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Office of Community Planning and Development
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New England

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Malden, MA 02148-4829

JAN - 9 2017

Subject: City of Malden 2015 Consolidated Action Plan Evaluation Report (CAPER)

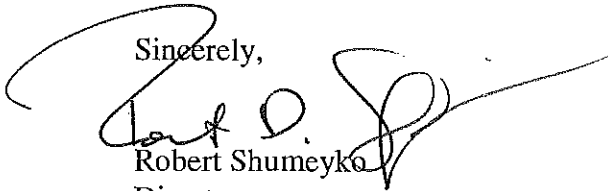
Dear Ms. Burke:

We have reviewed and approved the City of Malden Consolidated Annual Performance and Evaluation Report (CAPER) for the program year July 1, 2015 to June 30, 2016. Based on the information provided, we find Malden's FY 2014 CAPER to be consistent with the City's Five Year Consolidated Plan and One Year Action Plan for FY 2015. The narrative describes how the City is working to meet the goals identified in the plans as well as proposed versus actual outcome results. We also find the City to be within the 15% cap for public services and the 20% cap for planning and administration for the Community Development Block Grant Program and within 10% for the HOME Program.

As a result of our review, we have determined that the City of Malden has carried out its activities and certifications in a timely manner, consistent with the requirements and primary objective of the Housing and Community Development Act of 1974, as amended, and with other applicable laws and program requirements. Pursuant to 24 CFR 570.905, we find that the City of Malden has the continuing capacity to carry out its activities in a timely manner based on the information provided in the City's CAPER.

Please remember that a copy of this letter must accompany all copies the CAPER. If you have any questions or if we can be of further assistance, please contact your CPD Representative, Stephanie Harrington, at 617-994-8373 or Stephanie.j.harrington@hud.gov.

Sincerely,



Robert Shumeyko
Director

CR-05 - Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)

This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

The goals and objectives for the July 1, 2015 to June 30, 2016 reporting period are based on HUD's priority needs identified in the 2015-2019 Five Year Consolidated Plan. The Five-Year Plan provided the guidelines for selecting projects and activities to fund during each subsequent program year. The goals identified in the plan, and the anticipated accomplishments available are summarized in the table below.

Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee's program year goals.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
Affordable Housing Development	Affordable Housing	HOME: \$	Rental units constructed	Household Housing Unit	75	22	29.33%	15	22	146.67%
Affordable Housing Development	Affordable Housing	HOME: \$	Rental units rehabilitated	Household Housing Unit	50	10	20.00%	10	10	100.00%
Affordable Housing Development	Affordable Housing	HOME: \$	Homeowner Housing Added	Household Housing Unit	8	0	0.00%			

Home Rehabilitation	Affordable Housing	CDBG: \$ / HOME: \$300000	Rental units rehabilitated	Household Housing Unit	0	1		0	0	
Home Rehabilitation	Affordable Housing	CDBG: \$ / HOME: \$300000	Homeowner Housing Rehabilitated	Household Housing Unit	20	136	680.00%	4	1	25.00%
Home Rehabilitation	Affordable Housing	CDBG: \$ / HOME: \$300000	Housing for Homeless added	Household Housing Unit	0	0		0	0	
Home Rehabilitation	Affordable Housing	CDBG: \$ / HOME: \$300000	Housing for People with HIV/AIDS added	Household Housing Unit	0	0		0	0	
Homebuyer Assistance	Affordable Housing	HOME: \$	Homeowner Housing Added	Household Housing Unit	60	0	0.00%			
Homebuyer Assistance	Affordable Housing	HOME: \$	Direct Financial Assistance to Homebuyers	Households Assisted	0	9		12	9	75.00%
Park Improvements	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	500	0	0.00%	200	0	0.00%
Planning and Administration	Admininstration	CDBG: \$ / HOME: \$	Other	Other	1	1	100.00%	1	1	100.00%

Public Facility Improvements	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	500	11815	2,363.00%	200	11815	5,907.50%
Public Infrastructure Improvements	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	500	0	0.00%	200	0	0.00%
Public Services	Non-Homeless Special Needs	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	500	6421	1,284.20%	200	6421	3,210.50%
Public Services	Non-Homeless Special Needs	CDBG: \$	Homeless Person Overnight Shelter	Persons Assisted	0	0		0	0	
Public Services	Non-Homeless Special Needs	CDBG: \$	Homelessness Prevention	Persons Assisted	0	66		0	66	

Table 1 - Accomplishments – Program Year & Strategic Plan to Date

Assess how the jurisdiction’s use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan,

giving special attention to the highest priority activities identified.

The Consolidated Plan identified the following as priority needs:

1. Affordable Housing
2. Economic Development
3. Parks and Public Facilities
4. Public Services

All projects supported with CDBG, HOME program funds during the reporting period met the statutory goals of providing decent housing and a suitable living environment and expanded economic opportunities, principally for low- income and moderate-income persons. All projects were identified as high priority in the 2015-2019 Consolidated Plan.

The Malden Redevelopment Authority (MRA) on behalf of the City of Malden and acting as lead agency for North Suburban Consortium(NSC) has made significant progress in the first year of the Consolidated Plan period. Housing continues to be a top priority for the agency and NSC oversaw the completion of three mid-large scale rental projects that resulted in 31 new rental units.

The City of Malden signed a Land Disposition Agreement with Jefferson Apartment Group to sell the 2.7 acre city-owned 200 Pleasant Street site in the heart of downtown Malden to redevelop into a mixed-use development. The property is located in the Housing Development Incentive Program (HDIP) zone and has received a Tax Increment Exemption Agreement from the City. HDIP established as M.G.L., Chapter 40V, provides Gateway Cities with a development tool to increase residential growth, expand diversity of housing stock, support economic development, and promote neighborhood stabilization in designated areas. This important initiative will attract and further assist investors and developers revitalize these essential target areas.

Pearl Street park is substantially complete and will be reported in next year's CAPER, and Community Garden is still in progress. Affordable housing and infrastructure projects identified as a high priority in the Action Plan are often initiated during one program year but span multiple reporting periods, thus not all funds are expended during a reporting period.

