

Annual Action Plan
July 1, 2017 – June 30, 2018



City of Malden, Massachusetts

Mayor Gary Christenson

Deborah A. Burke, Executive Director
Malden Redevelopment Authority



Executive Summary

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

1. Introduction

This Annual Action Plan outlines the activities which will be undertaken during the program year beginning July 1, 2017 and ending June 30, 2018 using Federal funds granted to the City of Malden by the U.S. Department of Housing and Urban Development (HUD) under the Community Development Block Grant (CDBG), and Home Investment Partnership (HOME) programs. CDBG projects and activities described in this plan are intended to primarily benefit low-income and moderate-income residents of the City of Malden, neighborhoods with high concentrations of low- or moderate-income residents, and the City as a whole. HOME projects and activities described in this plan are intended to primarily benefit low-income and moderate-income residents in the communities of Malden, Medford, Arlington, Chelsea, Everett, Revere, Melrose and Winthrop. The Malden Redevelopment Authority (MRA) is the administrator of the City of Malden's CDBG funds, as well as the lead agency for the North Suburban Consortium's HOME funds.

This plan is the product of extensive public outreach, consistent with the city of Malden's Five-Year Consolidated Plan. This public participation has included multiple public hearings, and consultation with many agencies, groups, and organizations involved in the development of affordable housing, creation of job opportunities for low- and moderate-income residents, and/or the provision of services to children, elderly persons, persons with disabilities, and homeless individuals. A draft of this plan has been made available for public review and comment for a 30-day period beginning April 12, 2017. The availability of the plan is advertised in the local newspaper and the document is available for review on the MRA's website (www.maldenredevelopment.com) and in print form at the MRA offices.

This was amended in October 2016: \$2,400,000 in additional Community Development Block Grant funds, in the form of a Section 108 loan, will be used to support the reconstruction of curbs, sidewalks, and repaving of streets and sidewalks at Lawrence St, Henry St, Taylor St, Wyeth St, Ivy Rd, Hanover St. and Rockwell Ter., and constitutes a Substantial Amendment to the 2015-2019 Consolidated Plan in conjunction with its FY 16-17 Annual Action Plan.

2. Summarize the objectives and outcomes identified in the Plan

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

The City of Malden has prioritized housing rehabilitation, economic development, and public parks, infrastructure, facilities, and public services for low and moderate persons.

The overwhelming priority continues to be creation of affordable housing units, including homeownership opportunities, through direct assistance to eligible buyers. The Consortium will continue to work on the housing priorities as there has not been any significant changes in the market conditions from last year.

CDBG & HOME Grant funds for the 2017-2018 program year will be allocated among the following nationally reportable objectives and outcomes:

Objectives

- Enhance Suitable Living Environment (SL)
- Create Decent Housing (DH)
- Provide Economic Opportunity (EO)

Outcomes

- New /improved Availability / Accessibility
- New /improved Affordability
- New /improved Sustainability
- Enhance Suitable Living Environment

Projects will be funded in the 2017-2018 program year to make services and facilities available or accessible to low- and moderate-income people and/or to limited clientele with a presumed benefit, as a means of addressing issues in their living environment. As a result, these projects will directly enhance the suitable living environment of residents through new or improved accessibility, affordability, or sustainability. Create Decent Housing Projects will be funded in the 2016-2017 program year to create decent housing with new or improved availability, affordability, or sustainability. In addition to improving the quality of life for residents in these units, other housing-related projects, (such as first time homebuyer programs) will directly benefit both individuals and households. Provide Economic Opportunities Projects will be funded in the 2017-2018 program year, with goals to provide economic opportunity through new or improved accessibility, affordability, or sustainability.

The table below outlines the priority need categories and outcomes that HUD has found to be eligible to be supported with program funds. Through data gathered from the citizen participation process, existing community reports, and quantitative data, the MRA identified high-priority needs.

3. Evaluation of past performance

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

In October 2016 the City completed the Consolidated Annual Performance and Evaluation Report for the 2015-16 program years. The goals and objectives for the reporting period were based on priority needs identified in the 2015-2019 Five Year Consolidated Plan. The City of Malden has demonstrated tremendous progress in meeting its goals and objectives identified within its prior Consolidated Plan and related Annual Action Plans. During the prior Consolidated Plan period (2010-2015), the City was successful at investing resources to address priority needs, ensuring compliant implementation of projects and programs, and achieving anticipated outcomes.

The City is operating under the 2015-2019 Consolidated Plan and will be using the market analysis from the Consolidated Plan for the purposes of this Annual Action Plan.

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

The North Suburban Consortium has achieved the affordable housing production goals despite operating in a 'hot market' that has made development activities very challenging. An inclusive public process, community input, careful planning and a significant commitment of financial resources enabled the City and the NSC to achieve strong performance across all programs and objectives despite funding constraints from HUD grants.

The City has allocated part of the HOME grant to rehabilitate the homes of low and moderate income homeowners and to assist low and moderate income individuals and families to become homeowners. During the past few years, Consortium has made significant progress in meeting its housing goals, although real estate costs and the rising construction costs have contributed to a somewhat lengthy and expensive process. This plan aims to better achieve these goals through closer cooperative actions with other housing providers and a more focused leveraging of CDBG, HOME and Lead Hazard grant funds. NSC has consistently provided financial resources for the development of new units and rehabilitation of existing units to benefit low and moderate income residents. During this year NSC will continue to do so for the benefit of low and moderate income homebuyers and renters.

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

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The citizen participation program is instrumental in obtaining input from the community and organizations in designing programs that will best meet the needs of the low- and moderate-income populations. As required by HUD rules and regulations, the City of Malden complies with regulation 24 CFR 91.105, Citizen Participation Plan for local governments. Three public hearings were held in various locations throughout the City to encourage and gather a broad level of input. Further discussion about the Citizen Participation process including efforts to broaden participation, for the creation of the 2017-2018 Action Plan, along with public comments and the City's responses is included in the Citizen Participation and Consultation sections of this Plan.

5. Summary of public comments

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

The Draft Annual Action Plan was available for review and public comment between April 12 and May 13, 2017. A summary of public comments can be found within Section AP-12 Citizen Participation. Of note, Contingency language is used in the draft Action Plan stating, "All proposed CDBG activities' budgets will be proportionally increased or decreased from the estimated funding levels to match actual allocation amounts. HOME projects will see a proportional increase of decrease in affordable housing development" Estimated CDBG was \$1,232,559 and estimated HOME was \$1,500,000. Our estimates were less than the City's actual Entitlement Allocation. At the entitlement funding allocations were released; our estimates were close enough, that all projects approved as part of the City Council budget were indeed able to be funded at the full amount.

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

All comments were accepted.

7. Summary

This annual Action Plan contains the objectives and outcomes, which the City of Malden, Massachusetts and the North Suburban HOME Consortium propose to accomplish over the next program year, beginning July 1, 2017 and ending June 30, 2018. The proposed activities will be funded by the U.S. Department of Housing and Urban Development (HUD), under the Community Development Block Grant (CDBG), and Home Investment Partnership (HOME). The City of Malden has prioritized housing rehabilitation, economic development, and public parks, infrastructure, facilities, and public services for low and moderate persons. Through a process coordinated by the Malden Redevelopment Authority, the North Suburban Consortium was able to obtain input on housing needs in each of the seven member communities. The overwhelming priority was the creation of affordable housing units, including homeownership opportunities, through direct assistance to eligible buyers.

