

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.

In CDBG, we fully expended our housing rehabilitation funding, and expect to see similarly high interest in the coming program year. We have served more than 10,000 low-moderate income Malden residents in our public services programs, and have made improvements to Callahan Park, Anderson Field, the Pearl Street Tot Lot. We have also initiated several other parks and public facilities projects throughout the City that will be completed in PY19. We are continuing to complete our Section 108 Roads Improvement project, and have drawn down the full funding amount from HUD (\$2.4 million) and have secured fixed financing. We expect this project to be completed by the end of PY19.

In the HOME program we completed a the multifamily project, Centerboard in Melrose (8 HOME, 15 total units) and had 2 other projects in construction (20 Westminster, Arlington 9 total, 9 HOME units and Acadia, Chelsea 34 total, 11 HOME) and 2 more in the pipeline (571 Revere, Revere 51 total, 11 HOME). We also closed out in IDIS a 2-unit rental acquisition and rehab activity in Medford that was substantially complete in the prior program year.

Of note: While only one multifamily project was completed in the PY, and we actively managed the process for 6 others. The NSC has 6 multifamily rental developments at various stages in the pipeline: one awaiting completion of rent-up and close out, 1 under construction, 3 with a HOME reservation and a recently awarded LIHTC allocation which are going through closing preparation, 1 with preliminary HOME fund reservations awaiting a tax credit allocation, and 1 about to be submitted for application review. If all come to fruition they will fully utilize HOME funding through 2019.

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

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

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
Affordable Housing Development	Affordable Housing	HOME: \$	Rental units constructed	Household Housing Unit	75	48	64.00%	20	0	0.00%
Affordable Housing Development	Affordable Housing	HOME: \$	Rental units rehabilitated	Household Housing Unit	50	23	46.00%	5	10	200.00%
Affordable Housing Development	Affordable Housing	HOME: \$	Homeowner Housing Added	Household Housing Unit	8	0	0.00%			
Affordable Housing Development	Affordable Housing	HOME: \$	Direct Financial Assistance to Homebuyers	Households Assisted	0	0		4	0	0.00%
Home Rehabilitation	Affordable Housing	CDBG: \$ / HOME: \$200000	Rental units rehabilitated	Household Housing Unit	0	12		5	1	20.00%
Home Rehabilitation	Affordable Housing	CDBG: \$ / HOME: \$200000	Homeowner Housing Rehabilitated	Household Housing Unit	20	159	795.00%	13	7	53.85%
Home Rehabilitation	Affordable Housing	CDBG: \$ / HOME: \$200000	Housing for Homeless added	Household Housing Unit	0	0		0	0	

Home Rehabilitation	Affordable Housing	CDBG: \$ / HOME: \$200000	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	26	43.33%	6	5	83.33%
Homebuyer Assistance	Affordable Housing	HOME: \$	Direct Financial Assistance to Homebuyers	Households Assisted	0	19		0	0	
Park Improvements	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	500	17870	3,574.00%	5000	14520	290.40%
Planning and Administration	Administration	CDBG: \$ / HOME: \$	Other	Other	1	1	100.00%	0	0	
Public Facility Improvements	Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	500	14800	2,960.00%	2000	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	5140	1,028.00%	9000	0	0.00%
Public Services	Non-Homeless Special Needs	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	500	36541	7,308.20%	8000	10127	126.59%
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	335		0	74	

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.

Our top CDBG priority this year was Housing Rehabilitation. We were able to fully expend our budget for this program and anticipate high interest in PY19 as well. Other high-priority CDBG goals include park and public facilities improvements, under which projects from previous years were completed and new projects were initiated, including improvements to Coytemore Lea Park, Maplewood Park, Forestdale Park and Tot Lot, FitzGerald Park, and ADA pedestrian improvements, among others. We look forward to continuing to address these goals in PY19.

For HOME the highest priority need is affordable rental housing and the accomplishments and projects in the pipeline reflect that.

