



Fifth Program Year Action Plan

The CPMP Annual Action Plan includes the [SF 424](#) and Narrative Responses to Action Plan questions that CDBG, HOME, HOPWA, and ESG grantees must respond to each year in order to be compliant with the Consolidated Planning Regulations.

SF 424

Complete the fillable fields (blue cells) in the table below. The other items are pre-filled with values from the Grantee Information Worksheet.

May 15, 2009	Applicant Identifier	Type of Submission	
Date Received by state	State Identifier	Application	Pre-application
Date Received by HUD	Federal Identifier	<input type="checkbox"/> Construction	<input type="checkbox"/> Construction
		<input checked="" type="checkbox"/> Non Construction	<input checked="" type="checkbox"/> Non Construction
Applicant Information			
Lawrence		MA251194 LAWRENCE	
City of Lawrence		Duns #079523171	
147 Haverhill Street		City of Lawrence	
Lawrence	Massachusetts	Office of the Mayor	
01840	Country U.S.A.	Community Development Department	
Employer Identification Number (EIN):		Essex	
046001394		07/1	
Applicant Type:		Specify Other Type if necessary:	
Local Government: City			
Program Funding		U.S. Department of Housing and Urban Development	
Catalogue of Federal Domestic Assistance Numbers; Descriptive Title of Applicant Project(s); Areas Affected by Project(s) (cities, Counties, localities etc.); Estimated Funding			
Community Development Block Grant		14.218 Entitlement Grant	
CDBG Project Titles: CDBG, HOME		2010 Funds to be used as follows: Benefit low- mod income persons and qualified census tracts with Public Service, Public Facilities, Housing, and Economic Development projects	
CDBG Grant Amount: \$1,659,432	Additional HUD Grant(s) Leveraged	Describe	
	Lead Hazard Control, \$3,000,000; Homelessness Prevention & Rapid Re-Housing Program \$710,503; CDBG-R \$434,372; McKinney-Vento \$523,164		
(Additional Federal Funds Leveraged), Energy Efficiency & Conservation Block Grant \$651,300		Additional State Funds Leveraged: DHCD/CDAG(pending) \$1,000,000; DCR/PARC \$258,669; Mass Cultural, \$55,000	
Locally Leveraged Funds		Grantee Funds Leveraged	
Anticipated Program Income: \$125,000.00		Other (Describe)	
Total Funds Leveraged for CDBG-based Project(s): \$6,633,008			

Home Investment Partnerships Program		14.239 HOME	
HOME Project Titles		Description of Areas Affected by HOME Project(s)	
HOME Grant Amount: \$972,660	Additional HUD Grant(s) Leveraged	Describe	
\$Additional Federal Funds Leveraged		\$Additional State Funds Leveraged HOME funds are used to supplement tax credit and other state financing	
Locally Leveraged Funds		\$Grantee Funds Leveraged	
Anticipated Program Income: \$15,000		Other (Describe)	
Total Funds Leveraged for HOME-based Project(s)			

Housing Opportunities for People with AIDS		14.241 HOPWA	
HOPWA Project Titles		Description of Areas Affected by HOPWA Project(s)	
\$HOPWA Grant Amount	\$Additional HUD Grant(s) Leveraged	Describe	
\$Additional Federal Funds Leveraged		\$Additional State Funds Leveraged	
\$Locally Leveraged Funds		\$Grantee Funds Leveraged	
\$Anticipated Program Income		Other (Describe)	
Total Funds Leveraged for HOPWA-based Project(s)			

Emergency Shelter Grants Program		14.231 ESG	
ESG Project Titles		Description of Areas Affected by ESG Project(s)	
\$ESG Grant Amount	\$Additional HUD Grant(s) Leveraged	Describe	
\$Additional Federal Funds Leveraged		\$Additional State Funds Leveraged	
\$Locally Leveraged Funds		\$Grantee Funds Leveraged	
\$Anticipated Program Income		Other (Describe)	
Total Funds Leveraged for ESG-based Project(s)			

Congressional Districts of:		Is application subject to review by state Executive Order 12372 Process?	
Applicant Districts	Project Districts	<input type="checkbox"/> Yes	This application was made available to the state EO 12372 process for review on DATE
Is the applicant delinquent on any federal debt? If "Yes" please include an additional document explaining the situation.		<input checked="" type="checkbox"/> No	Program is not covered by EO 12372
<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	<input type="checkbox"/> N/A	Program has not been selected by the state for review

Person to be contacted regarding this application		
James	Middle Initial: H.	Barnes
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Signature of Authorized Representative Michael J. Sullivan	Date Signed 5/14/2009
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**APPENDIX A LAWRENCE CITY COUNCIL RESOLUTION.....ERROR! BOOKMARK NOT
DEFINED.**

Narrative Responses

GENERAL

[The CDBG and HOME budgets are based on estimates. When final allocations are received from HUD the individual projects will be adjusted based on prior Community Development Advisory Board discussions.]