More details about projects tentatively selected for funding are included in section AP-35 of this document.

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

1. Agency/entity responsible for preparing/administering the Consolidated Plan

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

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

Table 1 – Responsible Agencies

Narrative

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

Consolidated Plan Public Contact Information

For information regarding the Consolidated Plan/ Annual Action Plan, please contact:

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Malden Redevelopment Authority

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AP-10 Consultation - 91.100, 91.200(b), 91.215(l)

1. Introduction

The Malden Redevelopment Authority on behalf of the City of Malden and of the North Suburban HOME Consortium undertook extensive consultations with relevant agencies, organizations, and community-based groups to obtain input on priority needs, recommended strategies, and investment opportunities. The consultations were conducted through a variety of methods including one-on-one interviews, public hearings, and meetings with existing networks. The Annual Action Plan encompasses an application process whereby organizations, such as City departments, nonprofit social service agencies, and private for-profit businesses have the opportunity to submit proposals to fund projects that will eventually define the City of Malden's Annual Action Plan. The primary objective of the CDBG, HOME and Lead Paint Abatement programs is to provide decent housing and a suitable living environment with expanding economic opportunities principally for low-income and moderate-income persons. The initial step of the Plan's development process began in February with the advertisement of the planning process, availability of funds, and the Request for Proposal (RFP). On February 21, 2017, the schedule of the Annual Action Plan process and RFP was made available to all interested parties through an advertisement in the Malden News, Malden Advocate and Malden Observer newspapers, on the City's website. The notice of RFP availability was also e-mailed to all current subrecipients and parties that have shown interest in anticipation of the RFP. Those without email access were informed by telephone. Applications were available at the MRA. RFP documents were also available on-line via the Malden Redevelopment's website at www.maldenredevelopment.com. The application deadline was on March 21, 2017. The process for selecting recipients and the dispersing of CDBG funds is encompassed in this process. In contrast, rather than dispersing the City's full HOME award during a single application round the NSC has rolling application process and will continue this practice in FY17-18. This allows the NSC to consider qualified proposals that are presented throughout the year, depending on availability of funds.

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

The Malden Redevelopment Authority, which is responsible for the development of the Annual Action Plan, coordinates many of the planning, community development and housing initiatives within the City. The MRA maintains continued collaboration with the relevant City Departments, Human Service Organizations, and State Continuum of Care. The ongoing collaboration enables the coordination of efforts and investments. The MRA leads the North Suburban Consortium's planning efforts. As the lead within the Consortium, the MRA seeks to coordinate HOME investments to best address the needs and priorities of NSC member communities. Public and assisted housing providers, private and governmental health, mental health, and service agencies are participants in the network described in this document. They are also the organizations with which the City worked to develop the Annual Action Plan, and they are expected to continue active participation in the upcoming years. The City strongly

encourages and examines collaboration activity as criteria in its RFPs for Consolidated Plan funds. A collaborative not only enhances the coordination of services among agencies but also helps consolidate the reporting requirements of block grant programs.

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

The Malden Redevelopment Authority has transitioned the Malden/Medford Continuum of Care (CoC) into a merger with the MA Balance of State CoC. The merger enables the City of Malden to ensure that their efforts to address homelessness will be closely aligned with the Massachusetts Plan to End Homelessness. The City of Malden shares the State's goals of

1. Increasing the number of permanently supportive housing units;
2. Improving job readiness and achieving employments;
3. Providing homeless prevention and rapid rehousing assistance; and,
4. Providing case management services to increase likelihood of residential stability.

The City of Malden will continue to seek opportunities to support projects and programs that further the MA Balance of State goals.

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

The City of Malden had been an active participant in the Malden/Medford CoC and as such was involved in project development and implementation including development of performance standards and evaluation of outcomes. In light of Tri-Cap bankruptcy filing, the CoC lead agency, the Malden/Medford Continuum of Care has merged with the Balance of State CoC. The City of Malden has consulted with the Balance of State CoC as part of the proposed merger. As a member of the Balance of State CoC, the Malden Redevelopment Authority will regularly consult with non-profits, housing authorities, state agencies, advocacy groups, and property developers. The City of Malden has since been meeting monthly with the State and local service providers (Housing Families, Cambridge Health Alliance, and ABCD) to coordinate inputting data to the State's Homeless Management Information System (HMIS) and to determine the unmet need within the CoC system for emergency shelters, transitional housing programs and permanent housing sites for homeless persons and MRA staff will work with CoC

members as well as members of the TriCity Housing and Homelessness Task Force to review homeless priorities and determine how ESG funds will be allocated.

There are 19 HUD approved CoCs in the State of Massachusetts, of which Malden belongs to what is known as the Balance of State CoC. Those communities that are not in their own CoC fall collectively under the 76 Balance of State communities. DHCD is 1 of the 19 HUD approved CoCs and applies for ESG funds annually on behalf of those communities as the 'Balance of State CoC'.

In 2017, DHCD released a Request for Responses to petition applications to develop and operate Emergency Solutions Grant (ESG) eligible projects across the Commonwealth. DHCD stated, "All awarded ESG projects must have clearly demonstrated how the projects support HUD's overall vision for Emergency Solutions Grant, Opening Doors, the Federal strategic plan for ending homelessness, the work of DHCD and the local Continuum of Care in ending homelessness. Rather than solely utilizing ESG funding to create separate or distinct programs, subrecipients are encouraged to think strategically about how ESG funding can be leveraged with other funding sources to help support existing efforts to reduce and end homelessness within their region and the Commonwealth. This funding is also used to help support the costs of contributing data to DHCD's HMIS." ESG funds are used for Street Outreach, Emergency Shelter, Shelter Support, Rapid Re-Housing and Stabilization, Homelessness Prevention, HMIS development and Administration.

DHCD states, "All ESG programs are evaluated on a quarterly basis for performance and extensive technical assistance is provided to programs which have demonstrated an inability to meet their projected performance measures. DHCD expects to conduct at least one monitoring visit for each ESG funded program within the contract year to help ensure performance measurements are met and that each ESG program is abiding by the written standards for operating ESG funding."

2. Agencies, groups, organizations and others who participated in the process and consultations

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	AL LOCKE YOUTH BASKETBALL LEAGUE
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Public Service Provider
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation with agencies occurs continuously throughout the year. MRA staff assists previously funded and unfunded organizations with any technical assistance, and seeks to improve coordination of services while reducing duplicate efforts. The MRA awarded this agency with a HUD grant for FY 2015-2016 and will consult with them on a quarterly basis throughout the year. Additionally, this organization was consulted, through the City's annual Request for Proposal for HUD funds as well as three Public Hearings.
2	Agency/Group/Organization	American Association for Arab Women
	Agency/Group/Organization Type	Services-Education Services - Victims
	What section of the Plan was addressed by Consultation?	Economic Development Public Service Provider
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation with agencies occurs continuously throughout the year. MRA staff assists previously funded and unfunded organizations with any technical assistance, and seeks to improve coordination of services while reducing duplicate efforts. The MRA awarded this agency with a HUD grant for FY 2015-2016 and will consult with them on a quarterly basis throughout the year. Additionally, this organization was consulted, through the City's annual Request for Proposal for HUD funds as well as three Public Hearings.