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	3,148	8
Black or African American	2,160	14
Asian	2,598	0
American Indian or American Native	8	0
Native Hawaiian or Other Pacific Islander	0	0
Total	7,914	22
Hispanic	210	0
Not Hispanic	7,704	22

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

Narrative

With CDBG and HOME funds, we served approximately 40% White households, 27% Black or African American households, 33% Asian households, and less than 1% for all other households. We also served about 3% Hispanic households.

This data shows that Malden's CDBG and HOME programs are serving a more diverse population than the city's general population. Because communities of color are disproportionately represented in the city's low-moderate income population, this affirms that CDBG and HOME programs are available for people of all backgrounds.

Non-white households represent about 50% of the city's population, and about 60% of CDBG and HOME clients served. We would hope and expect to see this, because non-white households are more likely to be low-moderate income and therefore eligible for CDBG and HOME services. We are committed to better serving our Hispanic community, which is the only non-white population underrepresented in our CDBG and HOME programs. Approximately 9% of Malden residents are Hispanic.

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	public - federal	1,801,776	
HOME	public - federal	2,584,115	

Table 3 - Resources Made Available

Narrative

CDBG programs initiated in one year may not be completed until a following year.

The HOME program uses funds from several program years, primarily because of the length of time from commitment to completion of construction.

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

All CDBG programs take place in the City of Malden. Parks and public facilities programs take place in LMAs or, as in the case of ADA pedestrian improvements, are targeted to primarily benefit a presumed beneficiary like people with disabilities. Housing rehabilitation can take place citywide as long as the primary beneficiaries are LMI.

In this program year the HOME Consortium completed HOME projects in the communities of Melrose, Everett, Medford, Winthrop, and Revere, and had projects underway or in the pipeline in Revere, Malden, Everett, and Arlington. The North Suburban Consortium performance has demonstrated that all 8 member communities are active in, and benefitting from, the HOME program.

Leveraging

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

With regard to CDBG funds, many of our parks improvements projects and our public services leverage other funds to complete the work. For example, Community Preservation Act funds are being used to complete projects initiated in PY18, including FitzGerald Park. Our public services applicants are required to detail how their programs leverage other funds, and our scoring system weighs leveraged funding among other important criteria when considering programs to approve.

Matching Requirements: The North Suburban Consortium complies with federal matching requirements for HOME through Massachusetts Rental Voucher Program managed by the housing authorities. Larger development projects also receive many sources of funding such as low income tax credits, and other state, local, and private financing. The NSC HOME program has carry over match. Notwithstanding, we added to match with tenant based rental assistance, the State's MVRP program, managed by the housing authorities..

As of September 30, 2018, Malden maintained \$ 58,254,430 in excess matching funds from prior years. This reserve was more than adequate to meet the required \$ 190,805.98 match liability for the current reporting period. Nevertheless, Malden is reporting an additional \$914,767 in match during Federal Fiscal Year 2018.

Also important is the amount of leveraged funding the HOME program produces, particularly in the rental development program. The two rental developments which were under construction in the reporting year and continue under construction (20 Westminster, Arlington and Acadia, Chelsea) leveraged \$15,248,864 in other funding with a contribution of \$3,058,500 in HOME funds, close to a 5 to 1 leverage ratio. The 571 Revere project that underwent underwriting during the program year has 11 funding sources in addition to HOME, and a 18 to 1 leveraging ratio showing how HOME can work to unlock other funding.

Fiscal Year Summary – HOME Match	
1. Excess match from prior Federal fiscal year	58,254,430
2. Match contributed during current Federal fiscal year	914,767
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	59,169,197
4. Match liability for current Federal fiscal year	190,806
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	58,978,391

Table 5 – Fiscal Year Summary - HOME Match Report

Match Contribution for the Federal Fiscal Year								
Project No. or Other ID	Date of Contribution	Cash (non-Federal sources)	Foregone Taxes, Fees, Charges	Appraised Land/Real Property	Required Infrastructure	Site Preparation, Construction Materials, Donated labor	Bond Financing	Total Match
Chelsea Housing Authority	09/30/2018	607,916	0	0	0	0	0	0
Everett Housing Authority	09/30/2018	173,013	0	0	0	0	0	0
Malden Housing Authority	09/30/2018	133,838	0	0	0	0	0	0