Executive Summary

The Executive Summary is required. Include the objectives and outcomes identified in the plan and an evaluation of past performance.

Program Year 5 Action Plan Executive Summary:

This document, submitted for review by the City of Lawrence on May 15, 2009, represents the City's One-Year Action Plan for the programming of funds from the U.S. Department of Housing & Urban Development (HUD), including Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), and other sources. In total the Plan presents a comprehensive community development strategy to invest over \$2.7 million in HOME and CDBG funding to benefit and empower the City's low- and moderate-income residents and neighborhoods.

Highlights of the Plan include:

- Completion of the work started in Year 4 in the new Parker Street NRSA
- Expansion of work on foreclosures through utilization of NSP funds
- Over \$155,000 to youth academic, enrichment and recreational opportunities, with a focus on teens and preparation for college.
- Major investment in improvements to Cronin Park in the Arlington NRSA.
- Increased allocation of CDBG and HOME funds for housing rehabilitation and homebuyer assistance

The goals and objectives of the Community Development Department are to create decent affordable housing, create suitable living environments, and provide economic opportunities. To that end, this plan outlines a strategy invest over \$175,000 in Infrastructure and Public Facility improvements to the North Common NRSA; \$140,000 in Economic Development activities, over \$231,000 in Public Service activities; over \$400,000 in new park improvements in low-income areas, and housing rehab, deleading, and affordable housing development totaling \$1,131,894.

General Questions

1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed during the next year. Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.

The City of Lawrence is located in Massachusetts, 25 miles north of Boston. Except for one census tract (2518), all of the census tracts in the City of Lawrence have more than 51% of the population in the low- or moderate-income category. Minority concentrations (greater than 50%) exist in 13 census tracts. The City expects to implement the programs that serve low income residents across all eligible census tracts.

North Common NRSA

Program Year 5 priorities for the City's oldest NRSA, the North Common, will continue to be infrastructure improvements that support housing and economic development, along with strategic public services and housing support. The North Common NRSA has been the focus of massive infrastructure improvements over the last four years and was outlined in the previous Consolidated Plan submitted to HUD. This NRSA priority has already leveraged significant economic growth, further park improvements, housing developments, and public facilities improvements to benefit the residents of the North Common. In year 5 we expect the beginning of redevelopment of 10 units of foreclosed housing for which we have committed \$500,000 of HOME funds from a prior fiscal year.

Program Year 5 NRSA spending in the North Common include: *Public Service Projects* - Esperanza Academy and Lawrence CommunityWorks Movement City *Public Improvements* - Central Island Water and Sewer Connections, *Public Facilities* - Lawrence History Center, and economic development planning on Essex Street

This Program Year the CDD will shift the priority away from the North Common and more toward the Arlington Neighborhood NRSA and the Parker Street NRSA. The infrastructure improvements that were the hallmark of the North Common NRSA have achieved the goal of leveraging additional economic development and private investment in the area. Over the past four years, the city's investment there has leveraged major private development such as the Washington Mill Lofts, the expansion of Cambridge College, and two new developments representing over \$150 million in private and public investment to revitalize the Central Island. In year 5 we have identified all three NRSA's as high priority areas for NSP funds to acquire and rehabilitate foreclosed properties.

Parker Street NRSA

The Parker St. NRSA was created in Program Year 4 in response to a devastating fire that consumed an entire City block in January 2008, including a complex (Market Common) of affordable units recently completed by Habitat for Humanity. During Program Year 4, the City committed \$280,000 in Lead Abatement Grant funds for 35 units of affordable units and \$330,000 of HOME Investment Partnership funds in support of 11 floating HOME units in the American Woolen Mills project. This project will be completed and rented up in Program Year 5. Ten units of supportive housing were also lost in the fire and the city will assist the non profit owner with permitting and planning associated with rebuilding. Merrimack Valley Habitat for Humanity is working to rebuild the units that were lost in the fire. The local community has been very supportive of this effort and the units are well on their way to completion thanks to the many volunteers that stepped up to assist Habitat recover from this enormous loss. CDBG funds were used in Program year 4 to assist with water and sewer connections at the Market Common site, and construction will continue in Year

5. Habitat has also purchased the former St. Patrick's Convent which will be converted into up to 11 units of affordable housing. The City has been approached by Habitat for some financial assistance for some of the interior demolition work that will need to be done. Discussions are ongoing with Habitat on this project but no final commitment has been made. We anticipate working on all of these projects in the Year 5 Program Year.

Arlington Neighborhood NRSA

The Arlington Neighborhood had been under consideration for NRSA designation for some time, and was also designated in Year 4. It is one of the poorest areas in the city that has been hardest hit by the foreclosure crises, and is also the least served area in terms of open/green space.