3	Agency/Group/Organization	Angel Baseball
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Public Service Provider
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation with agencies occurs continuously throughout the year. MRA staff assists previously funded and unfunded organizations with any technical assistance, and seeks to improve coordination of services while reducing duplicate efforts. The MRA awarded this agency with a HUD grant for FY 2015-2016 and will consult with them on a quarterly basis throughout the year. Additionally, this organization was consulted, through the City's annual Request for Proposal for HUD funds as well as three Public Hearings.
4	Agency/Group/Organization	ASIAN SPECTRUM INC.
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Public Service Provider
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation with agencies occurs continuously throughout the year. MRA staff assists previously funded and unfunded organizations with any technical assistance, and seeks to improve coordination of services while reducing duplicate efforts. The MRA awarded this agency with a HUD grant for FY 2015-2016 and will consult with them on a quarterly basis throughout the year. Additionally, this organization was consulted, through the City's annual Request for Proposal for HUD funds as well as three Public Hearings.

5	Agency/Group/Organization	BREAD OF LIFE
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Health
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Market Analysis food pantry
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation with agencies occurs continuously throughout the year. MRA staff assists previously funded and unfunded organizations with any technical assistance, and seeks to improve coordination of services while reducing duplicate efforts. The MRA awarded this agency with a HUD grant for FY 2015-2016 and will consult with them on a quarterly basis throughout the year. Additionally, this organization was consulted, through the City's annual Request for Proposal for HUD funds as well as three Public Hearings.

6	Agency/Group/Organization	CAMBRIDGE HEALTH ALLIANCE
	Agency/Group/Organization Type	Services-Children Services-Persons with HIV/AIDS Services-Health Services-Education Health Agency Publicly Funded Institution/System of Care
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation with agencies occurs continuously throughout the year. MRA staff assists previously funded and unfunded organizations with any technical assistance, and seeks to improve coordination of services while reducing duplicate efforts. The MRA awarded this agency with a HUD grant for FY 2015-2016 and will consult with them on a quarterly basis throughout the year. Additionally, this organization was consulted, through the City's annual Request for Proposal for HUD funds as well as three Public Hearings.
7	Agency/Group/Organization	Planning Department
	Agency/Group/Organization Type	Other government - Local Planning organization Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation with agencies occurs continuously throughout the year. MRA staff assists previously funded and unfunded organizations with any technical assistance, and seeks to improve coordination of services while reducing duplicate efforts. The MRA awarded this agency with a HUD grant for FY 2015-2016 and will consult with them on a quarterly basis throughout the year. Additionally, this organization was consulted, through the City's annual Request for Proposal for HUD funds as well as three Public Hearings.
8	Agency/Group/Organization	MYSTIC VALLEY ELDER SERVICES
	Agency/Group/Organization Type	Services - Housing Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation with agencies occurs continuously throughout the year. MRA staff assists previously funded and unfunded organizations with any technical assistance, and seeks to improve coordination of services while reducing duplicate efforts. The MRA awarded this agency with a HUD grant for FY 2015-2016 and will consult with them on a quarterly basis throughout the year. Additionally, this organization was consulted, through the City's annual Request for Proposal for HUD funds as well as three Public Hearings.
9	Agency/Group/Organization	Malden Health Department
	Agency/Group/Organization Type	Services-Health Health Agency Other government - Local Grantee Department

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation with agencies occurs continuously throughout the year. MRA staff assists previously funded and unfunded organizations with any technical assistance, and seeks to improve coordination of services while reducing duplicate efforts. The MRA awarded this agency with a HUD grant for FY 2015-2016 and will consult with them on a quarterly basis throughout the year. Additionally, this organization was consulted, through the City's annual Request for Proposal for HUD funds as well as three Public Hearings.
10	Agency/Group/Organization	MALDEN HOUSING AUTHORITY
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons Services-Persons with Disabilities Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation with agencies occurs continuously throughout the year. MRA staff assists previously funded and unfunded organizations with any technical assistance, and seeks to improve coordination of services while reducing duplicate efforts. The MRA awarded this agency with a HUD grant for FY 2015-2016 and will consult with them on a quarterly basis throughout the year. Additionally, this organization was consulted, through the City's annual Request for Proposal for HUD funds as well as three Public Hearings.

11	Agency/Group/Organization	TAILORED FOR SUCCESS
	Agency/Group/Organization Type	Services-Victims of Domestic Violence Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation with agencies occurs continuously throughout the year. MRA staff assists previously funded and unfunded organizations with any technical assistance, and seeks to improve coordination of services while reducing duplicate efforts. The MRA awarded this agency with a HUD grant for FY 2015-2016 and will consult with them on a quarterly basis throughout the year. Additionally, this organization was consulted, through the City's annual Request for Proposal for HUD funds as well as three Public Hearings.
12	Agency/Group/Organization	JUST A START
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children Non-Homeless Special Needs

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation with agencies occurs continuously throughout the year. MRA staff assists previously funded and unfunded organizations with any technical assistance, and seeks to improve coordination of services while reducing duplicate efforts. The MRA awarded this agency with a HUD grant for FY 2015-2016 and will consult with them on a quarterly basis throughout the year. Additionally, this organization was consulted, through the City's annual Request for Proposal for HUD funds as well as three Public Hearings.
13	Agency/Group/Organization	SCM TRANSPORTATION INC.
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Market Analysis Senior Transportation
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation with agencies occurs continuously throughout the year. MRA staff assists previously funded and unfunded organizations with any technical assistance, and seeks to improve coordination of services while reducing duplicate efforts. The MRA awarded this agency with a HUD grant for FY 2015-2016 and will consult with them on a quarterly basis throughout the year. Additionally, this organization was consulted, through the City's annual Request for Proposal for HUD funds as well as three Public Hearings.
14	Agency/Group/Organization	North Suburban HOME Consortium
	Agency/Group/Organization Type	Housing PHA Other government - Local Regional organization Planning organization

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Needs - Unaccompanied youth Market Analysis Consortium
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The North Suburban Consortium, a membership organization of surrounding local communities was consulted in series of meetings held during the Consolidated Planning process. The consultation process will result in the establishment of housing priorities and HOME funding allocations consistent with Member Community Needs. The consultation is anticipated to result in continued focus on affordable housing.
15	Agency/Group/Organization	HOUSING FAMILIES INC.
	Agency/Group/Organization Type	Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation with agencies occurs continuously throughout the year. MRA staff assists previously funded and unfunded organizations with any technical assistance, and seeks to improve coordination of services while reducing duplicate efforts. The MRA awarded this agency with a HUD grant for FY 2015-2016 and will consult with them on a quarterly basis throughout the year. Additionally, this organization was consulted, through the City's annual Request for Proposal for HUD funds as well as three Public Hearings.