Many CDBG and HOME funded projects, with the exception of CDBG public services activities, will continue through the next fiscal year when additional funds will be expended. Progress and expenditures on these activities will be reported in future CAPERs.

The City has 3 outstanding section 108 loans:

- Senior Center and Housing Task Force with a balance of \$2,600,000, an annual principal payment of \$200,000 was made in 2015 program year.
- Lincoln School with a balance of \$230,000 requiring annual payment of \$75,812. This loan will be paid off in 2019.
- Mystic Valley Development Commission(MVDC) loan for \$3,000,000 and each of the cities of Malden, Medford and Everett are individually responsible for their portion which is \$1,000,000. There was an interest only payment made on behalf of the City of Malden in the amount \$25,297.70 for 2015 program year. The Brownfields Economic Development Initiative (BEDI) grant was used to make this

payment.

Program Year	IDIS #	CDBG Units	Type	program year completed
2014	1846	1	H.O. Rehab	correct 2014 prg yr
2014	1847	1	H.O. Rehab	correct 2014 prg yr
2014	1860	2	H.O. Rehab	correct 2014 prg yr
2014	1858	2	H.O. Rehab	correct 2014 prg yr
2014				
2014	1805	20	20 renters	14I Lead Delivery, completed 2015 LPD
2014	1857	3	3 renters	14B Multi, completed 2015
2014	1861	1	1 owner	14I Lead Delivery, completed 2015 LPD
2014	1862	2	1 owner 1 renter	14I Lead Delivery, completed 2015 LPD
2014	1863	30	30 rental	14I Lead Delivery, completed 2015 LPD
2014	1873	25	25 rental	14I Lead Delivery, completed 2015 LPD
2014	1848	1	1 owner	14I Lead Delivery, completed 2015 LPD
2014	1850	3	3 renters	14I Lead Delivery, completed 2015 LPD
2014	1852	1	1 owner	14I Lead Delivery, completed 2015 LPD
2014	1853	1	1 owner	14I Lead Delivery, completed 2015 LPD
2014	1854	1	1 owner	14I Lead Delivery, completed 2015 LPD
2015				
2015	1925	2	1 owner 1 renter	14B Multi, completed 2015
2015	1934	1	1 owner	14A Single, completed 2015
2015	1935	37	37 renters	14I Lead Delivery, completed 2015, LPD
2015	1939	2	1 owner 1 renter	14B Multi, completed 2015
2015	1940	2	1 owner 1 renter	14B Multi, completed 2015
2015	1944	1	1 owner	14A Single, completed 2015
2015	1945	2	1 owner 1 renter	14B Multi, completed 2015
2015	1954	1	1 owner	14A Single, completed 2015
Summary				
2014	2015	Total		
6	7	13		
82	41	123		
88	48	136		

CDBG Supported Rehab Units

CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted).

91.520(a)

	CDBG	HOME
White	5,902	26
Black or African American	2,674	6
Asian	3,907	3
American Indian or American Native	0	0
Native Hawaiian or Other Pacific Islander	0	0
Total	12,483	35
Hispanic	671	10
Not Hispanic	11,812	32

Table 2 – Table of assistance to racial and ethnic populations by source of funds

Narrative

As of the 2010 United States Census, in the City of Malden, there were 59,450 people, 25,161 households, and 13,575 families residing in the city, with 23,634 housing units. The racial makeup of the city was 52.5% White, 14.8% African American, 0.14% Native American, 20.1% Asian, 2.10% from other races, and 3.46% were multiracial. 8.6% of the population were Hispanic or Latino of any race.

Some of the applicants applying under the HOME program identified themselves as being "Other-Multiracial" and we have provided this data in the table below:

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG		4,902,944	1,251,834
HOME		5,921,620	558,126

Table 3 – Resources Made Available

Narrative

The table above outlines the Consolidated Plan funding received by the City of Malden between July 1, 2015 and June 30, 2016. This table includes only new funds received during the program year and does not account for either unspent prior year funds use for FY 14-15 activities or funds from prior years spent during the 2015-16 program year. (Source: PR02). In addition to the above resources, CDBG funded units leveraged \$573,755.00 in Lead Hazard Reduction grant funds.

Funds expended during the program year include reprogrammed prior year funds and funds awarded to activities in prior years that were not spent until the 2015-16 program year. Finally several large construction projects will span the course of several program years with expenditures occurring over multiple years. As a result, funds expended do not equal funds received.

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description

Table 4 – Identify the geographic distribution and location of investments

Narrative

Malden does not have a designated target area of investment but does prioritize funds in neighborhoods with greatest need. Areas with greatest need are defined as low-moderate income areas (LMA). Ongoing activities support the development of new streets and sidewalks, affordable housing units, and new public facilities.

Entitlement funds were distributed among Malden Census block groups with high concentrations of low- and moderate-income households. As stated previously, the City of Malden awarded Entitlement funds among eight priority needs identified in the Five Year Consolidated Plan. A map is provided in Section CR-10.

More than half of Malden's population has an income at or below the Area Median Income (approximately 50.5%). Recognizing the need to serve its low- and moderate-income population, the City gives priority consideration for the use of federal funds to Census Tracts with 51% or more of the population at or below the AMI. The Map below indicates these areas. Projects that are located outside of these priority areas may only be deemed eligible if contiguous to, and if the sum of the overall areas are still eligible for federal funds (at or below 80% AMI).

Leveraging

Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

The Community Development Block Grant program continually encourages all sub recipients to seek out additional funding sources so that the program is not the sole source of funding for a project or activity. The recently complete Coytemore Lea Park leveraged a State PARC grant for \$136,000 from the Executive Office of Environmental Affairs for improvements to a park in low –moderate income qualified census tract. The City provided CDBG funding which provided leveraging and provided for a strong grant application. The City has also incorporated as part of its request for proposals for CDBG funds a comparative criteria that encourages local, federal, state, and private match as part of a request for funds. Many of the public services also rely on public amenities that are provided in kind, i.e. the recreation fields, the Senior Center, the Malden Access Television, and technical assistance from our staff.

