goal Description	Improvements to public infrastructure including but not limited to streets, sidewalks, and ADA curb cuts
7	Goal Name	Public Services
	Goal Description	A range of public services to address the needs of vulnerable populations

SP-50 Public Housing Accessibility and Involvement - 91.415, 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

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

Activities to Increase Resident Involvements

Each of the PHA's within the NSC promotes resident involvement through Resident representation of the PHA's Board and property-specific Resident Councils. PHA have forged community partnerships to provide PHA residents with access to educational, training and supportive service opportunities directed to increase economic self-sufficiency. Within Elder and/or Disabled projects, PHA-supported programs provide health, recreational, and socialization activities. As an example of the reference programming, the Malden Housing Authority in partnership with Mystic Valley Elder Service, have Resident Service Coordinators that proactively engage residents in congregate meals, health assessments, and socialization activities. During the development of this Consolidated Plan, the MHA/Mystic Valley partnership sponsored an Elder Roundtable attended by more than 30 residents.

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

No PHA within the NSC has been designated as troubled.

Plan to remove the 'troubled' designation

SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

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

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

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

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

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

- Property Transfer Notification
- A signed Property Transfer Lead Certification
- Any information about lead in the home
- A copy of any lead inspection report, Letter of Compliance, or Letter of Interim Control
- A 10 day period to have the home inspected for lead at the Buyer’s expense.

The Commonwealth operates the “Get the Lead Out” program through certified Local Rehabilitation Agencies and private lenders. The program provides secondary financing at desirable rates to remediate/remove lead hazards from residential units. The funds, while limited, are available throughout the Commonwealth. Additionally, the Malden Redevelopment Authority on behalf of the City provides rehabilitation financing to eligible households; the MRA on behalf of the NSC finances lead abatement within HOME-funded Developer projects.

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

The City of Malden has achieved a 65% testing rate for children under 6 and has .04% per 1000 incidents of children with elevated blood levels. Despite the very low rates of elevated blood levels, 58% of Malden housing stock is considered at-risk by the Childhood Lead Paint Poisoning Prevention Program. Funding to address the potential hazards within this aged housing stock is necessary to increase the access of families with young children to lead safe housing.

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

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

Malden promotes the availability of favorable financing to remove lead hazard risks. Referrals to the "Get the Lead Out" program and Malden's home rehabilitation program are regularly made by Community Development staff.

Additionally, CDBG and HOME Programs' Policies and Procedures require the following:

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

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

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

Malden continues its active engagement in a network of regional and local organizations, operating programs and initiatives intended to help reduce the number of persons living in poverty. According to the 2009-2013 American Community Survey, XX% of Malden residents live in poverty. To reduce this number, the City will continue its focus on the following Anti-poverty initiatives:

- Participation in Regional Employment Board programming
- Removal of Barriers to Education and Employment
- Provision of services that support self-sufficiency

Additionally, an evaluation of trends in the for-sale housing prices, even in a time period that includes the foreclosure crisis and economic recession, concludes that helping Malden residents become first time homeowners can be a way of building the wealth of low and moderate income families, although Malden recognizes that homeownership is not the best option for every household.

SP-80 Monitoring - 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

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

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

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

Expected Resources

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

Introduction

To the greatest extent possible, the City will seek to leverage additional public and private funds to support the goals of this plan and maximize the impact of its CDBG funds. The Community Development Department evaluates projects and programs to ensure that additional resources are leveraged at every opportunity. CDBG funds are exclusively to be utilized within the City of Malden.

HOME program resources are utilized throughout the entire North Suburban Consortium area.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources : \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,225,736	0	0	1,225,736	4,902,944	CDBG funds to be utilized within the City of Malden

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources :\$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	1,380,405	820,000	0	2,200,405	5,521,620	HOME funds are available for the entire North Suburban Consortium member communities. In years 2-5, anticipated program income totals \$400,000

Table 1 - Expected Resources – Priority Table

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

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

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

Affordable Housing Resources: Affordable Housing Developments are likely to utilize a variety of State Housing Resources including Housing Bond funds, the Mass Rental Voucher program, and private mortgage financing.