16	Agency/Group/Organization	Triangle, Inc.
	Agency/Group/Organization Type	Services - Housing Services-Persons with Disabilities Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation with agencies occurs continuously throughout the year. MRA staff assists previously funded and unfunded organizations with any technical assistance, and seeks to improve coordination of services while reducing duplicate efforts. The MRA awarded this agency with a HUD grant for FY 2015-2016 and will consult with them on a quarterly basis throughout the year. Additionally, this organization was consulted, through the City's annual Request for Proposal for HUD funds as well as three Public Hearings.
17	Agency/Group/Organization	CHINESE CULTURAL CONNECTION
	Agency/Group/Organization Type	Services-Education
	What section of the Plan was addressed by Consultation?	Public Service Provider
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation with agencies occurs continuously throughout the year. MRA staff assists previously funded and unfunded organizations with any technical assistance, and seeks to improve coordination of services while reducing duplicate efforts. The MRA awarded this agency with a HUD grant for FY 2015-2016 and will consult with them on a quarterly basis throughout the year. Additionally, this organization was consulted, through the City's annual Request for Proposal for HUD funds as well as three Public Hearings.

18	Agency/Group/Organization	CLUB 24
	Agency/Group/Organization Type	Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Services - Victims
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Substance Abuse Counseling
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation with agencies occurs continuously throughout the year. MRA staff assists previously funded and unfunded organizations with any technical assistance, and seeks to improve coordination of services while reducing duplicate efforts. The MRA awarded this agency with a HUD grant for FY 2015-2016 and will consult with them on a quarterly basis throughout the year. Additionally, this organization was consulted, through the City's annual Request for Proposal for HUD funds as well as three Public Hearings.
19	Agency/Group/Organization	EMARC
	Agency/Group/Organization Type	Services-Children Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation with agencies occurs continuously throughout the year. MRA staff assists previously funded and unfunded organizations with any technical assistance, and seeks to improve coordination of services while reducing duplicate efforts. The MRA awarded this agency with a HUD grant for FY 2015-2016 and will consult with them on a quarterly basis throughout the year. Additionally, this organization was consulted, through the City's annual Request for Proposal for HUD funds as well as three Public Hearings.

20	Agency/Group/Organization	Malden City Council
	Agency/Group/Organization Type	Business Leaders Civic Leaders
	What section of the Plan was addressed by Consultation?	city council
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation with agencies occurs continuously throughout the year. MRA staff assists previously funded and unfunded organizations with any technical assistance, and seeks to improve coordination of services while reducing duplicate efforts. The MRA awarded this agency with a HUD grant for FY 2015-2016 and will consult with them on a quarterly basis throughout the year. Additionally, this organization was consulted, through the City's annual Request for Proposal for HUD funds as well as three Public Hearings.
21	Agency/Group/Organization	MAPC
	Agency/Group/Organization Type	Housing Regional organization Planning organization Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Inner Core Committee Meetings
22	Agency/Group/Organization	Balance of State Continuum of Care
	Agency/Group/Organization Type	Other government - State Other government - County Other government - Local

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs HOPWA Strategy Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Monthly Meetings: TriCity Housing and Homelessness Task Force
23	Agency/Group/Organization	The Neighborhood Developers, Inc., fka CHELSEA NEIGHBORHOOD HOUSING SERVICES
	Agency/Group/Organization Type	Housing Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Homelessness Needs - Veterans Homelessness Strategy Non-Homeless Special Needs Market Analysis

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Neighborhood Developers Inc (TND) is a Community Housing Development Organization located in Chelsea with an affordable housing portfolio in Chelsea and Revere. TND was consulted at frequent intervals throughout the year to discuss about the community needs, funding availability for housing projects for non-homeless and homeless population (including special needs). TND is working towards developing housing in other communities of the consortium (Ex: Winthrop) and will be seeking local town/city support for the same. TND is focused on providing affordable housing for non-homeless (households with children, seniors) at or below 50% AMI and homeless population at or below 30% AMI.
24	Agency/Group/Organization	HOUSING CORPORATION OF ARLINGTON
	Agency/Group/Organization Type	Housing Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Housing Corporation of Arlington (HCA) is a Community Housing Development Organization located in Arlington. HCA was consulted at frequent intervals throughout the year to discuss about the community needs, funding availability for housing projects for non-homeless population. HCA is operating in a community that is experiencing a high rent burden on its residents, thereby creating a tremendous pressure to produce more affordable units. The organization has enjoyed tremendous support from Town of Arlington and NSC in their goal of affordable housing for non-homeless (households with children, seniors) at or below 60% AMI. HCA observed that there was limited funding from non-federal sources for small scale rental projects which has been challenging from financial feasibility perspective. NSC will assist HCA in identifying more funding sources to ensure feasibility of smaller projects.

25	Agency/Group/Organization	MEDFORD COMMUNITY HOUSING
	Agency/Group/Organization Type	Housing Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Medford Community Housing (MCH) is a Community Housing Development Organization located in Medford. MCH was consulted by NSC at frequent intervals throughout the year to discuss about the community needs, funding availability for housing projects for families with children. MCH is operating in a community that is experiencing a high rent burden on its residents, thereby creating a tremendous pressure to produce more affordable units. MCH observed that there was limited funding from non-federal sources for small scale rental projects which has been challenging from financial feasibility and longterm sustainability perspective. The City of Medford will work on providing additional assistance through the CDBG grant funds and assist in identifying possible sites for future development.
26	Agency/Group/Organization	CAPIC
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-homeless Services-Education
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homelessness Strategy Market Analysis

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Community Action Programs, Inter City, Inc. (CAPIC) is a private, non-profit corporation that provides services(fuel assistance etc) for very low income households in Chelsea, Revere and Winthrop. CAPIC has been looking to expand, more specifically to serve the homeless population and more specifically the chronically homeless. CAPIC acquired an existing rooming house and will be using HOME/CDBG funds to rehab the property as Single Room Occupancy units targeting to 30% and 50% AMI population.
27	Agency/Group/Organization	Processing Link Childhood Lead Poisoning Prevention Program
	Agency/Group/Organization Type	Other government - State
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	

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

All agencies and groups were proactively invited to participate in the decision making process and are encouraged to provide feedback to draft Annual Action Plan.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	MA- DHCD	The City of Malden continues to be actively involved in the CoC's administration and operations. As an engaged participant, the City assists in the development of the CoC's goals. Heading Home, Inc., Housing Families, and the Malden Housing Authority are City partners and recipients of CoC funding. In light of recent corporate challenges at Tri-Cap, the Malden/Medford Continuum of Care is in the process of merging with the Balance of State CoC.
Malden Master Plan 2020	City of Malden	The Master Plan 2020 analyzed existing conditions and set recommendations regarding public facilities and infrastructure, housing, economic development, neighborhood development, and human services. The 2020 Plan recommendations are the foundation upon which Malden's Consolidated Plan goals and Action Plan resource allocations are based.
MHA Annual Plan	Malden Housing Authority	The City of Malden and the Malden Housing Authority consult with one another during the preparation of each agency's Annual Plan to ensure goals and actions are consistent with one another. Both the City of Malden and the LHA strive to improve the quality of housing stock of Lowell's households and ensure services are available to meet the needs of low- and moderate-income residents.