During Program Year 4, construction began and is anticipated to be completed by June 30, 2009 on a new park located on Manchester Street. The City was awarded an Urban Self-Help grant in the amount of \$500,000 from the Commonwealth as well as a \$200,000 Brownfield Clean-Up grant from the EPA to assist with this park project. In addition to these funds, the City committed \$284,875 in CDBG funds to this project. The successful completion of this project will turn a former industrial site into a three acre passive recreation park with a walking path, play structure, gazebo and a large lawn space.

The City was awarded a Parkland Acquisition and Renovation for Communities (PARC) grant in the amount of \$258,669 to assist in the renovation of Cronin Park which is located in the Arlington Neighborhood NRSA as well as the construction of a handball court at Costello Park in south Lawrence. The City has committed \$110,858 of Year 5 CDBG funds as matching funds for this grant.

Arlington Community Trabajando has been awarded \$19,000 in CDBG funds to continue the Foreclosure Prevention Partnership. The Lawrence Police Athletic League runs a Midnight basketball program at the Arlington School as well as at the South Lawrence East School. They were awarded \$15,000 in CDBG funding. Blessed Stephen Bellesini Academy was awarded \$10,000 in CDBG funding for an Alumni Support Program.

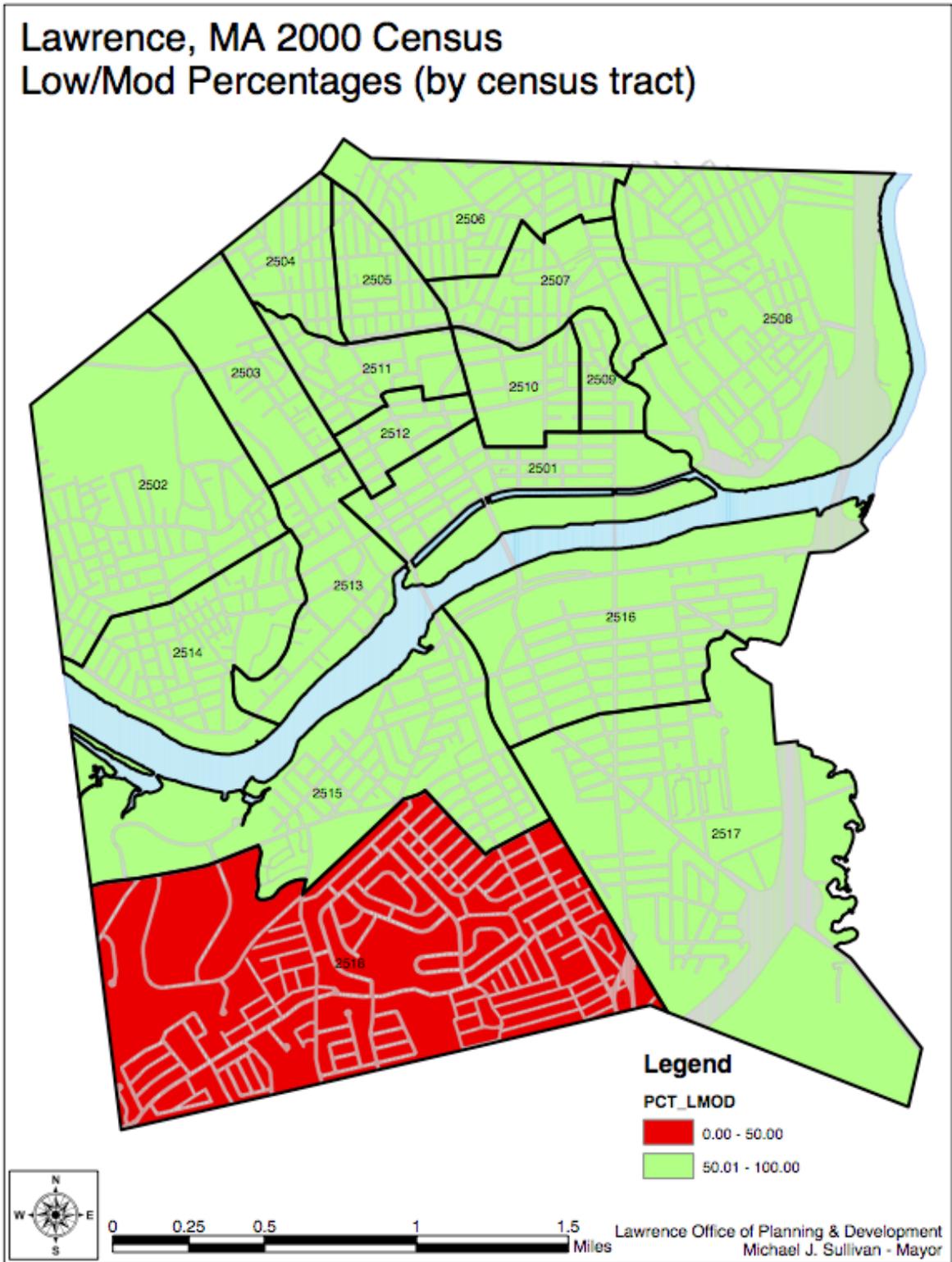
The City was also awarded a Gateway Cities Plus Action grant from DHCD. This grant allowed the City to hire a pre-approved consultant team which will be doing an in depth study on the foreclosure crisis in the Arlington Neighborhood. The consultant will look at the foreclosure crisis from many different perspectives including the social impact, neighborhood stabilization impact, and economic development impact. The result will be recommendations for infrastructure improvements, public service activities, housing activities (including rehabilitation, homeownership, and demolition) and potential sources of funding for these activities. These recommendations will help shape the next 5-year Consolidated Plan.