The City of Malden complies with federal matching requirements for HOME through Massachusetts Rental Voucher Program managed by the Malden Housing Authority. Larger development projects also receive alternate sources of funding such as low income tax credits, and other state, local, and private financing. As of July 1, 2015, Malden maintained \$ 44,865,937.80 in excess matching funds from prior years. This reserve was more than adequate to meet the required \$ 81,952.3 match liability for the 2015-16 program year. Nevertheless, Malden is reporting an additional \$ 12,648,897 matching funds during 2015-16.

Fiscal Year Summary – HOME Match	
1. Excess match from prior Federal fiscal year	44,865,938
2. Match contributed during current Federal fiscal year	12,648,897
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	57,514,835
4. Match liability for current Federal fiscal year	81,952
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	57,432,883

Table 5 – Fiscal Year Summary - HOME Match Report

Match Contribution for the Federal Fiscal Year								
Project No. or Other ID	Date of Contribution	Cash (non-Federal sources)	Foregone Taxes, Fees, Charges	Appraised Land/Real Property	Required Infrastructure	Site Preparation, Construction Materials, Donated labor	Bond Financing	Total Match
101 Veterans Rd, Winthrop (IDIS Activity # 1740)	06/30/2016	1,550,000	0	0	0	0	2,393,695	3,943,695
22 Gerrish Ave, Chelsea (IDIS Activity # 1791)	06/30/2016	2,050,000	0	0	0	0	861,271	2,911,271
297 Main St, Medford, Apt 1 (IDIS Activity # 1849)	06/30/2016	70,000	0	0	0	0	0	70,000
8 Grove St, Chelsea (IDIS Activity # 1796)	06/30/2016	26,226,000	0	0	0	0	397,619	3,023,619
91 Triton Ave, Winthrop (IDIS Activity # 1810)	06/30/2016	44,525	0	0	0	0	0	44,525

Match Contribution for the Federal Fiscal Year								
Project No. or Other ID	Date of Contribution	Cash (non-Federal sources)	Foregone Taxes, Fees, Charges	Appraised Land/Real Property	Required Infrastructure	Site Preparation, Construction Materials, Donated labor	Bond Financing	Total Match
Downpayment Assistance (IDIS Project ID 7)	06/30/2016	2,565,788	0	0	0	0	0	2,565,788

Table 6 – Match Contribution for the Federal Fiscal Year

HOME MBE/WBE report

Program Income – Enter the program amounts for the reporting period				
Balance on hand at beginning of reporting period \$	Amount received during reporting period \$	Total amount expended during reporting period \$	Amount expended for TBRA \$	Balance on hand at end of reporting period \$
642,518	877,848	550,437	0	327,411

Table 7 – Program Income

Minority Business Enterprises and Women Business Enterprises – Indicate the number and dollar value of contracts for HOME projects completed during the reporting period						
	Total	Minority Business Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Contracts						
Dollar Amount	0	0	0	0	0	0
Number	0	0	0	0	0	0
Sub-Contracts						
Number	7	0	1	2	4	0
Dollar Amount	265,992	0	5,275	24,079	236,638	0
	Total	Women Business Enterprises	Male			
Contracts						
Dollar Amount	0	0	0			
Number	0	0	0			
Sub-Contracts						
Number	4	4	0			
Dollar Amount	233,950	233,950	0			

Table 8– Minority Business and Women Business Enterprises

Minority Owners of Rental Property – Indicate the number of HOME assisted rental property owners and the total amount of HOME funds in these rental properties assisted						
	Total	Minority Property Owners				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0

Table 9 – Minority Owners of Rental Property

Relocation and Real Property Acquisition – Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition						
Parcels Acquired		0		0		
Businesses Displaced		0		0		
Nonprofit Organizations Displaced		0		0		
Households Temporarily Relocated, not Displaced		0		0		
Households Displaced	Total	Minority Property Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Cost	0	0	0	0	0	0

Table 10 – Relocation and Real Property Acquisition

CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	0	0
Number of Non-Homeless households to be provided affordable housing units	0	0
Number of Special-Needs households to be provided affordable housing units	0	0
Total	0	0

Table 11 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	0	0
Number of households supported through The Production of New Units	15	22
Number of households supported through Rehab of Existing Units	14	137
Number of households supported through Acquisition of Existing Units	12	9
Total	41	168

Table 12 – Number of Households Supported

Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

Rehabilitation of Existing Units: CDBG and Lead Hazard Control grant funds were used to support the rehab of 136 housing units (see chart in CR-05), HOME funds were used to rehab 1 homeowner unit.

NSC was able to meet and exceed the estimated total HOME units for the previous fiscal year. The agency saw completion of several rental projects that were under construction for the last 3 years and this resulted in the agency exceeding the new rental unit production goals by 32%.

NSC did not meet the expected annual goal of 4 homeowner rehab units. Home owner rehabilitation activities 1787 and 1792 were included in 2014 CAPER and hence not included in this CAPER. There was only one home owner rehab completed using HOME funds which was less than the projected number of units. Some of the challenges have been delays in finding qualified contractors, home owners unable to

start the rehab work right away or having to stop mid-way due to personal reasons (health concerns, death in the family etc.). The Greater Boston area continues to experience a strong boom in the housing market causing a shortage of qualified contractors; most of them are booked on multiple jobs as far as a year ahead. Another challenge the communities have been facing is that the contractors are reluctant to bid for the jobs due to all the federal regulations they have to comply with. The agency has been working to expand the list of contractors who are familiar with federal and state labor laws and are willing to commit to a reasonable timeline of completion.

The First Time Home Buyer (FTHB) downpayment assistance fell by 25% on the projected units; this was mainly due to rising purchase prices which made home ownership out of reach for the low-income households. NSC is working on a subsidy buydown program that will make purchase prices affordable to a wide range of income eligible buyers.

NSC has been partnering with the Malden Housing Authority and several non-profit home buyer counseling agencies to offer more FTHB classes which will highlight our downpayment assistance program so that qualified households can apply ahead of time.

The Consortium communities have been experiencing an unprecedented rise in property values and housing demand which has significantly impacted the affordability in recent years. This has limited the number of houses that can be rehabilitated using HOME funds as the post rehab value cannot exceed 95% of HUD property limits. The agency is cognizant that the future success of the rehab and homeownership program could be muted if real estate values in the metro Boston area continue to rise at the current rate. NSC is planning on requesting an exception to the HUD home purchase price limits for some of its high cost communities using the Local Market Survey option. This will help NSC assist more home buyers and home owners in the 2017 HUD program year.