Table 3 – Other local / regional / federal planning efforts

Narrative

The Annual Action Plan consultation process was an inclusive process that solicited input on need, priorities, and opportunities anticipated over the FY 2017-2018 period, based on the establishment of priority needs and investment strategies identified in the 5 year Consolidated Plan. Consultations on behalf of the HOME Consortium were primarily undertaken by the City of Malden as the lead agency but each member community conducted housing-related consultations. MAPC is also consulted continuously throughout the year.

The City/ MRA continue to make reasonable efforts towards addressing the needs of homeless population. The City/MRA 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 studio apartments

in 2017-2018. 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.

The City/MRA will continue to fund the following Public services with CDBG funds:

- **Housing Families:** This agency works to end homelessness by providing safe, temporary shelter, creating affordable housing and providing support services to family members of all ages.
- **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
- **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.

Tri-CAP dissolution:

Tri-CAP transitional housing is being managed by Action for Boston Community Development, Inc. (ABCD) and the services component provided by Tri-CAP is now being handled by several regional non-profits:

- Fuel Assistance by Community Action Programs Inter-City, Inc. (CAPIC)
- Head Start program by ABCD

DHCD designated ABCD Inc. as the eligible entity to serve the Everett, Malden, and Medford service area. This designation qualifies ABCD Inc. to receive Community Services Block Grant (CSBG) funds effective FY 2016 to deliver services to the low-income population of the Tri-CAP service area. DHCD and NSC have agreed to have Metro North Housing (a newly formed non-profit in Malden) to assume the Tri-CAP properties that care for the extremely low-income population. The bankruptcy and the transfer of the properties will most likely be finalized end of December 2017.

AP-12 Participation - 91.401, 91.105, 91.200(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

The citizen participation program is instrumental in obtaining input from the community and organizations in designing programs that will best meet the needs of the low- and moderate-income populations. As required by HUD rules and regulations, the City of Malden complies with regulation 24 CFR 91.105, Citizen Participation Plan for local governments. Further discussion about the Citizen Participation process including efforts to broaden participation, for the creation of the 2017-2018 Action Plan, along with public comments and the City's responses is included in the Citizen Participation and Consultation sections of this Plan. As the Lead Entity, the MRA is responsible for overseeing the development of the Consolidated and Annual Action Plans; as well as the Annual CAPERS. The MRA will continue to research explore alternative public involvement techniques such as surveys and focus groups as well.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	<p>Minorities</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>PUBLIC HEARING #1: Thursday, February 21, 2017 at 6:00 P.M. 176 Pearl Street; Provide technical assistance on submission of RFP, review FY 15-16 CAPER, and obtain input on housing and community development needs.</p>	<p>Comments consisted of questions regarding technical assistance on applying for Federal funds, eligibility of use of funds, and information on the RFP process.</p>	<p>All comments were accepted</p>	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Public Meeting	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	PUBLIC HEARING #2: Thursday February 23, 2017 at 5:30 P.M. at 176 Pearl St. the Malden Redevelopment Authority conducted a public hearing on behalf of the North Suburban HOME Consortium to solicit input regarding the development of the 2017-2018 Annual Action Plan and regional housing goals and objectives.	1) Comments consisted of the competitiveness of funding availability, priorities of the use of federal funds.2) Participants expressed the need to create affordable senior housing across the eight consortium communities.	All comments were accepted	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Public Meeting	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	PUBLIC HEARING #3: Tuesday, April, 18, 2017 at 6:00 P.M.at 176 Pearl St.	Draft Action Plan during 30 day comment period	All comments were accepted	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Newspaper Ad	Non-targeted/broad community	Public Notice ads were posted in The Malden Advocate and Malden Evening News newspaper informing residents and potential applicants about the availability of federal funds available, the RFP for those funds, as well as associated public hearings.	Technical assistance in preparing the RFP was encouraged and accommodated to all parties interested	All Comments were accepted	
5	Internet Outreach	Non-targeted/broad community	All notices, RFPs, and plans are available on the MRA website.	N/A	N/A	http://maldenredevelopment.com

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

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

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

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,229,217	0	418,000	1,647,217	2,400,000	CDBG funds to be utilized within the City of Malden.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	1,503,982	0	200,000	1,703,982	3,000,000	HOME funds are available for the entire North Suburban Consortium member communities. Anticipated program income totals \$200,000

Table 2 - Expected Resources – Priority Table

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

The City of Malden will receive \$1,229,217 in CDBG and \$1,503,982 in HOME Entitlement Funds. Non-Entitlement funds, that will be used to further the goals of the Strategic Plan may include: private foundations, organizations, and individuals. The following leveraged resources are anticipated during the Consolidate Plan:

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

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

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

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

The HOME program 25% matching requirements are met through State Housing Bond funds, private financing, and the Mass Rental Voucher program. Matching funds requirements are monitored by the Malden Redevelopment Authority as the NSC Lead Agency.

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

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

Discussion

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

This was amended in October 2016: \$2,400,000 in additional Community Development Block Grant funds, in the form of a Section 108 loan, will be used to support the reconstruction of curbs, sidewalks, and repaving of streets and sidewalks at Lawrence St, Henry St, Taylor St, Wyeth St, Ivy Rd, Hanover St. and Rockwell Ter., and constitutes a Substantial Amendment to the 2016-2020 Consolidated Plan in conjunction with its FY 16-17 Annual Action Plan. 1,232,559 is increased \$2,400,000, to \$3,632,559

Annual Goals and Objectives

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

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing Development	2015	2019	Affordable Housing		Affordable Housing	HOME: \$1,209,827	Rental units constructed: 15 Household Housing Unit Rental units rehabilitated: 6 Household Housing Unit Homeowner Housing Added: 0 Household Housing Unit Homeowner Housing Rehabilitated: 0 Household Housing Unit Direct Financial Assistance to Homebuyers: 0 Households Assisted
2	Homebuyer Assistance	2015	2019	Affordable Housing		Affordable Housing	HOME: \$85,200	Direct Financial Assistance to Homebuyers: 14 Households Assisted
3	Home Rehabilitation	2015	2019	Affordable Housing		Affordable Housing	CDBG: \$389,264 HOME: \$238,557	Rental units rehabilitated: 2 Household Housing Unit Homeowner Housing Rehabilitated: 26 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Park Improvements	2015	2019	Non-Housing Community Development		Public Facilities, Parks, and Open Space	CDBG: \$308,863	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 200 Persons Assisted
5	Public Facility Improvements	2015	2019	Non-Housing Community Development		Public Facilities, Parks, and Open Space	CDBG: \$322,840	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 200 Persons Assisted
6	Public Infrastructure Improvements	2015	2019	Non-Housing Community Development		Public Infrastructure	CDBG: \$215,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 9985 Persons Assisted
7	Public Services	2015	2019	Non-Homeless Special Needs		Public Services	CDBG: \$171,250	Public service activities other than Low/Moderate Income Housing Benefit: 8593 Persons Assisted
8	Planning and Administration	2015	2019	Administration		Affordable Housing Economic Development Public Facilities, Parks, and Open Space Public Infrastructure	CDBG: \$240,000 HOME: \$170,398	Other: 1 Other