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

New Market Tax Credits: NMTCs were created in 2000 as part of the Community Renewal Tax Relief Act to encourage revitalization efforts. The NMTC program provides tax credit incentives for equity investment.

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

Continuum of Care Fund: These are project funds awarded to non-profit human service providers to assist in housing and services to homeless persons.

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

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

No publically owned land is anticipated to be used to address the needs.

Discussion

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

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing Development	2015	2019	Affordable Housing	Affordable Housing	HOME: \$1,510,000	Rental units constructed: 15 Household Housing Unit Rental units rehabilitated: 10 Household Housing Unit
2	Homebuyer Assistance	2015	2019	Affordable Housing	Affordable Housing	HOME: \$113,215	Direct Financial Assistance to Homebuyers: 12 Households Assisted
3	Home Rehabilitation	2015	2019	Affordable Housing	Affordable Housing	CDBG: \$259,000 HOME: \$377,383	Homeowner Housing Rehabilitated: 4 Household Housing Unit
4	Park Improvements	2015	2019	Non-Housing Community Development	Public Facilities, Parks, and Open Space	CDBG: \$177,513	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 200 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Needs Addressed	Funding	Goal Outcome Indicator
5	Public Facility Improvements	2015	2019	Non-Housing Community Development	Public Facilities, Parks, and Open Space	CDBG: \$503,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 200 Persons Assisted
6	Public Infrastructure Improvements	2015	2019	Non-Housing Community Development	Public Infrastructure	CDBG: \$24,113	
7	Public Services	2015	2019	Non-Homeless Special Needs	Public Services	CDBG: \$152,000	Public service activities other than Low/Moderate Income Housing Benefit: 200 Persons Assisted