Renewal Community

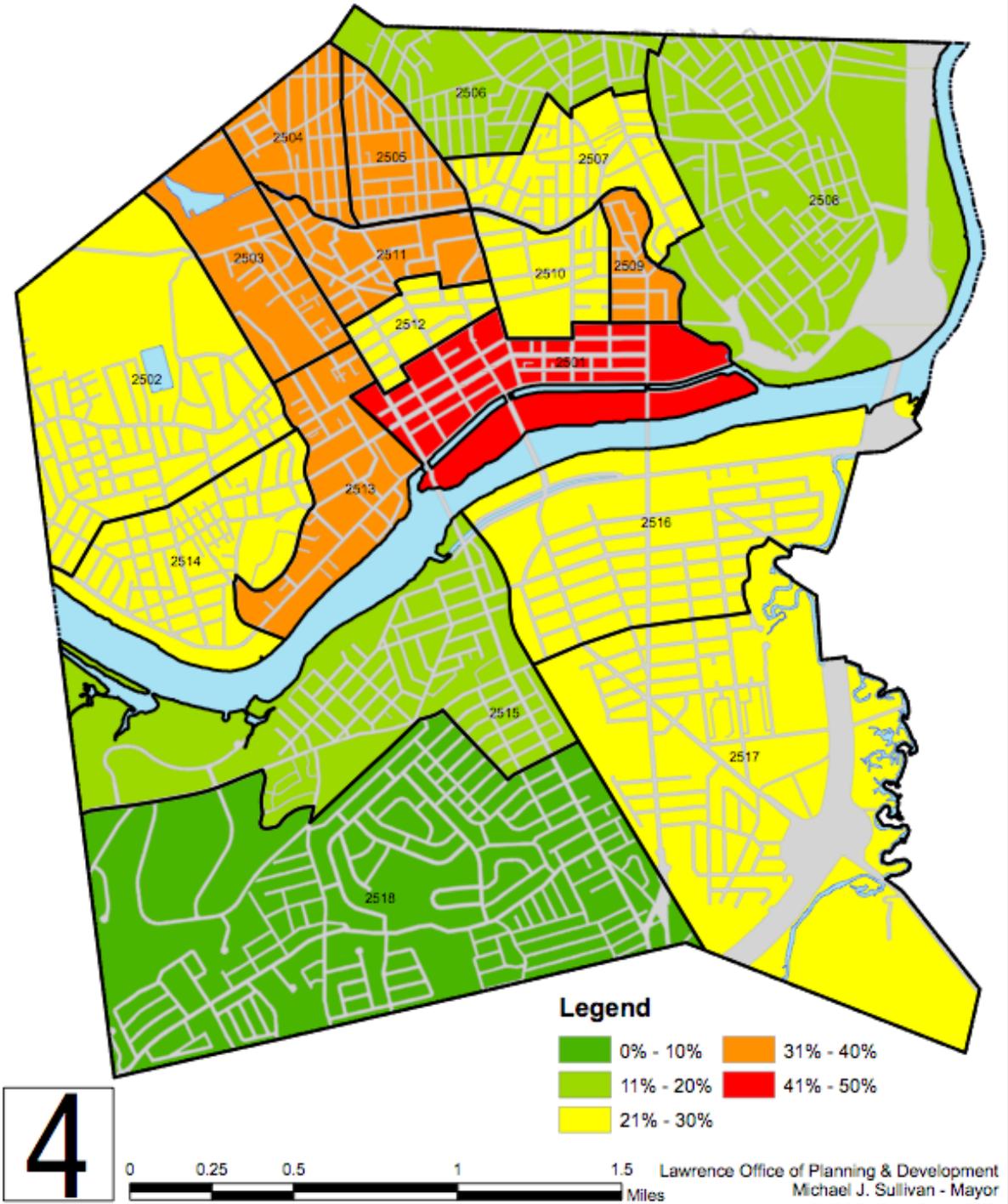
In the spring of 2002, an area within the City of Lawrence was designated as one of 28 urban Renewal Communities, nation-wide. This designation entitles businesses hiring local residents and investing in commercial property located within the area to receive many special federal tax incentives. While the designation does not provide

any grant funds, it does provide businesses with a substantial incentive to invest in the city, and the City provides CDBG funds to market the program and provide technical assistance.