Table 3 – Goals Summary

Goal Descriptions

1	Goal Name	Affordable Housing Development
	Goal Description	Funding to support the development of affordable housing units by non-profit/ for profit developers including organizations designated as CHDO's. The Consortium has three entities designated as CHDO's that will work on development of rental units.
2	Goal Name	Homebuyer Assistance
	Goal Description	Funding for Direct Assistance to income-eligible First-time Homebuyers. Funds will be used to pay eligible closing costs and downpayment towards the purchase of a single family home (including condo, townhouse). NSC currently does not offer assistance towards purchase of mobile homes.
3	Goal Name	Home Rehabilitation
	Goal Description	Funding for housing rehabilitation loans and associated program delivery costs. CDBG funds will be used for eligible housing rehab activities which may include project delivery costs for eligible rehab activities funded with Lead-Based Paint Hazard Control (LBPHC) Grant Program funds should the City be successful in securing the LBPHC Grant. NSC HOME funds will be used for rehabbing 1-4 family units. This will include any 1-4 rental units that require rehabilitation along with homeowner units, units will be leased to low-income tenants. Total project units to be rehabbed under HOME program is 4.
4	Goal Name	Park Improvements
	Goal Description	Park improvements including \$180,000 at Anderson Field and Callahan Park, and \$55,000 at Pearl St. Park, and a \$73,863 Section 108 Payment for Lincoln Commons Park.
5	Goal Name	Public Facility Improvements
	Goal Description	Funding for 108 loan payments on Senior Center Improvements/Taskforce in the amount of \$287,590, and \$35,250 at Malden Schools for removing lead water facilities

6	Goal Name	Public Infrastructure Improvements
	Goal Description	<p>Funding for road improvements in Low-Mod Areas in the amount of \$185,000 for section 108 loan payback and \$30,000 at Franklin and Eastern Ave for a Crosswalk upgrades.</p> <p>Improvements to public infrastructure including but not limited to streets, sidewalks, and ADA curb cuts.</p> <p>This was amended in October 2016: \$2,400,000 in additional Community Development Block Grant funds, in the form of a Section 108 loan, will be used to support the reconstruction of curbs, sidewalks, and repaving of streets and sidewalks at Lawrence St, Henry St, Taylor St, Wyeth St, Ivy Rd, Hanover St. and Rockwell Ter., and constitutes a Substantial Amendment to the 2016-2020 Consolidated Plan in conjunction with its FY 16-17 Annual Action Plan.</p> <p>\$185,000 represents annual payback on a 20 year note.</p> <p>200 persons was updated to 10,185. (9,985 additional persons of which 6810 are low-mod income persons will be assisted)</p>
7	Goal Name	Public Services
	Goal Description	Funding to provide services to low and moderate income persons in the amount of \$171,250.
8	Goal Name	Planning and Administration
	Goal Description	Planning and Administration for CDBG and HOME

AP-35 Projects - 91.420, 91.220(d)

Introduction

In Year 1 of the Consolidated Plan, the City allocated funding that addresses unmet priority needs while continuing commitments to successful multi-year initiatives. The obligation to fund the Section 108 loans for completed Physical Improvement projects while necessary, reduces the ability to undertake additional initiatives. Successful projects with high demand include housing rehabilitation and public services. These program received renewed funding.

Activities will be funded during the program year to make services and facilities available or accessible to low- and moderate-income people and/or to limited clientele with a presumed benefit, as a means of addressing issues in their living environment. As a result, these projects will directly enhance the suitable living environment of residents through new or improved accessibility, affordability, or sustainability.

In addition to improving the quality of life for residents in these units, other housing-related projects, (such as first time homebuyer programs) will directly benefit both individuals and households.

#	Project Name
1	CDBG Administration
2	HOME Admin
3	CDBG Public Services
4	CDBG Rehab
5	HOME - Homeowner Rehab
6	CHDO Affordable Development
7	Rental & Home Ownership Development
8	Downpayment Assistance Program (DAP) / Closing Costs (CC) Buydown Subsidy
9	Park Improvements
10	Public Facility Improvements
11	Public Infrastructure Improvements
12	Section 108 Repayments

Table 4 – Project Information

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

Allocation priorities were based on the needs analysis done for the strategic plan, in collaboration with the proposals that were received for this program year. Proposals that were deemed most advantageous with respect to meeting the needs as illustrated in the needs assessment were given

higher priority. Program income will be used to factor expected resources available in the next program year's annual action plan process.

NSC estimates 39 units in affordable housing for extremely low-income to moderate income families for HUD fiscal year 2017-2018. 14 of these units will be targeted at or below 80% AMI and remaining 25 at or below 60% AMI (rental units).

AP-38 Project Summary

Project Summary Information

1	Project Name	CDBG Administration
	Target Area	
	Goals Supported	Planning and Administration
	Needs Addressed	
	Funding	CDBG: \$240,000
	Description	Admin
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	n/a
	Location Description	n/a
	Planned Activities	admin costs
2	Project Name	HOME Admin
	Target Area	
	Goals Supported	Planning and Administration
	Needs Addressed	
	Funding	HOME: \$170,398
	Description	admin
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	n/a
	Location Description	n/a
	Planned Activities	admin
3	Project Name	CDBG Public Services
	Target Area	
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$171,250
	Description	PS

	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	See Activities
	Location Description	See Activities
	Planned Activities	See each individual Activity
4	Project Name	CDBG Rehab
	Target Area	
	Goals Supported	Home Rehabilitation
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$389,264
	Description	rehab
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	see activities
	Location Description	see activity
	Planned Activities	rehab
5	Project Name	HOME - Homeowner Rehab
	Target Area	
	Goals Supported	Home Rehabilitation
	Needs Addressed	Affordable Housing
	Funding	HOME: \$238,557
	Description	rehab
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	see activities
	Location Description	Consortium wide

	Planned Activities	rehab
6	Project Name	CHDO Affordable Development
	Target Area	
	Goals Supported	Affordable Housing Development
	Needs Addressed	Affordable Housing
	Funding	HOME: \$750,000
	Description	Development of affordable rental and home ownership units
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	see activities
	Location Description	Consortium wide
	Planned Activities	rental and owner unit development
7	Project Name	Rental & Home Ownership Development
	Target Area	
	Goals Supported	Affordable Housing Development
	Needs Addressed	Affordable Housing
	Funding	HOME: \$459,827
	Description	Funds for rental and owner development of units by org. other than CHDOs
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	see activities
	Location Description	consortium wide
	Planned Activities	unit development
8	Project Name	Downpayment Assistance Program (DAP) / Closing Costs (CC) Buydown Subsidy
	Target Area	
	Goals Supported	Homebuyer Assistance