Table 2 – Goals Summary

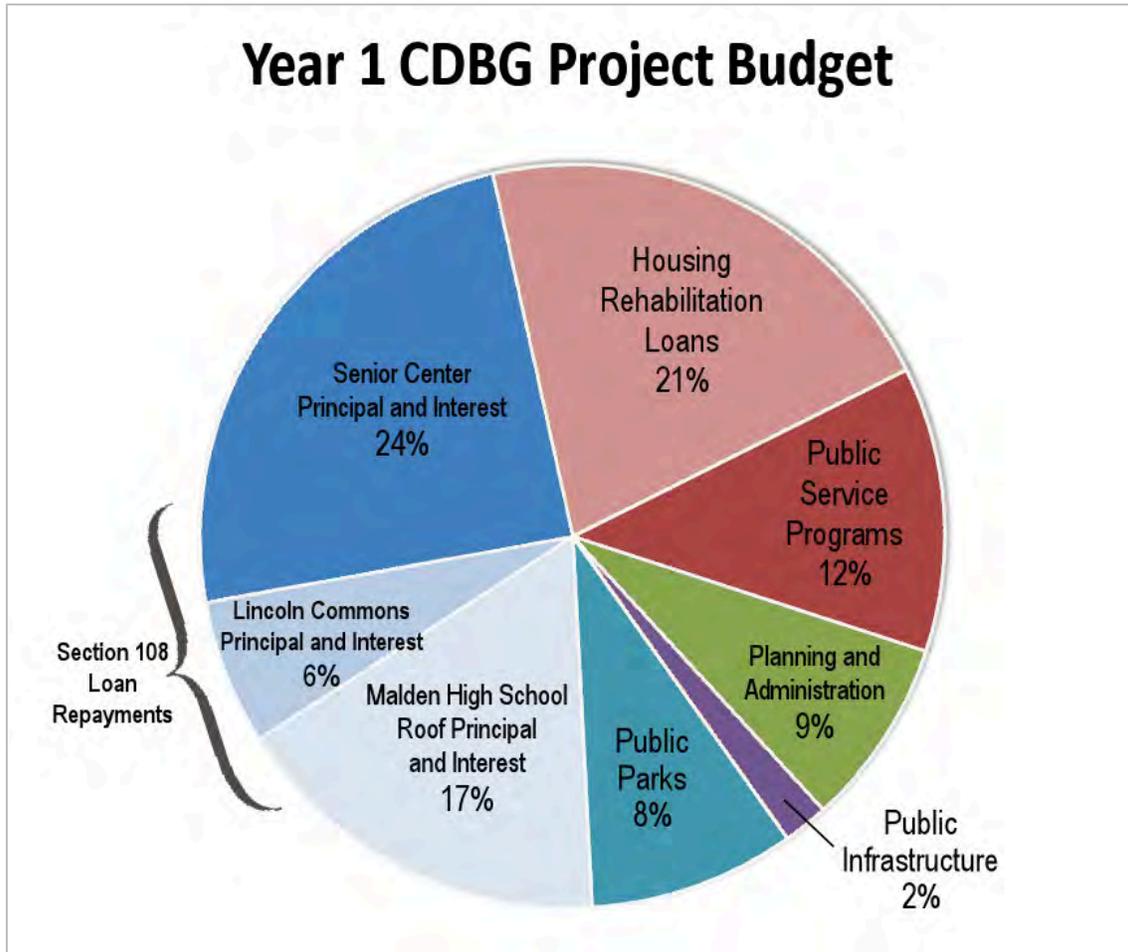
Goal Descriptions

1	Goal Name	Affordable Housing Development
	Goal Description	Funding to support the development of affordable housing units - both homeownership and rental.
2	Goal Name	Homebuyer Assistance
	Goal Description	Funding for Direct Assistance to income-eligible First-time Homebuyers.
3	Goal Name	Home Rehabilitation
	Goal Description	Funding for housing rehabilitation loans and associated program delivery costs.
4	Goal Name	Park Improvements
	Goal Description	Park improvements including Pearl St tot lot, community gardens, and Section 108 loan for Lincoln Common's improvements.

5	Goal Name	Public Facility Improvements
	Goal Description	Funding for 108 loan payments on Malden High School Roof and Senior Center improvements.
6	Goal Name	Public Infrastructure Improvements
	Goal Description	Funding for Audible light signals at various intersections.
7	Goal Name	Public Services
	Goal Description	Funding to provide services to low and moderate income persons.

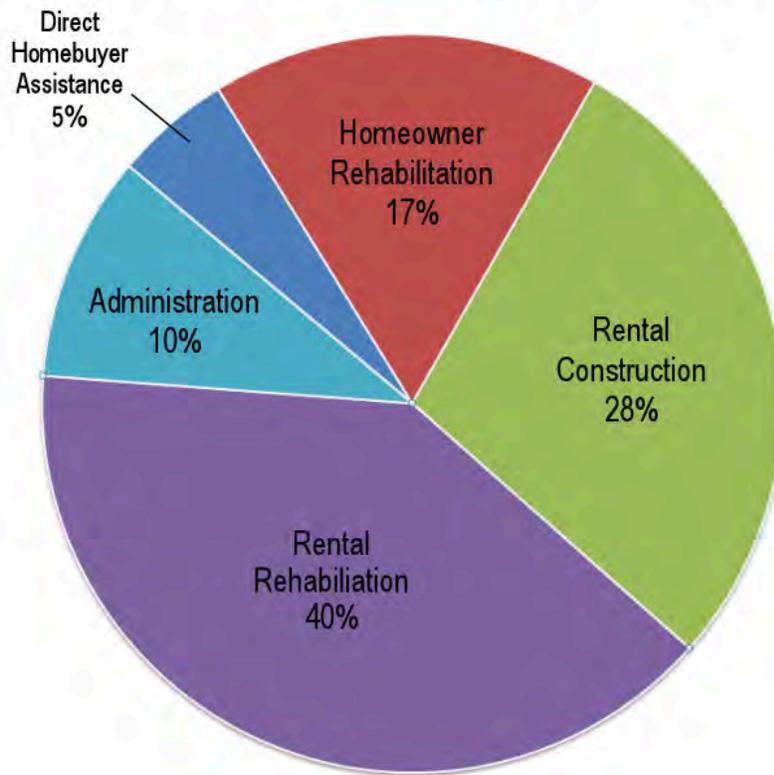
Table 3 – Goal Descriptions

AP-35 Projects - 91.420, 91.220(d)