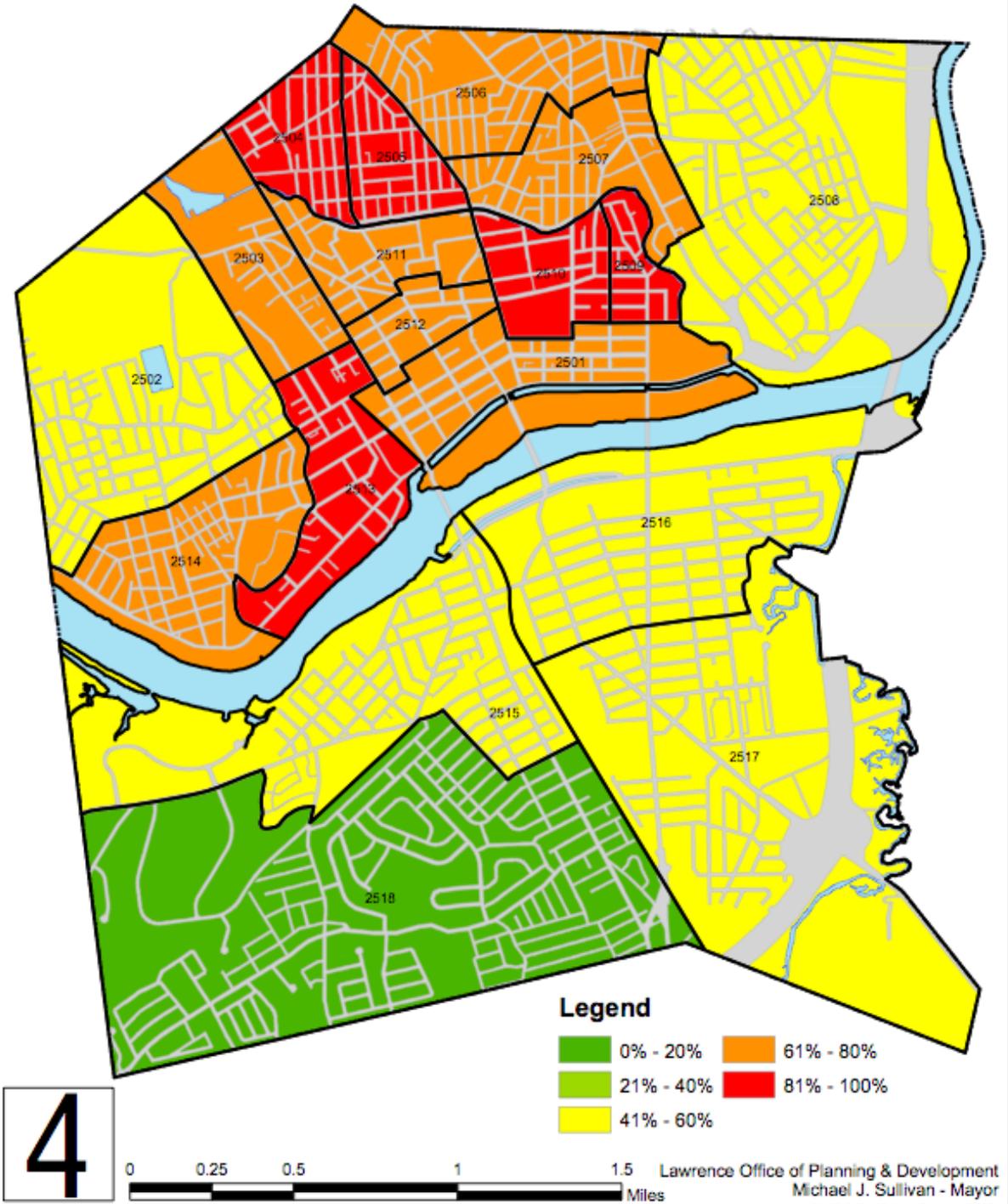
CDD presents yearly accreditation workshops to tax attorneys and certified public accountants in order to market Renewal Community benefits and ensure local businesses are taking advantage of the program. During tax season (January through April), a heavier emphasis is upon marketing the program through public access television, print media (i.e., local newspapers, direct mail, door-to-door outreach) as well as English and Spanish language radio programs. Legislative expansion of Lawrence's Renewal Community district in 2005 opened the program for a number of additional businesses, including some of Lawrence's top employers. While it is difficult to obtain data because private companies are not required to report to us, we know from word of mouth and continued interest that this is an important economic development tool for the City. We are seeing an increase in requests for information from the business community, which indicates there is still an audience that is benefiting from our outreach and assistance.