MRA is also working on revamping the home owner rehabilitation program using both CDBG and HOME funds. The new outreach efforts should help in more home owners receiving assistance to correct any code violations in addition to deleading their homes.

Discuss how these outcomes will impact future annual action plans.

The City of Malden will continue to make affordable housing a priority in its future Action Plans. Consistent with the Consolidated Plan, entitlement grant funding will continue to support programs that assist first time homebuyers and maintain quality affordable housing units through rehab.

In preparation of future Annual Action Plans, the City may consider changing its expectations for housing outputs. Future plans will also include more realistic timelines for project completion so that accomplishment goals are identified in the years they are anticipated to be reached.

In addressing

priority housing needs in the City of Malden’s efforts to provide safe, clean and affordable housing to those in need, the City has started a Lead Water Service Line Replacement program, and is planning on expanding its use of HOME funds for homeowner rehab.</p>

Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

Number of Persons Served	CDBG Actual	HOME Actual
Extremely Low-income	63	13
Low-income	27	21
Moderate-income	46	8
Total	136	42

Table 13 – Number of Persons Served

Narrative Information

The MRA and HOME Consortium Action Plan prioritizes the creation of affordable housing opportunities for Low and Extremely Low-income households. The agency has made substantial efforts to provide housing assistance to this category of households who are the most cost burdened. A majority of the households assisted in FY15 were Low-income. The low-income and extremely low-income households were beneficiaries of newly constructed rental units as well as units that underwent substantial rehabilitation.

CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)

Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:

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

The NSC continues to streamline its commitments towards projects that are targeted to individuals at or below 30% Area Median Income. This has resulted in new projects that are targeted to individuals and families that are at a greater risk of becoming homeless. MRA has been actively working with a non-profit called Community Services Network in identifying a potential site in Malden to build housing for unaccompanied youth that age out of foster care.

The Malden-Medford CoC has now merged with Balance of State and continues to operate a mix of transitional, permanent, and supportive services to address needs of homeless persons in the Consortium town/cities. Malden also directly funds agencies that provide direct care and shelter to the homeless population. This includes the following organizations and programs:

- Housing Families Inc.: Transitional housing and case management to find permanent housing, employment, day care and other needs,
- Bread of Life: Pantry, prepared food and clothing for homeless and very low income households as well as referrals for emergency assistance, counseling and medical care.

Malden has been an active participant in the Homeless and Housing Task Force, largely made up of agencies that provide direct services to the homeless from Malden, Chelsea, Everett and Medford. Participation in this task force enabled the City to better understand local homelessness issues, assess the needs and solutions, and to know best how to refer families who may come directly to the Malden Redevelopment Authority for assistance.

Addressing the emergency shelter and transitional housing needs of homeless persons

The 2015 PIT count documented that the majority of households seeking emergency shelter were able to access it. In keeping with state and national homeless priorities, the NSC will continue to look at prevention through stabilization programs and to diversion of families from the emergency shelter system. CoC member organizations are working to maintain relationships with a wide variety of market rate and subsidized housing partners; and a balanced inventory of facilities that include emergency shelter, transitional housing, permanent housing, permanent supportive housing and respite care options. The goal is to integrate all housing types into a single comprehensive crisis response system for persons experiencing homelessness.

Additionally, the City continues to make reasonable efforts towards addressing the needs of homeless population. There have been several discussions with a non-profit advocacy group called “Community Services Network”, regarding identifying possible sites for setting up a facility for homeless unaccompanied youth (more specifically targeted towards young adults aging out of foster care) with live-in support staff onsite. The City has been working with this group to identify possible sites that would make such a facility feasible for operation and the group is currently working on feasibility study of one of the proposed sites in Malden.

The City has also been working with another non-profit group which will be a joint venture between Bread of Life, Inc. and Metro North Housing Corp. to build 14 Studio apartments in 2017-2018. Metro North Housing Corp. is a newly formed 501(c)(3) that has petitioned the bankruptcy court to take ownership of the now defunct CoC Tri-Community Action Program owned transitional housing properties in Malden. The 14 Studios are targeted to very low and extremely low income households, with eight units reserved for *homeless* persons.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: likely to become homeless after 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); and, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

The City of Malden supports a number of initiatives to help low-income and extremely low-income residents in avoiding homelessness. These activities include providing food and meals programs, as well as emergency consoling services to help households avoid becoming homeless in the first place. CDBG is the primary funding source for these initiatives. 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.

Malden has prioritized the creation of permanent supportive housing and has utilized public service funds to provide stabilization services to at-risk households.

The Continuums of Care, who strive to ensure housing and services for some of the hardest to reach populations in the community, also continue to be an important resource in identifying underserved needs. City of Malden and NSC seek to support their efforts wherever possible to create housing that will help meet hard to reach, or underserved needs in the community, especially supportive service housing. All HOME funded affordable units are deed restricted to provide housing options for extremely low to moderate income households – many of whom are coming out of homelessness, and others of whom would be at risk of homelessness without it.

City of Malden and NSC communities have also been working with non-profits and CHDO’s to continue

to build stable housing in the member communities. NSC is also actively seeking newer affordable housing development partners that are specifically geared towards housing for homeless with a service component.

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 Consortium Action Plan prioritizes creating affordable housing opportunities for Low and Extremely Low-income households. A majority of the rental units completed in FY15 were Low-income targeted towards veterans (8 Grove St. rental project in Chelsea) and seniors (101 Veterans Rd. rental project in Winthrop) who are at a greater risk of becoming homeless. Overall, NSC has made strides towards targeting its funds towards developments with deeper affordability, specifically to help house the growing number of homeless families and individuals in the eight communities. While it looks to increase the supply of supportive service housing, this year's CAPER shows that it remains committed to preserving its existing affordable housing, especially in key developments that serve the veterans and seniors.