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

Year 1 HOME Annual Budget



AP 38- Projects

**CITY OF MALDEN
COMMUNITY DEVELOPMENT BLOCK GRANT
PROPOSED FISCAL YEAR 2016 BUDGET**

		Recommend
1. Housing Rehabilitation Loans		\$259,000
2. Public Service Programs		\$152,000
	<i>Proposed Breakdown</i>	
<i>Al Locke Youth Basketball League</i>	<i>\$3,000</i>	
<i>American Association of Arab Women</i>	<i>\$2,000</i>	
<i>Angel Baseball</i>	<i>\$3,000</i>	
<i>Asian Spectrum</i>	<i>\$3,500</i>	
<i>Bread of Life</i>	<i>\$7,500</i>	
<i>Cambridge Health Alliance</i>	<i>\$2,000</i>	
<i>Chinese Culture Connection</i>	<i>\$2,000</i>	
<i>Club 24</i>	<i>\$3,000</i>	
<i>EMARC</i>	<i>\$6,000</i>	
<i>ESoccer</i>	<i>\$1,000</i>	
<i>Forgotten Village</i>	<i>\$1,000</i>	
<i>Holiness Food Pantry</i>	<i>\$1,000</i>	
<i>Housing Families</i>	<i>\$5,000</i>	
<i>Immigrant Learning Center</i>	<i>\$8,000</i>	
<i>Intimate Partner Violence Project</i>	<i>\$2,000</i>	
<i>Just-A-Start</i>	<i>\$2,000</i>	
<i>Malden Babe Ruth League</i>	<i>\$3,500</i>	
<i>Malden Boys Youth Basketball League</i>	<i>\$3,000</i>	
<i>Malden Neighborhood Basketball League</i>	<i>\$6,000</i>	
<i>Malden Reads</i>	<i>\$2,000</i>	
<i>Malden Senior Center/Transportation Program</i>	<i>\$35,000</i>	

**CITY OF MALDEN
COMMUNITY DEVELOPMENT BLOCK GRANT
PROPOSED FISCAL YEAR 2016 BUDGET**

<i>Malden Teen Enrichment Center</i>	<i>\$3,000</i>	
<i>Malden Winter Baseball</i>	<i>\$1,000</i>	
<i>Malden Youth Soccer</i>	<i>\$1,000</i>	
<i>Malden Youth Soccer (Top Soccer ADA)</i>	<i>\$1,000</i>	
<i>Mass. Senior Action Council</i>	<i>\$1,000</i>	
<i>MLLB Challenger League</i>	<i>\$1,000</i>	
<i>Mystic Valley Elder Services</i>	<i>\$7,000</i>	
<i>North Shore Black Women's Association</i>	<i>\$2,000</i>	
<i>Salvation Army</i>	<i>\$4,000</i>	
<i>Tailored for Success</i>	<i>\$4,000</i>	
<i>Triangle, Inc.</i>	<i>\$4,500</i>	
<i>Tufts University - Sharewood Project</i>	<i>\$3,000</i>	
<i>YMCA Malden</i>	<i>\$9,000</i>	
<i>YWCA Malden</i>	<i>\$9,000</i>	
<i>Subtotal</i>	<i>\$152,000</i>	
3. Parks and Playgrounds		\$124,113
	<i>Proposed Breakdown</i>	
Pearl Street Tot Lot	\$75,000	
Community Garden	\$25,000	
Audible Lights at various intersections	\$24,113	
<i>Subtotal</i>	<i>\$124,113</i>	
4. Planning and Management Services		\$110,000

AP-50 Geographic Distribution - 91.420, 91.220(f)

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

The allocation of CDBG resources is targeted to best meet the priority needs of low and moderate income persons. While every consideration is given to opportunities to target a specific geographic eligible area, in Year 1 Annual Plan, the City has allocated the majority of its available resources to programs that operate City-wide. Housing Rehabilitation (\$259,000) and Public Services (\$152,000) serve priority needs that exist City-wide.

HOME funds are targeted Consortium-wide. The NSC Board bases funding decisions on need and opportunity without regard to a proscribed geographic allocation by community.

Rationale for the priorities for allocating investments geographically

A significant proportion of the Annual Entitlement funds are dedicated to pay principle and interest on three existing Section 108 loans. The remaining balance is dedicated to two City-wide needs, affordable housing and public services. It should be noted that the majority of public service programs are located within CDBG target areas and provide convenient access to neighborhood residents.