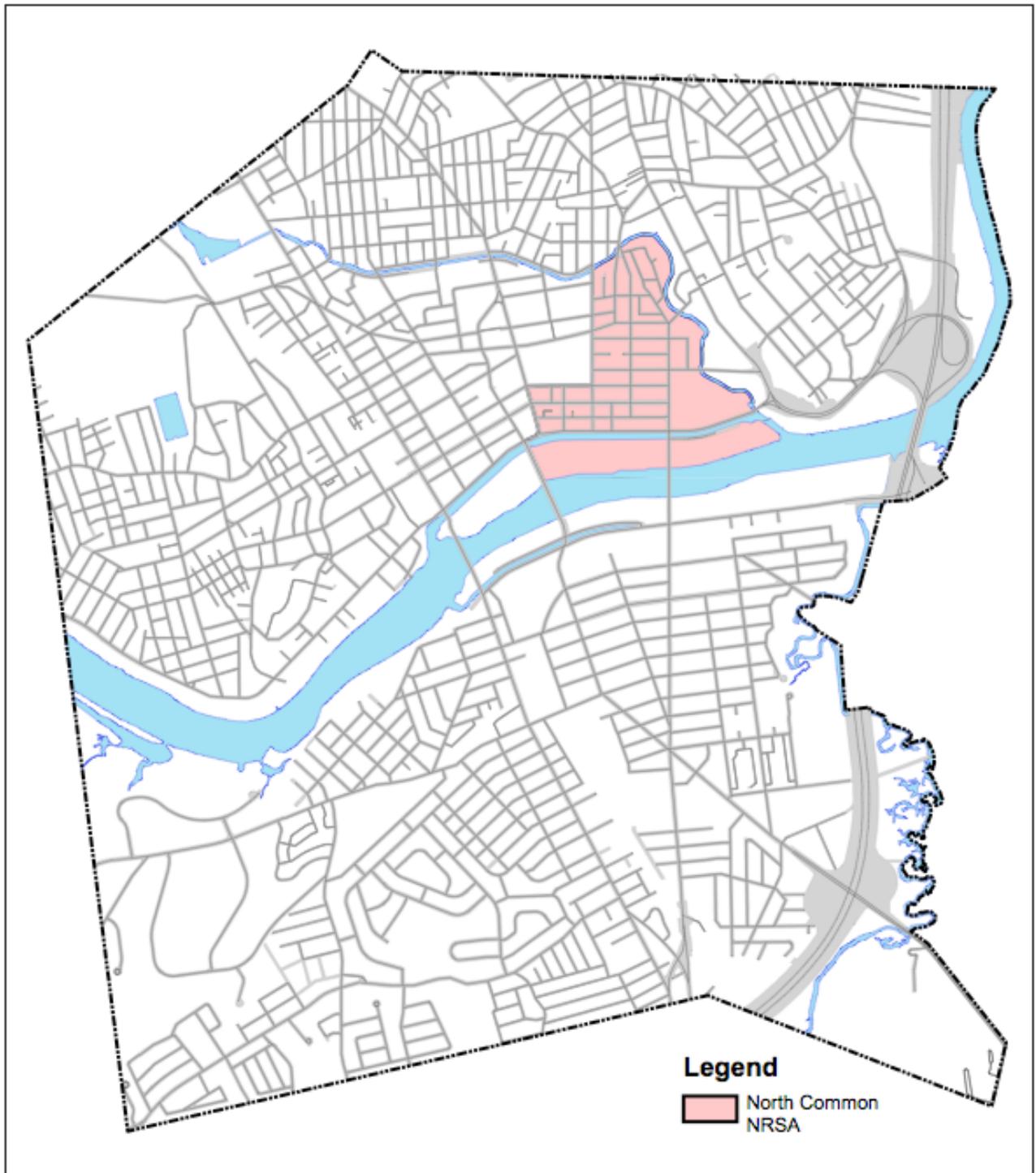
Lawrence, Massachusetts Poverty Percentage (by census tract)