	Needs Addressed	Affordable Housing
	Funding	HOME: \$85,200
	Description	FTHB Assistance
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	see activities
	Location Description	consortium wide
	Planned Activities	FTHB Assistance
9	Project Name	Park Improvements
	Target Area	
	Goals Supported	Park Improvements
	Needs Addressed	Public Facilities, Parks, and Open Space
	Funding	CDBG: \$308,863
	Description	Pearl St Park (\$55,000), Anderson field and Callahan Park (\$180,000) and Sec 108 repayment for Lincoln Park (\$73,863)
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	see activities
	Location Description	Malden
	Planned Activities	park improvements and 108 repayment
10	Project Name	Public Facility Improvements
	Target Area	
	Goals Supported	Public Facility Improvements
	Needs Addressed	Public Facilities, Parks, and Open Space
	Funding	CDBG: \$322,840
	Description	pub facilities upgrades. Sec 108 repayment of Senior Center (\$287,590) and Malden School Water deleading (\$35,250)
	Target Date	6/30/2018

	Estimate the number and type of families that will benefit from the proposed activities	see activity
	Location Description	malden wide
	Planned Activities	upgrades and sec 108 repayment
11	Project Name	Public Infrastructure Improvements
	Target Area	
	Goals Supported	Public Infrastructure Improvements
	Needs Addressed	Public Infrastructure
	Funding	CDBG: \$215,000
	Description	Section 108 repayment of Streets and Sidewalks (\$185,000) and Crosswalk improvements (\$30,000)
	Target Date	6/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
12	Project Name	Section 108 Repayments
	Target Area	
	Goals Supported	Public Facility Improvements
	Needs Addressed	Public Facilities, Parks, and Open Space
	Funding	:
	Description	Repayments of Section 108 loans that have been borrowed in the past for a new senior center, parks & playgrounds. The City of Malden also carried a Note on behalf of the Mystic Valley Development Commission which is not paid from CDBG, but pilot payments from the Rivers Edge Development.
	Target Date	6/30/2018

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Note: goals and priorities for these repayments will be reported under Public Facility and Public Infrastructure projects

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

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

The allocation of CDBG resources is targeted to best meet the priority needs of Low and Moderate income persons. While every consideration is given to opportunities to target a specific geographic eligible area, in Year 1 Annual Plan, the City has allocated the majority of its available resources to programs that operate City-wide. Housing Rehabilitation (\$352,047) and Public Services (\$171,250) serve priority needs that exist City-wide.

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

Geographic Distribution

Target Area	Percentage of Funds

Table 5 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

A significant proportion of the Annual Entitlement funds are dedicated to pay principle and interest on three existing Section 108 loans; a note for MVDC for Rivers Edge, a note for the creation of the Senior Center and housing taskforce and one for the demolition of Lincoln Shool. The remaining balance is dedicated to City-wide needs, affordable housing, public infrastructure, public facilities and public services. It should be noted that the majority of public service programs are located within CDBG target areas and provide convenient access to neighborhood residents.

HOME funds are allocated to ensure geographic disbursement throughout the jurisdiction, this will be based on the priority needs identified in the 2015-2019 Consolidated Plan. The Board of the NSC allocates funds by program area (examples: First-time homebuyer Assistance, Rental Development) and then funds proposals that are responsive to need, constitute a good public investment, and are ready to proceed.

Discussion

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

Affordable Housing

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

Introduction

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

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

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

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	39
Special-Needs	0
Total	39

Table 6 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	15
Rehab of Existing Units	10
Acquisition of Existing Units	14
Total	39

Table 7 - One Year Goals for Affordable Housing by Support Type

Discussion

Existing data and community consultations clearly identify affordable housing as a high priority need. In response to that priority, the NSC will continue its efforts to increase the supply of safe, quality,

affordable housing. NSC will continue to work with the existing three CHDO's (The Neighborhood Developers, Medford Community Housing and Housing Corporation of Arlington) to further affordable housing development. Given the housing stock and market realities, NSC will continue its focus it limited resources on production of affordable rental housing. Note: The 39 units above does not include 20 units expected to be rehabbed with CDBG funds.

Additionally, the Consortium reviews applications on a rolling basis for large scale development projects, and the application is available on MRA website.

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

Introduction

Malden along with each of the NSC Member Communities has an independent Public Housing Authority. Each Authority manages the public housing stock within its jurisdiction and administers federal and state housing vouchers. The majority of the 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.

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

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

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

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

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

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

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

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

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

Discussion

see discussion above

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

Introduction

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

Arlington is a member of the Somerville CoC.

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

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

One outcome of the merger with the Balance of State Continuum of Care will be implementation of a centralized intake system and outreach teams to address the needs of homeless persons, with a special emphasis on unsheltered persons. The Balance of State CoC relies upon multiple point of entry that allow participating providers to assess homeless persons and link them to homeless and mainstream services.

Addressing the emergency shelter and transitional housing needs of homeless persons

There are no existing emergency shelters within the Tri-City region. 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.

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

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

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

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

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

- Just-A-Start Corporation: Provides court mediation services; Stabilizes families through housing assistance via HomeBASE- rental assistance and security deposit to at-risk households 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
- Housing Families provides pro-bono legal services.

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 (not funded in FY17-18), 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)

Discussion

Please see discussions above.

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

Introduction

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

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

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

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

Discussion

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

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

Introduction

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

Actions planned to address obstacles to meeting underserved needs

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

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

Actions planned to foster and maintain affordable housing

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

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

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

Actions planned to reduce lead-based paint hazards

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

On behalf of the City , the Malden Redevelopment Authority will continue to provide housing rehabilitation funding, which requires safe treatment of all lead-based paint hazards. The City of Malden has allocated \$ 352,047 towards the housing rehabilitation program. We estimate 20 units rehabed with CD funds will have Lead Hazard Grant funds incorporated into the activity.

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

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. Additionally, a large outreach effort will take place to help LMH replace thier lead water service lines.

Actions planned to reduce the number of poverty-level families

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

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

Actions planned to develop institutional structure

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

While the institutional structure has been in place and successful for the past 15 years, the recent demise of the City's federally chartered Community Action Agency has created the need for immediate action. The City of Malden has finalized the merger of the Tri-city Continuum of Care with the "Balance of State" CoC last year.

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

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

Discussion

Over the next program year, the City's continued focus will be on improving the condition of the City's housing stock, increasing the availability of affordable housing, and essential services to low and moderate income residents. Proposed activities fulfill HUD's priorities of providing decent housing, suitable living environment and expanded economic opportunity, principally for low-and-moderate income persons.

Program Specific Requirements

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

Introduction

The City of Malden's Action Plan outlines available resources and proposed activities to be undertaken during the course of the 2017-2018 program year. The Consolidated Plan and Annual Action plan allocated the City's CDBG funds as well as the HOME funds to be expended within the North Suburban Consortium.

Program outreach materials, in English and any other language that is the primary language of a significant portion of the area residents, will be distributed in public facilities city-wide and to housing-related agencies. NSC will include local real estate agents and first mortgage lenders in Program outreach efforts, so that they may inform their clients about the availability of the Program.