HOME funds are allocated to ensure geographic disbursement throughout the jurisdiction. The Board of the NSC allocates funds by program area (examples: First-time Homebuyer Assistance, Rental Development) and then funds proposals that are responsive to need, constitute a good public investment, and are ready to proceed.

Affordable Housing

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

Introduction

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

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

Many of the NSC Entitlement Communities additionally allocate a portion of their CDBG funds toward affordable housing including home rehabilitation.

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

Table 4 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	15

One Year Goals for the Number of Households Supported Through	
Rehab of Existing Units	14
Acquisition Assistance	12
Total	41

Table 5 - One Year Goals for Affordable Housing by Support Type

Discussion

Existing data and community consultations clearly identify affordable housing as a high priority need. In response to that priority, the NSC will continue its efforts to increase the supply of safe, quality, affordable housing. Given the housing stock and market realities, NSC will continue to focus its limited resources on production of affordable rental housing.

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

Introduction

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

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

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

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

The City of Malden has extremely limited resources to assist the Malden Housing Authority with its Capital Needs. This is true of all the NSC Member Communities. The City has supported the MHA's efforts at the recapitalization and restructuring of its housing portfolio to accomplish needed capital projects and ensure long-term sustainability of the public housing stock.

Additionally, the City of Malden and the other NSC Communities support PHA efforts to seek/receive designation as a "Moving to Work" agency, increase economic diversity within resident population, and support Family Self-Sufficiency programs.

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

During the Citizen Participation process, the City of Malden and two NSC Entitlement Communities hosted PHA resident roundtables to solicit resident input into participation levels and opportunities. The residents spoke highly of the opportunities to engage with management on operational issues. Residents who had interest were active members on Resident Councils. Residents also spoke of informal groups who regularly engaged with management on facility needs, management policies, and/or security issues. The City of Malden will continue to support resident engagement through support for public service programs which operate at PHA sites as well as through the recognition of Resident Organizations in the development of future plans.

The Malden Housing Authority operates a homeownership program through the use of Section 32 and Housing Choice Vouchers.

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

The MHA is not designated as troubled nor is any PHA within the NSC Communities.

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

Introduction

For the Cities of Malden, Medford, and Everett, this Annual Action Plan period will see the finalization of a Continuum of Care (CoC) shift from the administration of Tri-CAP to the 'Balance of State' (BOS) CoC. When this transition is completed, those three communities will join Revere, Chelsea, Melrose, and Winthrop, which have been BOS participating members. Every indication is that the programs and services available to homeless and at-risk populations will remain uninterrupted. The NSC will remain vigilant in ensuring a smooth transition, as well as the continuation of their regional strategy and programs.

Although the transition will result in greater geographic alignment between the NSC and the designated homeless Continuum of Care, not all NSC Communities participate within Balance of State. Arlington will remain a member of the Somerville CoC. Despite two CoC's operating within the NSC geographic region, the goals and priorities of each CoC are similar.

Both CoC's have adopted the MA Ten Year Plan to End Homelessness as well as the federal Opening Doors to End Homelessness.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including:

All NSC Member communities are committed to increasing long-term housing stability and economic self-sufficiency. The NSC will utilize HOME funds to produce additional affordable rental units; the individual CDBG Entitlement Communities (Malden, Medford, Revere, and Arlington) have dedicated CDBG funds to support self-sufficiency and economic development.

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The NSC Communities provides outreach to homeless persons through a network of local agencies, human service agencies, and housing providers.

The anticipated implementation of a coordinated access and assessment system will streamline access to services. Utilization of a standardized assessment tool with established protocols will allow for referrals to existing community-based services.

Addressing the emergency shelter and transitional housing needs of homeless persons

There are no existing emergency shelters within the Tri-City region but access to emergency shelters are provided via a State-wide system coordinated by joint efforts of the Department of Transitional Assistance and of the Department of Housing and Community Development.

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

The NSC has been tremendously successful at forging partnerships between the development community and non-profit service providers. Through the development of dedicated affordable housing units, the NSC has assisted homeless families to obtain and sustain affordable housing.

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.

