

Annual Performance and Evaluation Report (CAPER)

DRAFT

July 1, 2017 – June 30, 2018



City of Malden, Massachusetts

Mayor Gary Christenson

**Deborah A. Burke, Executive Director
Malden Redevelopment Authority**



Page intentionally left blank

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, 2017 to June 30, 2018 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.

Of note: The NSC has 8 multifamily rental developments at various stages in the pipeline: one awaiting completion of rent-up and close out, 2 under construction, 4 with preliminary HOME fund reservations awaiting a tax credit allocation, and 1 about to be submitted for application review. If all come to fruition they will fully utilize HOME funding through 2019.

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	48	64.00%	15	0	0.00%
Affordable Housing Development	Affordable Housing	HOME: \$	Rental units rehabilitated	Household Housing Unit	50	13	26.00%	6	2	33.33%
Affordable Housing Development	Affordable Housing	HOME: \$	Homeowner Housing Added	Household Housing Unit	8	0	0.00%			
Home Rehabilitation	Affordable Housing	CDBG: \$ / HOME: \$238557	Rental units rehabilitated	Household Housing Unit	0	11		2	3	150.00%
Home Rehabilitation	Affordable Housing	CDBG: \$ / HOME: \$238557	Homeowner Housing Rehabilitated	Household Housing Unit	20	152	760.00%	26	7	26.92%
Home Rehabilitation	Affordable Housing	CDBG: \$ / HOME: \$238557	Housing for Homeless added	Household Housing Unit	0	0		0	0	
Home Rehabilitation	Affordable Housing	CDBG: \$ / HOME: \$238557	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	21	35.00%	0	2	
Homebuyer Assistance	Affordable Housing	HOME: \$	Direct Financial Assistance to Homebuyers	Households Assisted	0	19		14	0	0.00%
Park Improvements	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	500	3350	670.00%	200	3350	1,675.00%
Planning and Administration	Administration	CDBG: \$ / HOME: \$	Other	Other	1	1	100.00%	1	0	0.00%

Public Facility Improvements	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	500	14800	2,960.00%	200	2985	1,492.50%
Public Infrastructure Improvements	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	500	5140	1,028.00%	9985	5140	51.48%
Public Services	Non-Homeless Special Needs	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	500	26414	5,282.80%	8593	9735	113.29%
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	261		0	20	

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.

All projects supported with Consolidated Plan 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 Consolidated Plan.

During the 2017-18 reporting period, CDBG funds were distributed among the HUD-priority needs identified in the 2015-2019 Consolidated Plan.

The actual accomplishments for each priority need during program year 2017-18 were fairly consistent with those proposed in the Annual Action Plan.

Affordable housing and infrastructure projects are often initiated during one program year but span multiple reporting periods, thus not all funds are expended during a reporting period. While some projects are substantially complete, they will not appear until the next year's CAPER. 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.

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	4,385	21
Black or African American	2,132	13
Asian	2,424	1
American Indian or American Native	39	0
Native Hawaiian or Other Pacific Islander	7	0
Total	8,987	35
Hispanic	1,583	5
Not Hispanic	7,404	30

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 is Hispanic or Latino of any race.

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	CDBG	1,647,217	133,711,974
HOME	HOME	1,703,982	
HOPWA	HOPWA		
ESG	ESG		
Other	Other		

Table 3 - Resources Made Available

Narrative

The table above outlines the Consolidated Plan funding received by the City of Malden between July 1, 2017 and June 30, 2018. This table includes only new funds received during the program year and does not account for either unspent prior year funds use for FY 2016-17 activities or funds from prior years spent during the 2017-18 program year. (Source: PR02)

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 2017-18 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.

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 in this section 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 are still eligible for federal funds (at or below 80% AMI).

In this program year the HOME Consortium completed HOME projects in the communities of Melrose, Everett, and Arlington; have projects under construction in Winthrop, Arlington and Chelsea, and projects in our pipeline in Revere, Arlington, Malden, Medford, and Everett. The NSC performance has demonstrated that all 8 member communities are active in and benefiting from the HOME program.

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. CDBG was able to leverage \$2,807,332. The City has also incorporated as part of its request for proposals for CDBG funds, a comparative criterion, which 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. During the program year, the Consortium used HUD funds to successfully leverage substantial federal, state, local and private funds in developing affordable housing as well.

Matching Requirements: 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. The NSC HOME program has carry over match. Notwithstanding, we added to match with tenant based rental assistance, the State's MVRP program, managed by the Housing Authorities in the 8-community consortium.