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: This agency focuses on the stabilization of occupied housing, education/training/job placement and the development and retention of affordable housing. CDBG funds are used to provide legal education and mediation for low income Malden residents.
- 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.
- Heading Home: Offers case management, supportive services, advocacy, access to job training and employment services, life-skills and housing search.
- Community Action Programs Inter-City, Inc. (CAPIC): Provides Fuel Assistance, runs the Head Start program and now branching into affordable housing.
- Action for Boston Community Development: Provides a multitude of services ranging from Head Start program, fuel assistance, immigration services to job training.

The City of Malden works with state partners to ensure that people being discharged from publicly funded institutions are not discharged into homelessness. The Massachusetts Department of Mental Health (DMH) has designated several managers as representatives to the Balance of State CoC and the Massachusetts Interagency Council on Housing and Homelessness who work on discharge planning.

These managers are responsible for working with and monitoring all CoC providers providing mental health services and they work on discharge planning for participants with severe and chronic mental health issues. Several of the providers are also active CoC members. DMH works with other state agencies and their providers around mental health issues, street outreach and discharge planning. DMH is the state agency responsible for ensuring persons being discharged from the public mental health (MH) system are not discharged into homelessness. Additionally, some of the CDBG funded public service agencies, such as Triangle, Club 24 provide supportive service needs for persons who are not homeless but have other special needs (i.e. elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with alcohol or other drug additions).

The following agencies that serve Malden and other communities in the Consortium have been awarded CoC grant funds for 2015 program year:

HUD-defined CoC Name:* Massachusetts Balance of State CoC (MA-516)	
Malden Consortium COC's	Award
Chelsea-Revere Homeless to Housing	\$537,894
Disabled Family Leasing	\$286,012
Kaszanek Transition House	\$173,961
Mobile Homeless Outreach Team	\$172,458
Tri-City Homeless to Housing	\$577,872
Tri-City Housing Now Expansion	\$37,339
Tri-City Medford Family Life	\$141,660
Tri-City Rental Assistance Project	\$132,116
Tri-City Stepping Stones	\$234,644
Washington St Residence	\$92,238
TOTAL FUNDS	\$2,386,194

BOS COC funding

CR-30 - Public Housing 91.220(h); 91.320(j)

Actions taken to address the needs of public housing

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 PHAs have both federal and state-financed public housing.

While each community is served by a different PHA, the PHAs 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.

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 insure long-term sustainability of the public housing stock.

The MHA partners in programs with the City of Malden, the Malden Redevelopment Authority and various local housing and supportive service providers, such as Mystic Valley Elder Services, Housing Families, Tri-City Homeless Task Force, Inc., Heading Home, the Massachusetts Departments of Mental Health and Mental Retardation, Project Triangle, ROCA and other qualified non-profit providers in order to assist MHA resident and participant families and homeless, elderly and disabled individuals and families in being, and remaining, housed.

The MHA has also taken action to increase assisted housing choices during its 5 Year Plan term: by conducting Section 8 outreach of owner/landlords; by implementing a voucher homeownership program and a Section 32 homeownership program related to the disposition of 15 scattered-site units in partnership with the Malden Redevelopment Authority and the City of Malden; and by project-basing up to the maximum twenty percent (20%) of the MHA's Section 8 Tenant-Based Vouchers, and as that baseline number may be increased by any additional award or assignment of HUD Section 8 Voucher Assistance.

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

The Malden Housing Authority (MHA) continues to offer programs and activities that meet the needs of its residents. This includes advertising Job Postings, Training Opportunities and Bids/Projects on the Home page of this website to make residents aware of these opportunities; providing reasonable to allow persons with disabilities equal access and opportunity for all Malden Housing Authority programs;

Cross advertisement programs such as lead paint abatement grants; Administering applicable federal and state laws and regulations to achieve high ratings in compliance; Provide decent, safe and sanitary housing in good repair in compliance with program uniform physical condition standards for extremely low, very low and low-income families; Achieve a healthy mix of incomes in its public housing developments by attracting and retaining higher income families and by working toward de-concentration of poverty goals; Encourage self-sufficiency of participant families and assist in the expansion of family opportunities which address educational, socio-economic, recreational and other human services needs; and Promote fair housing and the opportunity to participate in the public housing program and its services.

The MHA provides its residents with opportunities to become involved in management and policy implementation and encourages residents to participate in self-sufficiency and homeownership activities. Examples of these opportunities include:

Community Service Program: Non-exempt residents are required, as identified in the lease agreements, to contribute eight hours per month of community service, participate in eight hours per month of economic self-sufficiency activity, or a combination of the two.

Housing Choice Voucher & Public Housing Family Self-Sufficiency Programs: Residents are provided opportunities to engage in services offered by other local agencies including educational, financial, and personal development. A sample of programs available to residents include intensive case management, resume development, employment search, credit repair counseling, and health and nutrition.

Homeownership Program: NSC has partnered with MHA and several local non-profit counseling agencies to provide free First Time Homebuyer pre-purchase counseling program to a limited number of Section 8 participants and qualified public housing residents. Post-purchase counseling is also made available to help ensure long-term success for new homebuyers.

Actions taken to provide assistance to troubled PHAs

N/A

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

CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)

Actions taken 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. 91.220 (j); 91.320 (i)

The City is supportive of the development of affordable housing and MRA staff is available to meet with affordable housing developers to discuss options to expand affordable housing opportunities and strategies for extremely low, very low, low and moderate income households, and provide additional supportive services and homeless assistance throughout the community. Affordable housing developers are offered technical assistance to secure tax credits and pre-development assistance during the pre-construction phase.

The City of Malden has discussed the possibility of an inclusionary zoning ordinance that would require a percentage of new housing developments be earmarked for low to moderate income households. The purpose of the ordinance is to promote the health, safety and welfare of the inhabitants of the City of Malden by:

- encouraging housing opportunities for people of mixed income levels;
- increasing the supply of housing that is available and affordable to low- and moderate- income people, with an emphasis on the type of housing currently most needed in the City, housing for households with children and for low-income households;
- ensuring that such housing is affordable over the long term; and
- preventing the displacement of low-to-moderate income Malden residents; and
- maintaining an economically integrated community; and
- mitigating the impacts of market-rate housing on the supply and cost of low- and moderate-income housing in that the creation of new market-rate housing:decreases the available supply of future developable land in the City of Malden;creates upward pressure on the pricing of all housing in the City of Malden;exclusive of the creation of low- and moderate-income housing, impedes the goal of maintaining an economically integrated community."