Forms of marketing may include fliers, brochures, newspaper ads, articles and public service announcements. Fliers and brochures are distributed at local government buildings, other public buildings and through the mail, as well as to businesses that assist those not likely to apply without special outreach. The Fair Housing Lender logo will be placed on all outreach materials. Fair housing marketing efforts will be based upon the latest HUD guidance to verify that protected classes (age, gender, ethnicity, race, and disability) are not being excluded from the Program.

Informational meetings are offered to potential participants to explain Program requirements. Often, minimal formal outreach efforts are required as the need for assistance generally exceeds funds available. However, marketing measures are actively performed in order to maintain a healthy interest list.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

- | | |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---|
| 1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed | 0 |
| 2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan. | 0 |
| 3. The amount of surplus funds from urban renewal settlements | 0 |

4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	80.00%

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

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

The NSC does not anticipate any forms of investment beyond those identified in Section 92.205.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

The purpose of the resale and recapture provisions is to ensure that the housing purchased with HOME assistance remains affordable to low income buyers in accordance with 24 CFR 92.254 and to provide the initial home buyer with a fair return on investment. The NSC acknowledges the potential conflict that can arise in meeting these two purposes and attempts to balance them.

For the NSC First Time Homebuyer Program which uses HOME funds to provide down payment and closing cost assistance for homebuyers wishing to purchase market rate units in the jurisdiction, the NSC has adopted the following provisions concerning recapture of subsidy:

- a) HOME funding will be used for down payment and closing cost assistance (up to \$7,500 for a single family).
- b) These funds will be recaptured upon sale or transfer of the property out of net resale proceeds, with the recapture amount declining by 20% of the amount of the down payment and closing cost assistance every year that the homeowner has occupied the residence.
- c) Recapture may occur not only when the premises are sold or transferred/refinanced, but also if the premises cease to be the borrower's primary residence, the death of the borrower occurs or there is a change in the title (other than removal of husband or wife or addition of husband or wife).
- d) All recaptured funds will be used to assist other first time home buyers in accordance with 24 CFR 92.254 (a)(4)(ii)(C)

NSC chooses to reduce the amount of direct HOME subsidy on a prorata basis for the time the homebuyer has owned and occupied the housing, measured against the required affordability period. The resulting ratio would be used to determine how much of the direct HOME subsidy NSC would recapture.

To determine the pro rata amount recaptured divide the number of years the homebuyer occupied the home by the period of affordability and multiply the resulting figure by the total amount of direct HOME subsidy originally provided to the homebuyer.

Number of years homeowner occupied the home X Total direct HOME subsidy = Recapture

Period of Affordability

Funds are extended as a 5-year forgivable loan. There are no monthly payments with this loan and it is interest free. 20% of the loan is forgiven for each full year during the 5-year retention period. After 5 years the loan is forgiven. If the mortgaged property is sold, transferred or ceases to be the borrower's primary residence before the end of the 5-year period, the HOME Consortium will recapture the unforgiven portion of the loan, or any net proceeds.

If the buyer meets the required five (5) year affordability period, then the Note & Mortgage will be forgiven and no repayment is required.

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

The NSC also uses HOME funds to assist homebuyers through buy-down subsidies and through development and rehab of ownership units. In these cases, the units are deed restricted with covenants which ensure affordability at least for the minimum affordability period under Section 92.254a.(4). In most cases, the NSC member community elects to place a covenant which restricts the unit for longer than the minimum affordability period. NSC has adopted the following provisions concerning resale restrictions for these properties:

a) These affordable units must be owner-occupied for the entire term of the affordability period.

b) Resale of an affordable unit must be to a household at or below 80% of Area Median Income for the jurisdiction.

c) Maximum resale price of the unit is the price paid by the seller increased in proportion to the increase (but not decrease) in the Boston Area Median Income plus the value of any approved capital improvements made to the property by the seller. In this way, the NSC is able to maintain the affordability of the property to future, income eligible buyers, but it does not compromise the owner's incentive to maintain the property, and provides a reasonable return on all improvements and investments in the property. At no time, will the seller be required to sell the property for less than what they paid, protecting the seller from market downturns to the greatest extent feasible. The affordable restriction on the property will allow the home owner a fair return on their investment.

The Affordable Price at any particular time shall be determined as follows:

Affordable Price = Original Affordable Price x (80% of Current Boston Area Median Income /80% of Original Boston Area Median Income) plus a reasonable return on the Owner's investment in any capital improvement.

For example: When a home owner purchased a unit in 2004 the 80% Area Median Income (AMI) was \$82,600.00. The current AMI is \$98,500.00. This is an increase of \$15,900.00. In 2004 home owner paid \$140,000.00 for the affordable unit. Using this resale calculation (outlined below) the maximum resale price is \$169,949.00 (this is the maximum amount seller can receive).

$\$140,000 \times 80\% \text{ of } 2015 \text{ AMI } (\$98,500.00) = \$78,800.00$

$\text{Divided by } 80\% \text{ of } 2004 \text{ AMI } (\$82,600.00) = \$66,080.00$

$78,800.00 / 66,080.00 = 1.19249$

$1.19249 \times \$140,000.00 = \$166,948.60$

Current Boston Area Median Income” means the HUD published Boston Area Median Income for a family of four most recently established prior to a resale of the Residence.

d) Should the value of capital improvements result in a maximum resale price that is unaffordable to a reasonable range of low to moderate income buyers, the NSC will ensure continued compliance with the affordable housing restriction by investing additional HOME funds at the closing to buy down the price to an affordable level.

e) For the NSC First Time Homebuyers who utilize HOME funds to assist with down payment and closing costs to purchase units already subject to a resale restriction will be bound by the resale restriction. In addition, a separate financing instrument in the form of a deferred payment, forgivable mortgage for the amount of the down payment assistance may be required, as well.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

In accordance with 91.220(g)(2)(iii), the NSC has adopted the following policy with regard to refinancing existing debt on multi-family housing projects:

a) The North Suburban Consortium recognizes that housing rehabilitation and the creation of new housing is the primary eligible activity. B) The North Suburban Consortium believes that the primary eligible activity can be accomplished without the use of HOME funds to refinance existing debt. c) However, due to current economic circumstances, the North Suburban Consortium would consider the use of HOME funds in limited circumstances to refinance a portion of existing debt in owner-occupied, multi-family projects eligible under 24 CFR 92.206 (b). This activity must primarily be rehabilitation and the refinancing must be necessary to reduce the overall monthly housing cost of the owner. d) The required period of affordability is 15 years, should the NSC use HOME funds to refinance existing debt in conjunction with rehabilitation work at a property. e) The HOME funds may be invested jurisdiction-wide. f) NSC HOME funds will not be used to refinance existing debt that is made or insured by any federal program, including the CDBG program.

A range of activities has been identified, including creation and preservation of affordable housing, physical improvements and upgrades to parks, public services and payment on Section 108 loans. The City anticipates that approximately 80% of CDBG funds will be used toward projects benefitting low-and-moderate income residents. Malden has not engaged in, nor anticipates receiving any program income from, Section 108 loan proceeds, urban renewal settlements or float-funded activities.