Fiscal Year Summary – HOME Match	
1. Excess match from prior Federal fiscal year	57,043,514
2. Match contributed during current Federal fiscal year	1,293,241
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	58,336,755
4. Match liability for current Federal fiscal year	186,801
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	58,149,954

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
Chelsea Housing Authority	09/30/2017	630,856	0	0	0	0	0	630,856
Everett Housing Authority	09/30/2017	137,088	0	0	0	0	0	137,088
Malden Housing Authority	09/30/2017	139,702	0	0	0	0	0	139,702
Revere Housing Authority	09/30/2017	385,595	0	0	0	0	0	0

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
\$	\$	\$	\$	\$
0	0	0	0	0

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	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0
	Total	Women Business Enterprises	Male			
Contracts						
Dollar Amount	0	0	0			
Number	0	0	0			
Sub-Contracts						
Number	0	0	0			
Dollar Amount	0	0	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	39	0
Number of Special-Needs households to be provided affordable housing units	0	0
Total	39	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	0
Number of households supported through Rehab of Existing Units	10	9
Number of households supported through Acquisition of Existing Units	14	2
Total	39	11

Table 12 – Number of Households Supported

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

HOME New Units: Production of new units was below the one-year goal because 2 major projects were still in construction and one was at rent-up at the close of the PY 2017. Development of rental projects is typically a multiyear endeavor that takes longer than 12 months to complete. In this report period we saw the start of 11 HOME units in a 44-unit all affordable development in Chelsea (Acadia Apartments), 9 HOME units in a 9-unit development in Arlington (20 Westminster), and 8 HOME units in

a 15 unit SRO for homeless individuals in Melrose (Centerboard). All these will be completed in the 2018 program year. Also there are additional multifamily developments awaiting commitments.

Rental Units Rehabilitated: As these are smaller projects they proceed through construction to completion more quickly. We completed 2 projects of 3 units each in the reporting period. One was an acquisition and rehab projects by the nonprofit Melrose Affordable Housing Corporation, and the other by the CHDO, Housing Corporation of Arlington. 2 additional units by the CHDO in Medford will be completed in the 2018 program year.

Rehab of Existing Ownership units: 3 HOME units were completed and 2 started construction during the reporting period and will be completed in the new program year.

Demand for HOME funded owner-occupied rehabilitation assistance has decreased. We feel it is attributable to two factors: (1) the increase in value that allows the owner access to equity to make desired repairs without the HOME requirements, particularly the requirement to bring the property totally up to standards, and (2) the rapid increase in market values exceeding the allowable HOME after-rehab value, thus diminishing the pool of likely candidates. Also past HOME, CDBG, and other publicly-funded rehab has had a positive impact with fewer units needing rehab.

Similarly, the demand for HOME-funded homebuyer assistance is way down as we completed 2 against a goal of 14. The primary reason is the increase in the housing values has put most previously modest-priced units out of reach of low and moderate income buyers. While we did not reach our acquisition goal we did successfully process 6 ownership resales that are not included in the Action Plan goals. As properties turn over we see a steady flow of requests for information from owners on the resale requirements.

Discuss how these outcomes will impact future annual action plans.

For the HOME program, the NSC anticipates a greater emphasis on new construction or adaptive reuse rental development and a de-emphasis on home buyer acquisition and home owner rehab. With rental development the HOME dollars can be leveraged with LIHTC and other public funding to create more affordable units, whereas down payment and rehab assistance does not leverage as much additional funding. Also, demand for development funding is strong, far exceeding our funding level, and we have 3 good CHDOs that keep the pipeline active. The demand for rental development compared to a decrease in demand for down payment and rehab assistance has led to more funding budgeted for rental development and less for the other two projects in the new Action Plan.

The NSC has begun discussions about increasing the amount of down payment assistance, but we need more analysis to determine if an increase will offset the increase in value. In many instances the values not only are unaffordable they are approaching the maximum HOME limits.

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 Households Served	CDBG Actual	HOME Actual
Extremely Low-income	1	4
Low-income	0	4
Moderate-income	1	3
Total	2	11

Table 13 – Number of Households Served

Narrative Information

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 also runs a Lead Water Service Line Replacement program, and is planning on expanding its use of HOME funds for homeowner rehab.

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

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. NSC 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.

Centerboard

The CoC continues to operate a mixture of transitional, permanent, and supportive services to address needs of homeless persons in the Tri-City area. 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 Tri-City Continuum of Care Homeless Task Force, largely made up of agencies that provide direct services to the homeless from Malden, 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

There are no existing emergency shelters within the Tri-City region. The 2017 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 integrating 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 Centerboard, which provides youth programs serve young people from ages 12-22, with a range of services to foster independent living and financial self-sufficiency. The NSC intends to fund \$603,500 for 15 units; of which 8 are HOME assisted. In addition the City has 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 SRO's in 2018-2019. Metro North Housing Corp. is a newly formed 501(c)(3) that has petitioned with the bankruptcy court to take ownership of Tri-CAP owned transitional housing properties in Malden. The 14 SRO's 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 more partners to carry out the Consolidated Plan goals of affordable housing.

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. Overall, the 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 will be used to provide legal education and mediation for low income Malden residents at risk of homelessness

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 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.