Additionally, 10.2% of housing units are affordable according to the State Department of Housing and Community Development Subsidized Housing Inventory.

According to the Federal Housing Finance Agency Housing Price Index quarterly report from June 2016, Commonwealth of Massachusetts saw a 5% increase and Boston Metropolitan area saw a 7% in home prices. The Consortium understands that rising home prices are creating an obstacle for low income households to turn from renters to home owners. As a result, the Consortium has been working on a direct buy down subsidy program that will allow more eligible households to become home owners in the current housing market that is seeing rising property values . There have been no homeownership projects by developers in the last several years and the agency is adapting to the changing real estate

landscape by offering the subsidy directly to income eligible households. This program will be offered in the new program year 2016-2017.

Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)

The City of Malden continues to support non-profit agencies, the local housing authority, housing providers, and special needs groups in their goal to meet the underserved persons of the community. The City communicates with these groups as their needs change or the demand dramatically increases in order to provide the appropriate assistance as needed. The City often provides technical assistance to providers in their pursuit of other federal, state, or private funding sources. The City continues to educate the public on the need for affordable housing and promotes a variety of affordable housing programs.

The primary obstacle to meeting underserved needs of low- and moderate-income populations continues to be the availability of funds. Organizations serving these populations continue to experience significant reductions in funding from both governmental and private sources. Like many entitlement communities, Malden's CDBG and HOME funding has been declining over the past decade. The City of Malden's local budget has prohibited the City from being able to cover this funding gap, leaving many worthy and valuable programs unfunded or under-funded. This challenge is beyond the capacity of the local jurisdiction to satisfactorily address. Where practical, the City has strongly encouraged organizations to consider collaborating in the provision of service to low-income residents in an effort to improve efficiency, strengthen capacity, and encouraging partnerships in requesting CDBG funds, to best meet the needs of the underserved.

Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)

The City of Malden has historically administered a lead-based paint abatement program, funded through a HUD Lead Hazard Control Grant. Key components of the program also included lead poisoning prevention education, community outreach, and technical training to increase the availability of licensed professionals to perform lead related activities. The City of Malden successfully secured \$3 million grant in 2013 through the Office of Healthy Homes and Lead Hazard control to be used toward deleading activities for a period of 3 years. Agency has received a one year extension to the grant, thus allowing the City to continue the deleading activities until June 2017. Currently, CDBG and HOME funded housing-rehab programs are also used in conjunction with Lead Hazard Control funds to address lead-paint. Eligible households are also referred to the Massachusetts Housing Partnership's Get the Lead Out program for additional financial support for de-leading activities. 83 units were de-leaded in program year 2015. Additionally, some of units assisted with Lead Hazard Control funds are also leveraged with CDBG rehab funding.

All NSC communities are committed to lead paint abatement, and address it in all projects according to HUD directives. Outside of Malden, HOME and local CDBG funds remain the primary source of funds for lead abatement, and lead inspections are a routine part of all HOME-funded owner-occupied rehab

projects as well as downpayment assistance program. Furthermore, full abatement is performed on all rental properties that are awarded HOME funds (new construction or rehabilitation).

Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)

Many activities undertaken by the City of Malden with CDBG and HOME funds are efforts to reduce persons in poverty and improve the quality of life for Malden residents; either directly or indirectly. Specific projects supported during the 2015-2016 program year that helped lift participants out of poverty included:

- HOME Funded first time homebuyer program
- CDBG/HOME funded rehab program
- Tailored for Success job readiness program
- Just A Start
- Housing Families

Specific projects supported during the 2015-16 program year that provide direct assistance to persons in poverty included:

- Salvation Army
- Bread of Life food pantry
- Mystic Valley Elder Services
- Malden Senior Transportation

Community Development Corporations that are designated as Community Housing Development Organizations (CHDO) by NSC are playing a key role in helping families achieve sustainable, living wage jobs and financial resilience. The CHDO's have access to multiple sources of funding and are able to provide a range of support services that help eliminate some of the barriers. They are able to provide access to affordable housing, job training skills and in some cases immediate financial assistance. Examples include access to public benefits, tax assistance resulting in an increased refund, and assistance securing immediate employment. At the same time, participants engage in services that ultimately result in greater economic stability, including English language services, financial education and savings programs, career planning and technical skills training.

Actions taken to develop institutional structure. 91.220(k); 91.320(j)

The Malden Redevelopment Authority acts as the primary administrative agency for the City of Malden's federal grant programs.

The Executive Director and the Program Directors within MRA are responsible for managing all federal funds associated with the project categories identified within the Action Plan. After the city's Mayor approves the annual budgets associated with CDBG, it is MRA's responsibility to ensure all resources are

expended according to Federal and City regulations and program guidelines. In turn, the agency is subject to periodic financial audits by an independent auditor that posts the audit results to the Federal Audit Clearing House .

In addition, the agency is also required by HUD to complete this Consolidated Annual Performance and Evaluation Review (CAPER) to report on its accomplishments, expenditures, and effectiveness in implementing the goals within the Action Plan.

As part of this responsibility, the MRA consistently reviews the performance of subrecipients and monitors the overall program delivery structure to ensure coordination and compliance. MRA staff provide education and outreach to subrecipients of Consolidated Plan funds, resulting in high rates of compliance with program regulations, reporting requirements, and most significantly, efficient delivery of services and completion of programs in a time of increasingly constrained resources.

In addition to providing technical assistance and oversight to subrecipients, staff routinely meets with officials from other City departments. Coordination among staff from the Department of Public Works, as well as other City departments helps MRA to ensure an understanding of and compliance with HUD grant agreements including Section 3, Davis Bacon and Environment Review.

Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)

The City strongly encourages collaborations among its subrecipients. A collaborative not only enhances the coordination of services among agencies but also helps consolidate the reporting requirements of the block grant programs, and reduces inefficiencies duplication of services.

In addition to the specific entities discussed in this report, a strong network of community partnerships exist among public, private, nonprofit and for-profit sector of the City effectively working to meet the needs of Malden's low- and moderate-income residents.