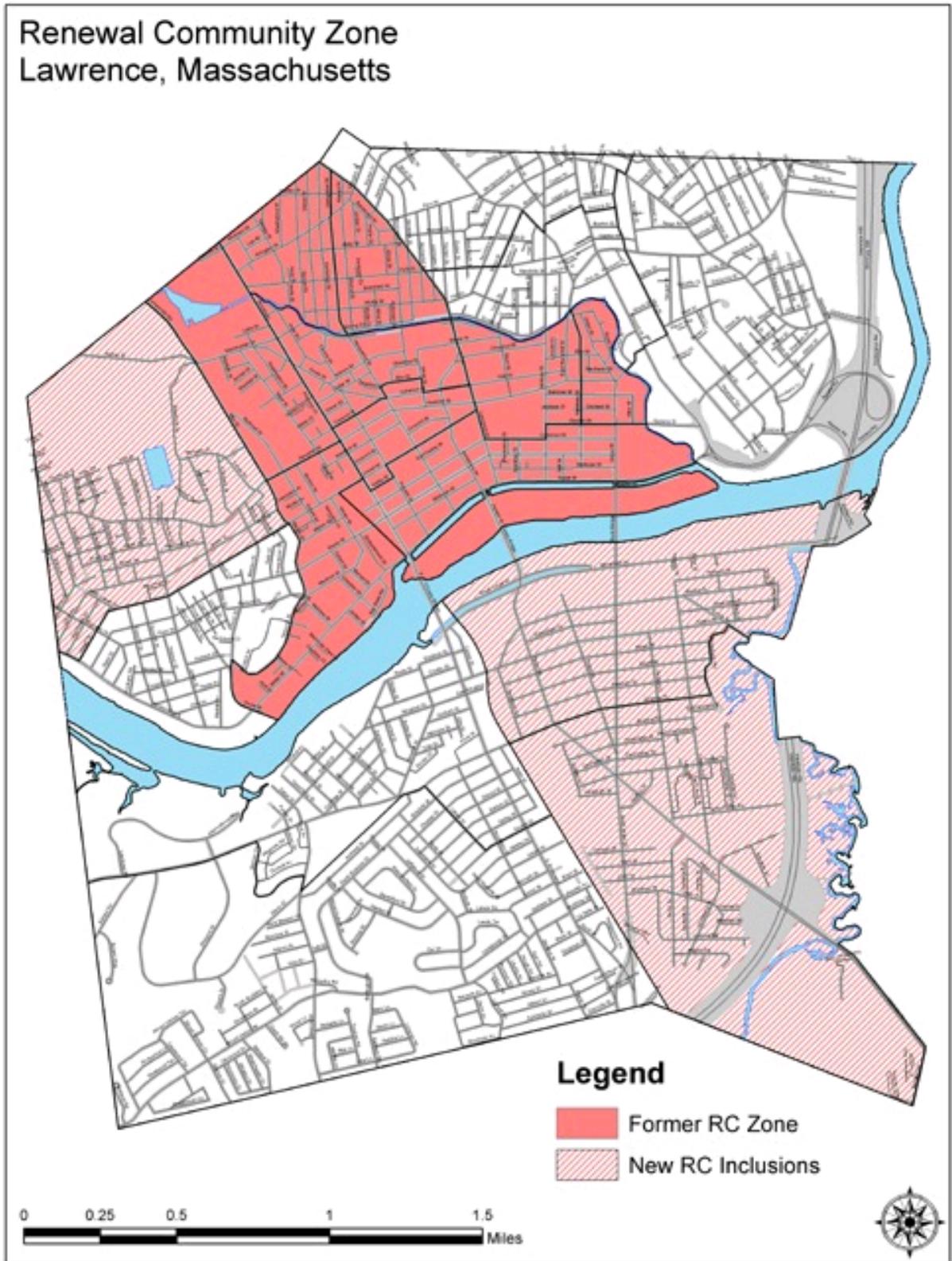


Lawrence, Massachusetts Hispanic Percentage (by census tract)



North Common Neighborhood Revitalization Strategy Area – City of Lawrence Location Map





2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) during the next year and the rationale for assigning the priorities.

The Community Development Block Grant and other resources, including HOME funds, are allocated through a grassroots process to identify community need. The process includes:

- Citizen participation and outreach. The Consolidated Plan, including the Annual Action Plan, has an approved Citizen Participation Plan which includes outreach through consultation and public hearings. The Community Development Advisory Board also participates in this process. CDD staff members attend public meetings conducted by neighborhood organizations. Public hearings were held at a time and place convenient for input from interested parties. Interviews and consultations were conducted and Action Plans and annual CAPERS are made available to the public for comment.
- Research. The U.S. Census is an important source of data for planning, including detailed mapping to profile socio-economic characteristics, and student teams from area universities assist as needed with gathering and analyzing data on a variety of levels. The City uses a database of foreclosures in the city that city staff maintain plus data provided by the Warren Group and CHAPA to inform strategies for dealing with foreclosures.
- Work with non-profits. The City continually works with non-profits and other agencies, including the Lawrence Housing Authority, to develop strategies and program designs. There are regularly scheduled meetings with Lawrence Community Works and Groundwork Lawrence to review housing and parks/open space strategies, respectively. The city is currently collaborating with several groups in the development of affordable housing: Lawrence CommunityWorks, Habitat for Humanity, and Bread and Roses Housing will each be undertaking significant housing developments in Year 5. These organizations, along with other stakeholders, have been meeting with city officials since November 2008 to determine how to best utilize the NSP funds to deal with the foreclosure crisis.
- Consultations. Extensive consultations were held for the specific purpose of formulating the Consolidated Plan, and each year's Action Plan.
- Staff experience. In program planning and administration, staff members are in continual contact with the low and moderate income families and individuals through neighborhood meetings, public hearings, and workshops. Members of the CD staff understand their role in providing good "customer service," and regularly assist individuals directly to connect them with resources.
- Planning efforts and documentation from the City of Lawrence. These documents included: Continuum of Care, The Consolidated Plan Federal FY 2005-2009, The Lawrence Renewal Community (Plan) (2001), The Open Space Plan (2004), and Annual Action Plans.