Community Action Programs Inter-City, Inc. (CAPIC) provides Fuel Assistance

ABCD provides a Head Start program

Salvation Army: This faith-based organization will utilize CDBG funds to operate an emergency services program where Malden residents may seek funds to help pay overdue heat, electric bills and rent in order to maintain their apartments

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 has designated several managers as representatives to the Balance of State CoC and the MA ICHH 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, public service agencies, such as Triangle, Club 24, EMARC, and Mystic Valley Elder Services 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)

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 the 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 continues to take 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 includes 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 of Malden is continuing to pursue 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 Subsidized Housing Inventory.

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 created a direct buy down subsidy program that will allow more eligible households to become home owners in the current housing market that has experienced a . 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 the qualified household. This program is offered as of last program year.

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 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 services to low-income residents in an effort to improve efficiency, strengthen capacity, and encouraged 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. In July 2017, the City of Malden successfully secured \$1,179,085.22 through the Office of Healthy Homes and Lead Hazard control to be used toward de-leading activities; not including an additional \$188,000 Healthy Homes portion. Eligible households are also referred to the Massachusetts Housing Partnership's Get the Lead Out program for additional financial support for de-leading activities.

All NSC communities are committed to lead 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. Furthermore, full abatement is performed at all properties awarded HOME funds where construction activity takes place as a part of the overall project.

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 2017-2018 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 2017-18 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 were responsible for managing all federal funds associated with the project categories identified within the Action Plan. After the city's mayor approved the annual budgets associated with CDBG, it was MRA's responsibility to ensure all resources were 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 extremely high rates of compliance with program regulations, reporting requirements, and most significantly, efficient delivery of services and completion of programs in a time of increasingly constrained resources.

In addition to providing technical assistance and oversight to subrecipients, staff routinely meets with officials from other City departments. Coordination among staff from the Department of Public Works, as well as offices within MRA helps 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 assists 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 different as Medford 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 (FTHB) also continues to have high minority participation rates, proving that it is a program that is succeeding in correcting some of the racial and ethnic disparities in homeownership rates. The percentage of minority households purchasing through our First Time Home Buyer Program in FFY17 is listed below:

The First Time Home Buyer Program continues to have a reasonable minority participation rate in this program year. NSC advertisements and information, including advertisements for newly available units, are published in newspapers 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 changing demographics 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.

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, staff 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 of Malden 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. Additional monitoring is conducted to ensure compliance with programmatic regulations especially to new sub recipients, sub recipients having difficulty expending funds in a timely manner and those who are identified as needing technical assistance.

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 Lowell'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. 7-24, 2018 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. A public hearing will also be held at this address on Tuesday Sep 18, 2018 at 6:00 PM.

The deadline for comments is 5:00 P.M. on Sept. 24, 2018.

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 17-18

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.

In 2017 we inspected 35 rental properties, approximately 39% of our 90-property rental portfolio, and in 2016 we inspected 40 properties, approximately 44% of our portfolio.

In previous years we had few failed units. In 2017 there were a significant number of failed units in Arlington. We attribute the increase to a new contractor engaged by the Town of Arlington. A review of the failed unit reports indicates maintenance issues that will be easily remedied. Some, such as a mattress left in a hallway and improperly stored paint cans, may have been created by the tenant, and suggests the need for communication between management and tenant on health and safety issues. We are working with the property owners to assure correction and compliance.

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

All HOME development projects are required to submit an affirmative marketing/tenant selection plan. We approved affirmative marketing plans for three multifamily projects which closed and started construction in 2017. Two are proceeding with rent up during the new program year and the other has just started construction. In addition to reviewing the marketing plan we also review and comment on the final advertisement before rent-up. The 44 unit Acadia project in Chelsea has received 4,000 applications!

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

Under the latest HOME IDIS instructions in the middle of the 2017 program year we began to save

program income for the purpose of showing it as a resource budgeting it in the next program year (2018). Based on the actual Program Income received at time Action Plan was created, plus anticipated Program Income to end of Program Year, we programed \$450,000 in 2017 Program Income in our 2018 Action Plan. Actual Program Income turned out to be \$500,000. We will use all of it, less 10% for Admin, to fund rental projects currently in the pipeline awaiting commitment of other funds and completion of underwriting. Early in the 2017 Program Year we used program income to fund the following projects:

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)

The NSC was very active in affordable resales: providing information to current owners, reviewing requests for resale computations, and assisting 6 cases with the complete process including income qualifying the buyer and undertaking a HQS inspection. We assisted 5 additional current owners by providing the resale price and process. And we field 4 to 5 phone calls a week from residents seeking information about down payment assistance and housing counseling classes.

The MRA received an award of \$5,000 in recognition of its housing work, and we are using a portion to reimburse residents of the 8 Consortium communities for the cost of home buyer counseling classes.