As discussed in the 2015-2019 Consolidated Plan, the institutional Structure developed historically in Malden has served the HOME and the CDBG programs as well. The Malden Redevelopment Authority is the administrative entity charged with managing the CDBG program for the City, and it is also the Representative Member of the NSC.

The Malden Housing Authority administers Section 8 and Massachusetts Rental Vouchers with more than 700 private home owners. Inspectional Services are conducted on an annual basis to ensure compliance with health, safety, and building codes, as well, as Section 8 standards. MRA staff assist the Housing Authority in handling inquiries from private landlords and renters with certificates.

The MRA continues to meet with many housing service providers, CHDOs and landlords as means of laying the groundwork for solid collaboration and creation of new affordable housing projects in Malden. The MRA continues to work closely with the City, Housing Authority, private developers, other non-profits housing developers, and public services organizations to provide services through HOME and CDBG assisted development and programs.

Whereas the NSC board members are all actively involved in the local communities where they work, the NSC is focusing more specifically on increasing collaboration and information sharing at the regional level. Towards this end, NSC communities are participating in regional efforts, such as Metro Boston Network to address homelessness, and the Metropolitan Area Planning Council. NSC has also been coordinating with local Public Housing Authorities and CHDO's to offer financial counseling services that help participants of the Housing Choice Voucher Program to become more self-sufficient and reduce dependency on welfare assistance and rental subsidies.

Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)

NSC board members, from communities as diverse as Arlington and Chelsea are participating in regional and state-wide efforts at identifying Impediments to Fair Housing. A number of NSC communities participate in the Metropolitan Area Planning Council (MAPC), which is developing regional strategies to address Impediments to Fair Housing. The agency participated in several interactive sessions and trainings sponsored by MAPC regarding the HUD's Affirmatively Furthering Fair Housing Rule that will allow for a stronger regional collaboration among all the agencies who have the same goal of fair housing. This type of regional communication and coordination will help in addressing impediments to fair housing, especially for special needs households. Other efforts include inclusionary zoning, tax abatement for properties that provide affordable housing via deed restriction, language services, Fair Housing seminars, Community Preservation Act, updating zoning restrictions and 504 plans.

The First Time Home Buyer Program continues to have a reasonable minority participation rate in FFY2015. NSC advertisements and information, including advertisements for newly available units, are published in newspapers (in English and other languages) and disseminated to local housing service providers.

NSC sees expanding the number of home buyer counseling courses offered in languages other than English as an important way of expanding access to sustainable homeownership to new immigrant communities. Asian Community Development Corporation started a pilot FTHB counseling program in Malden in Mandarin Chinese to meet the specific needs of the minority population in the city. Furthermore, translation of documents continues to be a goal to ensure equal access to NSC programs for those whom English is not their primary language.

The NSC's website has now been merged with Malden Redevelopment Authority's website (www.maldenredevelopment.com) to provide a single portal that provides current and consistent information about its programs. Member communities are also encouraged to use their City/Town websites for outreach efforts, as well. The agency's website is especially well-utilized by first time home buyers, and it has been updated regularly to reflect program changes and documentation requirements for households wishing to access down payment and closing cost assistance. The agency ensures that Affordable Housing Marketing Plans and Tenant Selection Plans for new rental units allow information to reach the widest audience possible. Any HOME assisted project needs to have fair housing information clearly listed on all marketing materials with provision for translation services as needed. Member communities maintain relationships with realtors and local banks that have staff who can serve households who are not native English speakers.

Also at this time, the agency is re-evaluating its analysis of impediments to fair housing as it prepares for its submission of a formalized Affirmatively Furthering Fair Housing plan report to HUD due in October 2018.

The percentage of minority households that participated in the First Time Home Buyer program in FFY15 is listed below:

	# FTHB Cases	# Minority Households	% Minority Households
FFY2011	21	16	76%
FFY2012	17	10	59%
FFY2013	16	9	56%
FFY2014	7	7	100%
FFY2015	9	4	44%

fthb

CR-40 - Monitoring 91.220 and 91.230

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

In general, agency follows at least three channels for subrecipient monitoring:

- 1) a desk audit of reports and reimbursement requests;
- 2) readily accessible technical assistance; and
- 3) on-site monitoring visits

The City recognizes that monitoring is an important and ongoing component of the entitlement grant programs and is committed to on-site visits to program site during the course of each program year. Housing activities were also monitored with the assistance of Housing Inspectors and staff. This allowed for multiple levels of oversight of various federally funded activities to ensure compliance with all local, state and federal requirements.

Subrecipient Monitoring: MRA staff conduct a risk assessment to identify subrecipients that may require a comprehensive on-site monitoring, by carefully examining subrecipients past performance. High-risk subrecipients include those which are:

- new recipients of federal funds;
- experiencing turnover in key staff positions or a change in goals or direction;
- agencies with previous compliance or performance problems including failure to meet schedules, submit timely reports, or clear monitoring or audit findings;
- carrying out high-risk activities (such as economic development); and
- undertaking multiple entitlement grant funded activities at the same time.

Davis Bacon Compliance: Consultations with subrecipients and their contractors are held at the start of the grant to ensure all parties are aware of requirements. MRA staff conducts site visits and employee interviews, and check weekly payroll forms for accuracy and compliance.

MBE/WBE Outreach: Outreach to minority and women owned businesses are encouraged in both projects supported with entitlement funds as well as other city projects. The City encourages the utilization of MBE/WBE businesses by:

- Making direct reference to encourage minority and women business enterprises to participate in all solicitation for bids

- Pass-through requirements to private and nonprofit groups acting as subrecipients of Consolidated Plan program funds, to the maximum extent possible, seek the inclusion of minorities and women-owned businesses in funded activities.

Fair Housing/Section 3 Compliance: The City ensures compliance with Fair Housing and Section 3 during the process of awarding grant agreements to selected agencies and throughout the program year.

Timeliness: As both public and private resources decline the City is mindful of the importance in allocating and spending Consolidated Plan funds on projects that can quickly achieve their goals to meet the underserved needs of City's low- and moderate-income residents while complying with applicable federal grant requirements. Grant agreements for all public service activities are set up for a period of ten months. This requirement ensures that the City is able to adhere to its own internal financial policies as proscribed by the Auditing Department and provides additional controls to ensure that the City does not spend more than 15% cap allowed on public service activities.