Table 6 – Match Contribution for the Federal Fiscal Year

HOME MBE/WBE report

Program Income – Enter the program amounts for the reporting period				
Balance on hand at beginning of reporting period	Amount received during reporting period	Total amount expended during reporting period	Amount expended for TBRA	Balance on hand at end of reporting period
\$	\$	\$	\$	\$
665,638	554,853	64,582	0	1,155,909

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	45,000	45,000	0			
Number	1	1	0			
Sub-Contracts						
Number	0	0	0			
Dollar Amount	0	0	0			

Table 8 - Minority Business and Women Business Enterprises

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

Table 9 – Minority Owners of Rental Property

Relocation and Real Property Acquisition – Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition

Parcels Acquired		0	0			
Businesses Displaced		0	0			
Nonprofit Organizations Displaced		0	0			
Households Temporarily Relocated, not Displaced		0	0			
Households Displaced	Total	Minority Property Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Cost	0	0	0	0	0	0

Table 10 – Relocation and Real Property Acquisition

CR-20 - Affordable Housing 91.520(b)

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

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	0	8
Number of Non-Homeless households to be provided affordable housing units	32	22
Number of Special-Needs households to be provided affordable housing units	0	0
Total	32	30

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	20	10
Number of households supported through Rehab of Existing Units	4	18
Number of households supported through Acquisition of Existing Units	6	2
Total	30	30

Table 12 – Number of Households Supported

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

HOME New Units: Production of new units was below the one-year goal because 2 major projects were still in construction at the close of the PY 2018. Development of rental projects is typically a multiyear endeavor that takes longer than 12 months to complete. One success was the Centerboard project, which was completed in the program year and provides affordable housing for 15 homeless new mothers and infants. Eight of the 15 are designated HOME units, and all 15 are affordable, with state subsidies, to very low income persons.

For the HOME program a 9 unit development, 20 Westminster, Arlington, encountered a number of construction delays and will be completed in the new program year. Also, the 34 unit (11 HOME) Acadia development in Chelsea, had its completion delayed because of the wait for gas connections caused by the National Grid lockout during the year.

Rental Units Rehabilitated: As these are smaller projects they proceed through construction to completion more quickly. We completed 3 projects of 4 units in the reporting period. Rehab of Existing Ownership units: 3 HOME units were completed and 2 started construction during the reporting period and will be completed in the new program year.

Demand for HOME funded owner-occupied rehabilitation assistance has decreased, and we have decreased our goal accordingly. We feel it is attributable to three factors: (1) the increase in value that allows the owner access to equity to make desired repairs without the HOME requirements, particularly the requirement to bring the property totally up to standards, and (2) the rapid increase in market values exceeding the allowable HOME after-rehab value, thus diminishing the pool of likely candidates, units that could benefit from rehab are being bought by investors, rehabbed, and rented at market rents. Also past HOME, CDBG, and other publicly-funded rehab has had a positive impact on the housing stock with fewer units needing rehab.

Similarly, the demand for HOME-funded homebuyer assistance is way down as we completed 2 against a goal of 6. The primary reason is the increase in the housing values has put most previously modest-priced units out of reach of low and moderate income buyers. While we did not reach our acquisition goal we advised 10 owners on the affordable resale requirements, a workload that is not included in the Action Plan goals. As properties turn over we see a steady flow of requests for information from owners.

Note on accomplishments: 16 HOME plus 14 CDBG units. All CDBG units are rehab and 4 HOME units are rehab.

Discuss how these outcomes will impact future annual action plans.

CDBG rehab continues to draw interest from LMI residents. We will continue to invest in this program, and will explore ways to increase funding despite limited resources.

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

decrease in demand for down payment and rehab assistance has led to more funding budgeted for rental development and less for the other two projects in the new Action Plan.

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	8
Low-income	5	8
Moderate-income	5	0
Total	14	16

Table 13 – Number of Households Served

Narrative Information

In our HOME-funded multifamily developments that have state funding we are seeing varying levels of affordability including more than the HOME-required units for very low income households as the result of the additional state subsidies and a variety of state bond-funded programs. We are also seeing mission-driven non-profit developers working with homeless providers.

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

CDBG public services include programs specializing in meeting the needs of homeless families and individuals, including outreach and needs assessments. Specifically, Housing Families, Just-A-Start, and Youth Harbors have outreach and intake processes in place for working with homeless persons.

Addressing the emergency shelter and transitional housing needs of homeless persons

The North Suburban Consortium has reserved \$1,200,000 in HOME funds to support 14 single room occupancy units of transitional housing at 54 Eastern Avenue, Malden, to be build on top of a new Bread of Life food pantry. The project requires additional funding for both the housing and the food pantry before it is ready for a HOME Agreement and closing. This past year we extended our conditional HOME commitment to allow more time for the applicant to fund raise for this important project.

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

CDBG programs, especially Malden CDBG public services, have prioritized homelessness prevention in recent years. CDBG funds support Housing Families' Homelessness Prevention program, which provides case management and direct assistance to families at risk of becoming homeless; Just-A-Start's mediation services for eviction prevention; Youth Harbor's case management, counseling, and direct assistance to homeless high school students; and more programs through ABCD that will be offered in the next program year.

In December 2017 after a long process of due diligence and assistance from State agencies and NSC, Metro North Housing, a newly formed non profit, took over ownership of two transitional housing buildings, 115 Washington and 22 Charles St., Malden, previously owned by the bankrupt Tri-CAP. In 2018 Metro North did not get the HUD supportive services grant re-funded, thus affecting the financial viability of these two buildings as homeless resources. Throughout the program year the State and NSC have been working with the owner to maintain these two properties as homeless resources. The solution for 22 Charles is to provide housing for homeless youth attending nearby

community colleges or UMass Boston. To provide some of the resources for necessary support services the NSC has agreed to forbear the annual mortgage payment. Additional resources for the rent and support services are being provided by the state. The colleges will make the placements.

Additionally we are working with our local HUD office to obtain a waiver to allow a transitional housing rehab to revise the HOME compliance period to the regulatory minimum. If approved the waiver will allow the non profit owner to access state funds for subsidies and support services.

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

In addition to our strong and growing web of CDBG-funded public services that work in homelessness prevention, the City has recently proposed a security deposit pilot program that would provide funding for security deposits for qualifying low-income households seeking a rental unit. The security deposit (or balance) would be returned to the program after completion of the tenancy, allowing each dollar to be used multiple times to help house people. This is especially important given Malden's low vacancy rate of under 6%.

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

Actions taken to address the needs of public housing

This program year we undertook the environmental review for all activities in the Malden Housing Authority's 5-year plan. Also two staff members were on a panel discussing collaboration with the Malden Housing Authority Executive Director at the state NAHRO conference.

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 include improving the condition of the public housing stock, encouraging resident involvement, and providing opportunities and support for resident self-sufficiency.

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

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

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

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

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

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

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

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

Actions taken to provide assistance to troubled PHAs

There are no troubled PHAs in the consortium area.

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 received from MAPC this year a Malden Housing Needs Assessment that described the housing challenges facing our city, including our low-income residents. In response, the City has proposed a number of policy solutions and is exploring others, including inclusionary zoning, an affordable housing trust fund, and a security deposit pilot program.

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

In addition to the above, the City is working with community partners to overcome language barriers and build trust among immigrant communities. Although CDBG and HOME serve a greater proportion of communities of color than exists in the city as a whole, we need to ensure that all members of our community - especially those with language barriers, which are associated with lower incomes and economic instability - can be served.

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

The City's CDBG housing rehabilitation program works in tandem with our Lead and Healthy Homes funding to address lead-based paint and other lead hazards.

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

CDBG public services address the needs of low-income households at different intervals, and include programs designed to boost outcomes in education, health, and housing, all of which are associated with economic opportunity. Specifically, our youth programs (YMCA, YWCA, Teen Enrichment Center), our housing programs (Housing Families, Just-A-Start, Youth Harbors), our adult English as a Second or Foreign Language (ESOL) program through the Immigrant Learning Center; and our health and hunger programs (Tufts Medical School's Sharewood health clinic and Bread of Life) all address these needs.

Another important tool is to provide housing. The multifamily rentals that are created with HOME funding all exceed the requirements for the number of units serving those below 30% of AMI.

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

The MRA has developed a rich mosaic of partners that include non profit partners, the housing authority, and a variety of local government offices. CDBG programs, specifically public services, continue to encourage service providers to form partnerships and combine their efforts where practical.

For the HOME program we would add the 7 other participating communities in the HOME consortium and an array of state agencies and quasi state agencies all which are funding partners.

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

Our CDBG public services programs have brought different public service providers together, and has also better connected city agencies like the senior center to service organizations. Similarly, the school department has built a relationship with the Sharewood Project health clinic, which provides hundreds of school physicals for students each year.

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

The biggest impediment to fair housing choice is the increasing cost of housing in comparison to income. In fact the housing purchase prices and valuations are now often above the HUD statutory limit, and therefore our down payment assistance and rehab assistance cannot be used. To overcome this impediment we are using HOME funds to create affordable rental housing throughout the 8-community consortium jurisdiction. We have multifamily developments either under construction or in the pipeline in Chelsea, Everett, Revere, Malden, Arlington, Melrose, and Medford.

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

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.

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 CDBG program either met or expects to meet in the coming program year the goals undertaken in PY2018. New information regarding the region's housing crisis, and information provided by the Malden Housing Needs Assessment (June 2019) underscore the importance of prioritizing affordable housing programs through our CDBG Housing Rehabilitation program and our public services. The planning process for our next Consolidated Plan, which takes effect PY2020, is already underway and is considering other ways to help address this growing need.

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

No

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

CR-50 - HOME 91.520(d)

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

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

In PY 2018 we inspected 54 rental properties, approximately one third of our rental portfolio. In previous years we had few failed units. In Program year 2017 and in 2018 there were a significant number of failed units, including 20 this year. We attribute the increase to older properties being part of the sample this year and last. A review of the failed unit reports indicates maintenance issues that can be easily remedied. We are working with the property owners to assure correction and compliance, and as this report is being written most corrective actions have been taken. 4 units on our list were not inspected, 3 because of unattended dogs and 1 with a minor alone in the unit - all receive a return visit early in the new program year.

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

All HOME development projects are required to submit an affirmative marketing/tenant selection plan. Because most rental developments have multiple funding sources there are several public agencies reviewing thus assuring a quality and compliant plan. In addition to reviewing the marketing plan we also review and comment on the final advertisement before rent-up, which we did in the case of Acadia, 44 units in Chelsea. Because of the timing of developments in our pipeline we did not review any new affirmative marketing plans in PY 2018. During the PY the rent-up of Acadia took place and was completed in compliance with the plan. The 44 unit Acadia project in Chelsea received close to 4,000 applications. The affirmative marketing/tenant selection plans have been successful in fulfilling the fair housing laws.

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

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

program income for the purpose of showing it as a resource budgeting it in the next program year. We programed \$450,000 in 2017 Program Income in our 2018 Action Plan. We did not have the opportunity to commit it the rental project as planned because the environmental review and HOME agreement did not get completed until after the end of the program year. However, that program income will be committed early in the new Program Year 2019. In the 2019 Program Year we will use program income to fund the following projects: 571 Revere, Revere, Downing Square, Arlington.

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

The NSC was very active in affordable resales: providing information to current owners, reviewing requests for resale computations, and assisting 2 cases with the complete process including income qualifying the buyer and undertaking a property inspection. We assisted 10 additional current owners by providing the resale price and process. And we field 4 to 5 phone calls a week from residents seeking information about down payment assistance and housing counseling classes. The MRA sold two sites to Habitat for Humanity and gave Habitat authority to advertise down payment assistance as part of Habitat's marketing and outreach effort. Lastly the City of Malden undertook a Housing Needs Assessment under a contract with MAPC.