Non-profits within the NSC operate programs that provide essential services designed to help low income persons and families to avoid homelessness. Specifically:

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

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

Introduction

The North Suburban Consortium (NSC) communities of Malden, Medford, Arlington, Chelsea, Everett, Revere, Melrose and Winthrop have analyzed and developed a strategy to address the shortage of affordable housing. While member communities may have individualized strategies, the NSC continues to promote policies and practices that would support quality affordable housing within their communities. The NSC utilizes federal HOME funds to create additional affordable housing units in these communities and rehabilitate older units for low income renters and owners.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

During the analysis of Barriers to Affordable Housing, the NSC Communities including the City of Malden identified land available, development cost, administrative constraints, and infrastructure limitations as barriers. Planned Actions to remove the negative effects of these barriers include:

- Assist private developers to identify development opportunities including surplus City-owned real estate
- Evaluate the adoption of Inclusionary Zoning policies that require affordable housing units be created within housing developments
- Permit accessory apartments within zoning regulations
- Create and utilize Community Preservation funds to support affordable housing development
- Provide for expedited review and offer funding for environmental, traffic, and other studies
- Create Transit-oriented (40R) districts and utilize state funding for infrastructure improvements

Discussion

As detailed within this Consolidated Plan, the NSC housing supply is inadequate to meet demand. The need for affordable housing far exceeds the available affordable supply. Private Sector impediments include: lending practices, real estate industry practices, and household income and credit. The public policies that the NSC communities can work to remove are affordable housing site identification, permitting of accessory apartments, expedited review, and provision of subsidy financing.

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

Introduction

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

Actions planned to address obstacles to meeting underserved needs

The primary obstacle to meeting the underserved affordable housing needs of low and moderate income persons continues to be the lack of available resources. Considering the level of public subsidy required to develop affordable housing, the City and the North Suburban Consortium are only able to fund a few projects annually. While this limitation is beyond the City's ability to address, the City and the Malden Redevelopment Authority are committed to working with the Malden Housing Authority and housing developers - both for-profit and non-profit - to identify development opportunities and secure the necessary resources.

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

Actions planned to foster and maintain affordable housing

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

Secondly, the NSC seeks to improve the housing conditions and ensure stability of housing that has traditionally been affordable housing. Investment in housing rehabilitation ensures the continued viability of this housing for low and moderate income households.

Finally, the NSC provides financing to First-time buyers and to Affordable Housing Developers to produce additional deed-restricted units.

Actions planned to reduce lead-based paint hazards

The City will fund the reduction of lead-hazard within its home rehabilitation program.

On behalf of the City, the Malden Redevelopment Authority will continue to provide housing rehabilitation funding, which requires safe treatment of all lead-based paint hazards. The City of Malden

has allocated \$259,000 towards the housing rehabilitation program.

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

Actions planned to reduce the number of poverty-level families

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

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

Actions planned to develop institutional structure

The Malden Redevelopment Authority is the lead agency for the development and implementation of the Annual Action Plan (AAP). During the development of the Plan, the MRA consulted with key stakeholders, City Departments, and neighboring communities. Throughout the implementation of the AAP, the MRA will continue to coordinate with these partners. For example, three CDBG funded projects and all Public Improvements will be implemented through City Departments; and 35 non-profits will operate programs to further the goal of improving the quality of life.

While the institutional structure has been in place and successful for the past 15 years, the recent demise of the City's federally chartered Community Action Agency has created the need for immediate action. During this AAP period, the City of Malden will be finalizing the merger of the Tri-city Continuum of Care with the "Balance of State" CoC. The process has begun, but further action to strengthen the working relationship may be required.

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

As detailed above, the greatest challenge during this Annual Action Plan is realigning programs and responsibilities with the loss of Tri-CAP, the federally designated Anti-poverty agency. The agency had successfully provided services to low income person in Malden and the surrounding areas. Tri-CAP had also played a leadership role in the homeless Continuum of Care and with the regional Metro Boston Housing Partnership. The City of Malden and the Malden Redevelopment Authority will continue to work closely to ensure the residents of Malden are able to access vital services.

Program Specific Requirements

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

Introduction

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

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

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

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	0.00%

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

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

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:

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:

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: