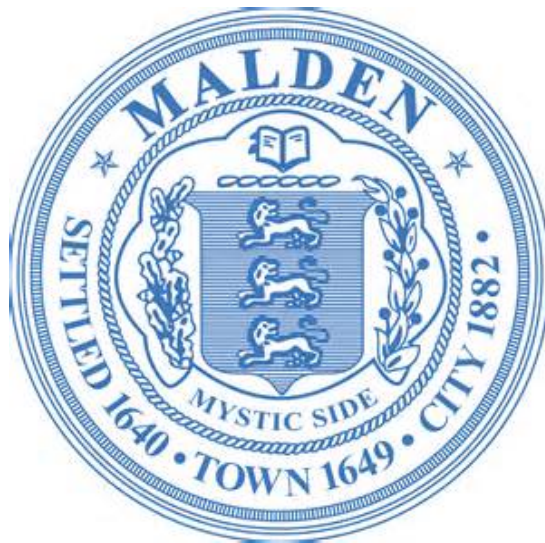


HUD Program Year 2016 Consolidated Annual Performance and Evaluation Report (CAPER)

July 1, 2016 – June 30, 2017



City of Malden, Massachusetts

Mayor Gary Christenson

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



CR-05 - Goals and Outcomes

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

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

The goals and objectives for the July 1, 2016 to June 30, 2017 reporting period are based on HUD's priority needs identified in the 2015-2019 Five Year Consolidated Plan. The Five-Year Plan provided the guidelines for selecting projects and activities to fund during each subsequent program year. The goals identified in the plan, and the anticipated accomplishments available are summarized in the table below.

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

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

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
Affordable Housing Development	Affordable Housing	HOME: \$	Rental units constructed	Household Housing Unit	75	48	64.00%	15	26	173.33%
Affordable Housing Development	Affordable Housing	HOME: \$	Rental units rehabilitated	Household Housing Unit	50	10	20.00%	6	0	0.00%
Affordable Housing Development	Affordable Housing	HOME: \$	Homeowner Housing Added	Household Housing Unit	8	0	0.00%			
Home Rehabilitation	Affordable Housing	CDBG: \$ / HOME: \$235000	Rental units rehabilitated	Household Housing Unit	0	8		0	0	

Home Rehabilitation	Affordable Housing	CDBG: \$ / HOME:	Homeowner Housing Rehabilitated	Household Housing Unit	20	145	725.00%	8	3	37.50%
Home Rehabilitation	Affordable Housing	CDBG: \$ / HOME:	Housing for Homeless added	Household Housing Unit	0	0		0	0	
Home Rehabilitation	Affordable Housing	CDBG: \$ / HOME:	Housing for People with HIV/AIDS added	Household Housing Unit	0	0		0	0	
Homebuyer Assistance	Affordable Housing	HOME: \$	Homeowner Housing Added	Household Housing Unit	60	19	31.67%	0		
Homebuyer Assistance	Affordable Housing	HOME: \$	Direct Financial Assistance to Homebuyers	Households Assisted	0	19		14	10	71.43%
Park Improvements	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	500	0	0.00%	200	0	0.00%
Planning and Administration	Admininstration	CDBG: \$ / HOME:	Other	Other	1	1	100.00%	1	1	100.00%

Public Facility Improvements	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	500	11815	2,363.00%	200	0	0.00%
Public Infrastructure Improvements	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	500	0	0.00%	10185	0	0.00%
Public Services	Non-Homeless Special Needs	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	500	16679	3,335.80%	8593	10258	119.38%
Public Services	Non-Homeless Special Needs	CDBG: \$	Homeless Person Overnight Shelter	Persons Assisted	0	0		0	0	
Public Services	Non-Homeless Special Needs	CDBG: \$	Homelessness Prevention	Persons Assisted	0	241		0	175	

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

Assess how the jurisdiction’s use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.

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

During the 2016-17 reporting period, CDBG funds were distributed among the HUD-priority needs identified in the 2015-2019 Consolidated Plan.

The actual accomplishments for each priority need during program year 2016-17 were fairly consistent with those proposed in the Annual Action Plan.

Affordable housing and infrastructure projects are often initiated during one program year but span multiple reporting periods, thus not all funds are expended during a reporting period. HOME funds were advanced towards project that met the Consolidated Plan's priorities in regards to housing needs (Rental Housing). Majority of the Entitlement and program income funds were allocated to multi-family rental projects.

Pearl Street is substantially complete, although the project will appear on next year’s CAPER, and Community Garden is still in progress.

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

CR-10 - Racial and Ethnic composition of families assisted

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

91.520(a)

	CDBG	HOME
White	4,988	12
Black or African American	2,030	4
Asian	2,594	1
American Indian or American Native	6	0
Native Hawaiian or Other Pacific Islander	2	0
Total	9,620	17
Hispanic	1,603	15
Not Hispanic	8,017	24

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

Narrative

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

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

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	CDBG	1,710,980	1,342,752
HOME	HOME	1,845,088	619,661
HOPWA	HOPWA		
ESG	ESG		
Other	Other		

Table 3 - Resources Made Available

Narrative

The table above outlines the Consolidated Plan funding received by the City of Malden between July 1, 2016 and June 30, 2017. This table includes only new funds received during the program year and does not account for either unspent prior year funds use for FY 15-16 activities or funds from prior years spent during the 2016-17 program year. (Source: PR02)

Funds expended during the program year include reprogrammed prior year funds and funds awarded to activities in prior years that were not spent until the 2016-17 program year. Finally several large construction projects will span the course of several program years with expenditures occurring over multiple years. As a result, funds expended do not equal funds received.

Identify the geographic distribution and location of investments

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

Table 4 – Identify the geographic distribution and location of investments

Narrative

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

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

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

Leveraging

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

The Community Development Block Grant program continually encourages all sub recipients to seek out additional funding sources so that the program is not the sole source of funding for a project or activity. CDBG was able to leverage \$2,777,959. The City has also incorporated as part of its request for proposals for CDBG funds, a comparative criterion, which encourages local, federal, state, and private match as part of a request for funds. Many of the public services also rely on public amenities that are provided in kind, i.e. the recreation fields, the senior center, the Malden Access Television, and technical assistance from our staff. During the program year, the Consortium used HUD funds to successfully leverage substantial federal, state, local and private funds in developing affordable housing as well.

The City of Malden complies with federal matching requirements for HOME through Massachusetts Rental Voucher Program managed by the Malden Housing Authority. Larger development projects also receive alternate sources of funding such as low income tax credits, and other state, local, and private financing. The current Match liability according to PR 33 IDIS n excess match carry forward of \$57,432,882.50.

Fiscal Year Summary – HOME Match	
1. Excess match from prior Federal fiscal year	57,432,882
2. Match contributed during current Federal fiscal year	0
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	57,432,882
4. Match liability for current Federal fiscal year	0
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	57,432,882

Table 5 – Fiscal Year Summary - HOME Match Report

Match Contribution for the Federal Fiscal Year								
Project No. or Other ID	Date of Contribution	Cash (non-Federal sources)	Foregone Taxes, Fees, Charges	Appraised Land/Real Property	Required Infrastructure	Site Preparation, Construction Materials, Donated labor	Bond Financing	Total Match

Table 6 – Match Contribution for the Federal Fiscal Year

HOME MBE/WBE report

Program Income – Enter the program amounts for the reporting period				
Balance on hand at beginning of reporting period \$	Amount received during reporting period \$	Total amount expended during reporting period \$	Amount expended for TBRA \$	Balance on hand at end of reporting period \$
327,411	210,505	240,242	0	230,006

Table 7 – Program Income

Minority Business Enterprises and Women Business Enterprises – Indicate the number and dollar value of contracts for HOME projects completed during the reporting period

	Total	Minority Business Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Contracts						
Dollar Amount	0	0	0	0	0	0
Number	0	0	0	0	0	0
Sub-Contracts						
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0
	Total	Women Business Enterprises	Male			
Contracts						
Dollar Amount	0	0	0			
Number	0	0	0			
Sub-Contracts						
Number	3	3	0			
Dollar Amount	0	0	0			

Table 8 - Minority Business and Women Business Enterprises

Minority Owners of Rental Property – Indicate the number of HOME assisted rental property owners and the total amount of HOME funds in these rental properties assisted

	Total	Minority Property Owners				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0

Table 9 – Minority Owners of Rental Property

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

Table 10 – Relocation and Real Property Acquisition

CR-20 - Affordable Housing 91.520(b)

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

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	0	0
Number of Non-Homeless households to be provided affordable housing units	39	39
Number of Special-Needs households to be provided affordable housing units	0	0
Total	39	39

Table 11 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	0	0
Number of households supported through The Production of New Units	15	26
Number of households supported through Rehab of Existing Units	10	3
Number of households supported through Acquisition of Existing Units	14	10
Total	39	39

Table 12 – Number of Households Supported

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

NSC met the overall goals for the total units anticipated in the 2016 fiscal year. NSC has largely been successful in funding shovel ready CHDO projects that add substantial units to the rental portfolio. A good number of the units produced cater to 30% or below AMI population (especially the projects receiving MRVP or Project based vouchers). Several projects have secured additional funds to move the project out of pre-development phase. Accomplishments for these projects will be reported in future

CAPERs upon completion. There are 3 large rental projects in the pipeline in Chelsea, Arlington and Melrose, which will add another 28 units upon completion.

Rehabilitation of Existing Units: CDBG and HOME funds were used to support the rehab of housing units.

NSC was able to meet and exceed the estimated total HOME units for the previous fiscal year. NSC also exceeded the new rental unit production projection by 73%. Since the projects completed were new construction, there were no new HOME units produced under rehab of existing units. The First Time Home Buyer (FTHB) downpayment assistance fell by 28% on the projected units; this was mainly due to some applicants who applied not being eligible for assistance and some applicants who did not want to move forward with the assistance after being approved by the consortium. However this is an expected occurrence and we are confident of exceeding the goals for our downpayment assistance program in the current HUD fiscal year 2017.

NSC has been partnering with several non-profit home buyer counseling agencies to offer more FTHB classes which will highlight our downpayment assistance program so that qualified households can apply ahead of time. NSC also did several outreach sessions with realtors, applicants regarding this program.

The Consortium communities have been experiencing an unprecedented rise in property values and housing demand which has significantly impacted the affordability in recent years. This has limited the number of houses that can be rehabilitated using HOME funds as the post rehab value cannot exceed 95% of HUD property limits.

Owner rehab units completed was less than the projected number of units. Some of the challenges have been delays in finding qualified contractors, home owners unable to start the rehab work right away or having to stop mid-way due to personal reasons (health concerns, death in the family etc.). The Greater Boston area continues to experience a strong boom in the housing market causing a shortage of qualified contractors; most of them are booked on multiple jobs as far as a year away. Another constant challenge the communities have been facing is qualified contractors that can bid on these rehab jobs. The agency has been working to expand the list of contractors who are familiar with federal and state labor laws and are willing to commit to a reasonable timeline of completion.

While the agency is enthusiastic about its recent successes with this program it also acknowledges that future success of the rehab and homeownership program could be muted if real estate values in the metro Boston area continue to rise at the current rate.

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

Discuss how these outcomes will impact future annual action plans.

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

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

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

Number of Households Served	CDBG Actual	HOME Actual
Extremely Low-income	4	20
Low-income	4	7
Moderate-income	1	12
Total	9	39

Table 13 – Number of Households Served

Narrative Information

The MRA and NSC prioritizes the creation of affordable housing opportunities for Low and Extremely Low-income households. The agency has made substantial efforts to provide housing assistance to this category of households who are the most cost burdened. A majority of the households assisted in FY16 were Extremely low-income and low income. The low-income and extremely low-income households were beneficiaries of newly constructed rental units as well as units that underwent substantial rehabilitation.

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

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

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

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

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

The CoC continues to operate a mixture of transitional, permanent, and supportive services to address needs of homeless persons in the Tri-City area. Malden also directly funds agencies that provide direct care and shelter to the homeless population. This includes the following organizations and programs:

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

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

Addressing the emergency shelter and transitional housing needs of homeless persons

There are no existing emergency shelters within the Tri-City region. The 2016 PIT count documented that the majority of households seeking emergency shelter were able to access it. In keeping with state and national homeless priorities, the NSC will continue to look at prevention through stabilization programs and to diversion of families from the emergency shelter system. CoC member organizations are working to maintain relationships with a wide variety of market rate and subsidized housing partners; and a balanced inventory of facilities that include emergency shelter, transitional housing, permanent housing, permanent supportive housing and respite care options. The goal is to integrating all housing types into a single comprehensive crisis response system for persons experiencing homelessness.

Additionally, the City continues to make reasonable efforts towards addressing the needs of homeless population. There is currently a project under way in collaboration with a non-profit advocacy group called Centerboard, which provides youth programs serve young people from ages 12-22, with a range of services to foster independent living and financial self-sufficiency. NSC will be funding \$600,000 for 7 to 8 units. In addition the City has been working with another non-profit group which will be a joint venture between Bread of Life, Inc. and Metro North Housing Corp. to build 14 Studio unuts 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 Studio apartments are targeted to very low and extremely low income households, with eight units reserved for *homeless* persons.

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

The City of Malden supports a number of initiatives to help low-income and extremely low-income residents in avoiding homelessness. These activities include providing food and meals programs, as well as emergency consoling services to help households avoid becoming homeless in the first place. CDBG is the primary funding source for these initiatives. The NSC has been tremendously successful at forging partnerships between the development community and non-profit service providers. Through the development of dedicated affordable housing units, the NSC has assisted homeless families to obtain and sustain affordable housing.

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

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

City of Malden and NSC communities have also been working with non-profits and CHDO's to continue to build stable housing in the member communities. NSC is also actively seeking more partners to carry out the Consolidated Plan goals of affordable housing.

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

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

Just a Start: This agency focuses on the stabilization of occupied housing, education/training/job placement and the development and retention of affordable housing. CDBG funds will be used to provide legal education and mediation for low income Malden residents at risk of homelessness

- Housing Families provides pro-bono legal services.
- Bread of Life: Provides free meals and food pantry to low-income families and food deliveries to at-risk elders and homeless families displaced into area motels.
- HarborCov provides holistic services to victims of domestic violence
- Heading Home: Offers case management, supportive services, advocacy, access to job training and employment services, life-skills and housing search.
- ABCD provides a Head Start program
- Salvation Army: This faith-based organization will utilize CDBG funds to operate an emergency services program where Malden residents may seek funds to help pay overdue heat, electric bills and rent in order to maintain their apartments

The City of Malden works with state partners to ensure that people being discharged from publicly funded institutions are not discharged into homelessness. The Massachusetts Department of Mental Health has designated several managers as representatives to the Balance of State CoC and the MA ICHH who work on discharge planning. These managers are responsible for working with and monitoring all CoC providers providing mental health services and they work on discharge planning for participants with severe and chronic mental health issues. Several of the providers are also active CoC members. Additionally, public service agencies, such as Triangle, Club 24, EMARC, and Mystic Valley Elder Services provide supportive service needs for persons who are not homeless but have other special needs (i.e. elderly, frail elderly, persons with disabilities -mental, physical, persons with alcohol or other drug additions)

Affordable Housing

NSC prioritizes creating affordable housing opportunities for Low and Extremely Low-income households. The rental units completed in FY16 were 11 HOME units at 525 Beach St in Revere, 11 HOME units at 189 Broadway (One Beach) in Revere, and 4 HOME units at 12 Shawmut St in Chelsea. The 39 new apartments for seniors at One Beach and 4 apartments for young parents at Lewis Latimer Place were completed. The newly constructed apartments at 12 Shawmut currently house for at-risk, or high-risk young pregnant or parenting families. The new apartments will provide affordable, energy efficient and healthy living located not far from the many amenities in downtown Chelsea. This project represents a new collaborative effort between TND (CHDO) and Roca pairing affordable homes with supportive services tailored to family needs. Roca is an experienced and nationally-recognized service provider that has helped more than 20,000 young people change their behaviors and transform their lives. While NSC looks to increase the supply of supportive service housing, this year's CAPER shows that it remains committed to preserving its existing affordable housing, especially in key developments that serve the at risk population and seniors.

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

Actions taken to address the needs of public housing

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

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

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

In Jan 2017, the State announced that Malden Housing Authority will receive \$6,695,000 to rehabilitate 103 units at its Forestdale development, which will include upgrading building envelopes, creating new accessible units and accessibility site improvements, and renovating kitchens and bathrooms. Mystic Valley Elder Services and the Cambridge Health Alliance's Elder Service Plan will provide services to the community's residents. The funding is being awarded from the Department of Housing and Community Development's Modernizing Public Housing and Supporting Elders Program, in collaboration with the Executive Office of Elder Affairs.

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

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

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

The Malden Housing Authority (MHA) continues to offer programs and activities that meet the needs of its residents. This includes advertising Job Postings, Training Opportunities and Bids/Projects on the Home page of this website to make residents aware of these opportunities;, providing reasonable to allow persons with disabilities equal access and opportunity for all Malden Housing Authority programs; Cross advertisement programs such as lead paint abatement grants; Administering applicable federal and state laws and regulations to achieve high ratings in compliance; Provide decent, safe and sanitary housing in good repair – in compliance with program uniform physical condition standards – for extremely low, very low and low-income families; Achieve a healthy mix of incomes in its public housing developments by attracting and retaining higher income families and by working toward de-concentration of poverty goals; Encourage self-sufficiency of participant families and assist in the expansion of family opportunities which address educational, socio-economic, recreational and other human services needs; and Promote fair housing and the opportunity to participate in the public housing program and its services;

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

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

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

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

Actions taken to provide assistance to troubled PHAs

N/A

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

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

Actions taken to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment. 91.220 (j); 91.320 (i)

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

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

Additionally, 10.2% of housing units are affordable according to the State Subsidized Housing Inventory. According to the Federal Housing Finance Agency Housing Price Index quarterly report from June 2016, Commonwealth of Massachusetts saw a 5% increase and Boston Metropolitan area saw a 7% in home prices. The Consortium understands that rising home prices are creating an obstacle for low income households to turn from renters to home owners. As a result, the Consortium has created a direct buy down subsidy program that will allow more eligible households to become home owners in the current housing market that has experienced a . There have been no homeownership projects by developers in the last several years and the agency is adapting to the changing real estate landscape by offering the subsidy directly to the qualified household. This program ffered as of this program year

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

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

The primary obstacle to meeting underserved needs of low- and moderate-income populations continues to be the availability of funds. Organizations serving these populations continue to experience significant reductions in funding from both governmental and private sources. Like many entitlement communities, Malden's CDBG and HOME funding has been declining over the past decade. T

he City of Malden's local budget has prohibited the City from being able to cover this funding gap, leaving many worthy and valuable programs unfunded or under-funded. This challenge is beyond the capacity of the local jurisdiction to satisfactorily address. Where practical, the City has strongly encouraged organizations to consider collaborating in the provision of serves to low-income residents in an effort to improve efficiency, strengthen capacity, and encouraged partnerships in in requesting CDBG funds, to best meet the needs of the underserved.

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

The City of Malden has historically administered a lead-based paint abatement program, funded through a HUD Lead Hazard Control Grant. Key components of the program also included lead poisoning prevention education, community outreach, and technical training to increase the availability of licensed professionals to perform lead related activities. In July 2017, the City of Malden successfully secured \$1,179,085.22 through the Office of Healthy Homes and Lead Hazard control to be used toward deleading activities; not including an additional \$188,000 Healthy Homes portion. Eligible households are also referred to the Massachusetts Housing Partnership's Get the Lead Out program for additional financial support for de-leading activities.

All NSC communities are committed to lead abatement, and address it in all projects according to HUD directives. Outside of Malden, HOME and local CDBG funds remain the primary source of funds for lead abatement, and lead inspections are a routine part of all HOME-funded owner-occupied rehab projects. Furthermore, full abatement is performed on home owner housing rehab projects that receive over \$25,000 of HOME funds and at all properties awarded HOME funds where construction activity takes place as a part of the overall project.

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

Many activities undertaken by the City of Malden with CDBG and HOME funds are efforts to reduce persons in poverty and improve the quality of life for Malden residents; either directly or indirectly. Specific projects supported during the 2016-2017 program year that helped lift participants out of poverty included:

- HOME Funded first time homebuyer program
- CDBG/HOME funded rehab program
- Tailored for Success job readiness program

- Just a Start
- Housing Families

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

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

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

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

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

The Executive Director and the Program Directors within MRA were responsible for managing all federal funds associated with the project categories identified within the Action Plan. After the city's mayor approved the annual budgets associated with CDBG, it was MRA's responsibility to ensure all resources were expended according to Federal and City regulations and program guidelines. In turn, the agency is subject to periodic financial audits by an independent auditor that posts the audit results to the Federal Audit Clearing House . In addition, the agency is also required by HUD to complete this Consolidated Annual Performance and Evaluation Review (CAPER) to report on its accomplishments, expenditures, and effectiveness in implementing the goals within the Action Plan.

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

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

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

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

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

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

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

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

Whereas the NSC board members are all actively involved in the local communities where they work,

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

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

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

The First Time Home Buyer Program (FTHB) also continues to have high minority participation rates, proving that it is a program that is succeeding in correcting some of the racial and ethnic disparities in homeownership rates. The percentage of minority households purchasing through our First Time Home Buyer Program in FFY16 is listed below:

The First Time Home Buyer Program continues to have a reasonable minority participation rate in FFY2016. NSC advertisements and information, including advertisements for newly available units, are published in newspapers and disseminated to local housing service providers.

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

The NSC's website has now been merged with Malden Redevelopment Authority's website (www.maldenredevelopment.com) to provide a single portal that provides current and consistent information about its programs. Member communities are also encouraged to use their City/Town websites for outreach efforts, as well. The agency's website is especially well-utilized by first time home buyers, and it has been updated regularly to reflect program changes and documentation requirements

for households wishing to access down payment and closing cost assistance.

The agency ensures that Affordable Housing Marketing Plans and Tenant Selection Plans for new rental units allow information to reach the widest audience possible. Any HOME assisted project needs to have fair housing information clearly listed on all marketing materials with provision for translation services as needed. Member communities maintain relationships with realtors and local banks that have staff who can serve households who are not native English speakers.

# FTHB	# Minority	% Minority	
	Cases	Households	Households
FFY2012	17	10	59%
FFY2013	16	9	56%
FFY2014	7	7	100%
FFY2015	9	4	44%
FFY2016	10	5	50%

FTHB Rates

CR-40 - Monitoring 91.220 and 91.230

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

In general, staff follows at least three channels for subrecipient monitoring: 1) a “desk audit” of reports and reimbursement requests; 2) readily accessible technical assistance; and 3) on-site monitoring visits. The City of Malden recognizes that monitoring is an important and ongoing component of the entitlement grant programs and is committed to on-site visits to program site during the course of each program year. Additional monitoring is conducted to ensure compliance with programmatic regulations especially to new sub recipients, sub recipients having difficulty expending funds in a timely manner and those who are identified as needing technical assistance.

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

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

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

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

- Making direct reference to encourage minority and women business enterprises to participate in all solicitation for bids
- Pass-through requirements to private and nonprofit groups acting as subrecipients of Consolidated Plan program funds, to the maximum extent possible, seek the inclusion of minorities and women-owned businesses in funded activities.

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

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

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

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

A public comment period of not less than 15 days was offered for this CAPER. A draft of this document was available for public review and comment from Sept. 13-28, 2017 online at www.maldenredevelopment.com. Printed copies were also available for public review from 8:00 AM to 5:00 PM at the Malden Redevelopment Authority (MRA) Rehab Office at 176 Pearl Street, Malden.

The deadline for comments is 5:00 P.M. on Sept. 29, 2017.

CR-45 - CDBG 91.520(c)

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

The City of Malden amended its Con Plan as a result of successfully applying and being awarded 2.4 million in CDBG funds, in the form of a Section 108 loan, for street improvements throughout the City.

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

No

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

CR-50 - HOME 91.520(d)

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

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

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

In June 2017, HUD Field office from Boston conducted on-site inspections of 3 NSC projects that were recently placed in service. One of the projects 8 Grove St in Chelsea was inspected and one of the units was found to be lacking in terms of cleanliness of a handicap accessible unit. NSC has since, worked with the property owner and management company to bring the unit to decent, living standards. The tenant was provided with the required supportive services to ensure that he can manage living by himself.

Below are the properties inspected in the past program year:

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

All HOME fund recipients on the rental projects are required to submit an approved affirmative marketing/tenant selection plan for units assisted under the HOME Program. Further, any Local Action Units that will be added to the state's Subsidized Housing Inventory list will have to have the affirmative marketing plan approved by the Department of Housing and Community Development.

Compliance with the plan is monitored by the Consortium on an annual basis as part of our Desk Monitoring . Any changes in the Affirmative Marketing plan must be notified and approved by NSC. No findings were revealed in this area during the program year. CHDO's receiving operating funds and CHDO set aside funds must have tenant participation plan in place. NSC reviews the CHDO's adherence to the plan on an annual basis during the CHDO recertification process.

Also, all communities had affirmative marketing agreements with CHDOs, and followed all HUD-

prescribed procedures under 24 CFR §200.321 (formerly 24 CDF 85.36(e)), to ensure that minority business enterprises are used when possible in procurement of property and services. Any HOME construction project, including HOME Homeowner housing rehab program, the use of Sec 3/MBE/WBE persons is greatly encouraged. Property Developers must show that best faith efforts were made to recruit Sec 3/MBE/WBE persons on a rental project.

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

In FY16, the Consortium received \$537,916 in HOME Program Income, out of this 10% was set aside for eligible HOME admin activities leaving \$484,124 for eligible projects. Out of the Program Income funds available in the local account, \$257,306 were used to fund FTHB program, rehab programs.

However, according to the interim rule published on Dec 2, 2016 the Grantee may accumulate program income, repaid funds, and recaptured funds it receives during the program year, rather than being required to expend them for the next eligible draw. The Grantee is now required to include any uncommitted program income, repaid funds, or recaptured funds it received during the previous program year in the resources it describes in its annual action plan. Jurisdictions must use program income received (on-hand) prior to using entitlement funds, therefore program income is used for whatever project next needs to draw down funds.

As a result, not all Program Income received in FY 2016 was spent down. The Balance on hand at the time of FY17 annual action plan for Program Income was \$200,000. This will be used towards HOME eligible activities (FTHB, Homeowner Housing Rehab and Rental).

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

NSC/MRA will undertake the preparation of the Affirmatively Furthering Fair Housing Plan in September 2017 and will consult with community stakeholders to ensure that fair housing goals are identified. This will be followed by the preparation of our 5 year Strategic Consolidated Plan that will incorporate the recommendations and outcomes of this plan.

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

Attachment:
CAPER Ad

session
 No Senate session
Thurs. Aug. 31 House 11:02 a.m. to 11:15 a.m.
 Senate 11:03 a.m. to 11:31 a.m.
Fri. Sept. 1 No House session
 No Senate session
Bob Katzen
welcomes feedback at
bob@beaconhillrollcall.com

2017 at 6:30 p.m. regarding the application of 1986 KTV, LLC D/B/A Station Bistro & KTV for amendment of its license to sell alcoholic beverages or beer and wine as a karaoke establishment. Application is being made for a 7 day license. Any interested parties will be given an opportunity to be heard.

James S. Conway, Chairman
Lee Kinnon, Member
Andrew Zeiberg, Member
 September 8, 2017

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- PUBLIC NOTICE -

Notice of 15-Day Public Comment Period, Public Hearing and HUD Program Year 2016 Consolidated Annual Performance and Evaluation Report (CAPER)

The Malden Redevelopment Authority (MRA) has completed a draft of FY2016-17 Consolidated Annual Performance and Evaluation Report (CAPER) and is making it available for public review and comment for 15 days – September 13, 2017 through September 28, 2017. The CAPER describes how CDBG and HOME grant funds were expended from July 1, 2016 to June 30, 2017, and helped carry out the housing, homeless and community development objectives, strategies and activities outlined in the MRA 2016 One Year Action Plan.

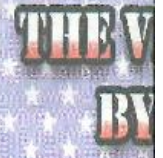
All written comments received will be included in the final CAPER sent to HUD along with the City's responses. Copies of the draft report are available at www.maldenredevelopment.com. Printed copies are available for public review from 8:00 AM to 5:00 PM at the MRA Rehab Office, 176 Pearl Street, Malden. A public hearing will also be held at this address Tuesday, September 19, 2017 to review performance.

Written comments may be submitted to Nick Pernice, Director of Community Development, at the MRA Rehab Office, or emailed to npernice@maldenredevelopment.com. For consideration, comments must be received no later than 5:00 PM September 28, 2017.

The facility is handicap accessible. Residents with special needs and language accommodations should call Nick Pernice at 781-324-5720 x 5728.



September 8, 2017



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