Citizen Participation Plan 91.105(d); 91.115(d)

Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.

A public comment period of not less than 15 days was offered for this CAPER. A draft of this document was available for public review and comment from Sept. 14-28, 2015 online at www.maldenredevelopment.com. Printed copies were also available for public review from 8:00 AM to 5:00 PM at the Malden Redevelopment Authority (MRA) Rehab Office at 176 Pearl Street, Malden.

The deadline for comments was 5:00 P.M. on Sept. 28, 2016, no comments were recieved.

CR-45 - CDBG 91.520(c)

Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

No changes to the 2015-2016 Consolidated Plan Program were made during this reporting period. The priorities identified in the Five-Year Plan were the basis for allocating HUD funds during FY 15-16

Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?

No

[BEDI grantees] Describe accomplishments and program outcomes during the last year.

CR-50 - HOME 91.520(d)

Include the results of on-site inspections of affordable rental housing assisted under the program to determine compliance with housing codes and other applicable regulations

Please list those projects that should have been inspected on-site this program year based upon the schedule in §92.504(d). Indicate which of these were inspected and a summary of issues that were detected during the inspection. For those that were not inspected, please indicate the reason and how you will remedy the situation.

NSC conducts periodic inspections of HOME rental projects. The inspection cycle based on the total number of units at each property: 1-4 units every three years, 5-25 units every two years, and 26 units and over every year. In addition, NSC continues the desk monitoring of all the rental projects to ensure compliance with HOME rents and fair housing laws. There were no issues discovered with the condition of the units, the HOME rents charged, or the income of the occupants. Due to the large rental portfolio and staff time required to complete on-site inspections, NSC has been working with other affordable housing lien holders like Department of Housing and Community Development, LIHTC investors, PHA's to share resources to complete the on-site inspections. Third party inspection service providers were contacted and deemed a huge cost burden for the agency at this time.

NSC is continuing to conduct on-site inspections that were not completed within the 2015 HUD program year. The reason for delay is attributable staff changes at the consortium communities, property owners and conflicting schedules for the parties involved.

The properties inspected in the past program year are tabulated below:

Rental Properties							
City	Address	#Units	#Home	Insp Freq	ins/beg	Next insp date	Aff Period Ends
Arlington	252-260 Mass Avenue	32	11	1	2013	2015	Complete
Arlington	2 Smith	2	2	3	2003	2015	Complete
Arlington	288 Summer	2	2	3	2003	2015	Complete
Arlington	225 Broadway	2	2	3	2003	2015	Complete
Arlington	27 Acton	2	2	3	2008	2015	Complete
Chelsea	148 Shawmut	2	2	3	2008	2015	Complete
Chelsea	47 Washington Avenue	3	3	3	2000	2015	Complete
Chelsea	81-83 Grove	3	3	3	2012	2015	Complete
Chelsea	47 Gerrish Ave	32	11	1	2013	2015	Complete
Chelsea	134 Grove	3	2	3	2003	2015	Pending
Chelsea	8 Grove St AKA 215 Shurtleff St	10	9	2	2015	2015	Complete
Chelsea	205-221 Spencer	32	11	1	2010	2015	Complete
Chelsea	201 Captains Row	66	30	1	1997	2015	Complete
Chelsea	175 Captain's Row	36	17	1	2003	2015	Complete
Chelsea	468 Broadway	17	11	2	2001	2015	Complete
Everett	492 Ferry Street	2	2	3	2013	2015	Pending
Malden	115 Washington	14	11	2	2009	2015	Complete
Malden	18 Bowdoin	110	60	1	2001	2015	Pending
Malden	62-64 Pleasant Street	11	4	2	2013	2015	Pending
Malden	305 Broadway	98	20	1	2000	2015	Pending
Malden	16-18 Richardson	3	3	3	1997	2015	Pending
Malden	350 Cross	19	19	2	2003	2015	Pending
Malden	117 Summer	33	5	1	2006	2015	Pending
Malden	280 Salem Street	81	50	1	2011	2015	Complete
Medford	4-6 Ashland	16	11	2	2001	2015	Complete
Melrose	124 Grove	2	2	3	2008	2015	Complete
Melrose	24-26 Vine Street	14	11	2	1999	2015	Complete
Revere	28 Prospect	110	11	1	2003	2015	Complete
Revere	505 Revere	6	6	2	2013	2015	Complete
Revere	14-16 Nahant	8	8	2	2011	2015	Complete
Winthrop	46 Grovers Ave	27	27	1	2015	2015	Complete

Rental inspection report

Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units. 92.351(b)

All HOME fund recipients were required to submit an approved affirmative marketing/tenant selection plan for units assisted under the HOME Program. Further, any Local Action Units that will be added to the state's Subsidized Housing Inventory list will have to have the affirmative marketing plan approved by the Department of Housing and Community Development. Compliance with the plan is monitored by the Consortium on an annual basis. No findings were revealed in this area during the program year. Also, all communities had affirmative marketing agreements with both CHDOs, and followed all HUD-prescribed procedures under 24 CFR §200.321 (formerly 24 CDF 85.36(e)), to ensure that minority business enterprises are used when possible in procurement of property and services.

Refer to IDIS reports to describe the amount and use of program income for projects, including the number of projects and owner and tenant characteristics

In FY15, the Consortium received \$877,847.76 in HOME Program Income, out of this 10% was set aside for eligible HOME admin activities leaving \$790,062.98 for eligible projects. However, jurisdictions must use program income received (on-hand) prior to using entitlement funds, therefore program income is used for whatever project next needs to draw down funds. There is no plan to use program income on particular projects, so it is not understood why information on the projects and owner and tenant characteristics of projects assisted with program income would be of note.

Describe other actions taken to foster and maintain affordable housing. 91.220(k) (STATES ONLY: Including the coordination of LIHTC with the development of affordable housing). 91.320(j)

All actions taken to foster and maintain affordable housing were illustrated under CR-20 and CR-35, and thus, have not been repeated here for sake of repetition.