- Other Plans and Documentation. Five Year Plan by the Lawrence Housing Authority, Community Capacity Assessment by the United Way of Merrimack Valley (2004), Labor Force Blueprint by the Merrimack Valley Workforce Investment Board (2003), Comprehensive Economic Development Strategy by the Merrimack Valley Planning Commission (2003), Community Action Plan FY 2003 – 2005 by the Greater Lawrence Community Action Council, Inc.; Strengthening the Sense of Place: Strategies for Well-Being in the Arlington Neighborhood, Tufts University (2008); and The Making of Community: Latinos in Lawrence Massachusetts (2005).
- Institutional Partnerships. The City has coordinated efforts with three major educational institutions already doing extensive work in the community: University of Massachusetts-Lowell, Tufts University, and MIT through their MIT@Lawrence program. These institutions now work directly with City officials and with each other to create a more targeted and efficient approach to addressing the City's issues. Two MIT graduate students and one UMASS-Lowell graduate student have worked in the CD office assisting with data collection for the Year 5 Action Plan.

3. Describe actions that will take place during the next year to address obstacles to meeting underserved needs.

The high incidence of foreclosures hinders stabilization of neighborhoods, and allows very little relief to the stagnation of the City's tax base, and we intend to use federal Neighborhood Stabilization Program (NSP) funds to address this obstacle. (See Housing Section for complete Foreclosure and NSP discussion.)

The decline in economic conditions nationwide also means tougher competition among non-profits for philanthropic donations. In April 2009 the unemployment rate in Lawrence was 13% compared to 7 % in Massachusetts. In a City such as Lawrence, it is clear that additional resources are needed. The FY10 RFP process yielded Public Service requests from community-based organizations totaling over \$700,000, more than double the \$260,000 the City has available for such projects. Applying for outside funding and creating strategic partnerships to maximize impact are critical to the City's ability to implement important projects. We take advantage of every grant opportunity and the Community Development Department supports other departments and non profits in identifying resources and writing grant applications. For the upcoming year, the City has leveraged over \$6.6 million in additional grants to meet critical community needs.

Matters of health are major obstacles to meeting underserved needs. The Community Development Office provides staff and administrative support, supplemented from other private and public sources, for *The Mayor's Health Task Force (MHTF)*. The MHTF is a broad based collaborative of health care, social services providers, environmental groups, academic institutions, local businesses, city planners, and visionaries whose mission is to "develop healthy public policies and activities that accommodate the changing conditions of the total community, and promotes improvement in the quality of life of its citizens."

The Task Force serves as an advisory board to the mayor by placing public health issues high on the political agenda of the city and establishing new partnerships that build community capacity to address health disparities. The Task Force is a comprehensive effort by community activists to move Lawrence forward as a healthy city in the broadest possible terms.

The Mayor's Health Task Force brings members together to address public concerns through community education and awareness, developing strategic plans through research, needs assessment, and prioritizing action steps and funding. Currently, MHTF is addressing the major plans through five different initiatives: career disparities, new research, men's and women's health, youth department, and mental health services.

The Task Force focuses on the following areas:

- Addressing major health issues including socioeconomic and environmental conditions that affect the health of Lawrence residents
- Advocating for health policies that address health disparities
- Providing a platform for active participation of citizen groups in community health assessment to address and improve quality of life outcomes
- Developing collaboratives to address public health and mental health priorities
- Providing technical assistance to local service providers
- Advocating for social justice

4. Identify the federal, state, and local resources expected to be made available to address the needs identified in the plan. Federal resources should include Section 8 funds made available to the jurisdiction, Low-Income Housing Tax Credits, and competitive McKinney-Vento Homeless Assistance Act funds expected to be available to address priority needs and specific objectives identified in the strategic plan.

In addition to the federal support that the City of Lawrence receives, several other state and local resources are leveraged to meet the goals of the Consolidated Plan.

Federal Resources:

The federal funding resources utilized by the City to address the priority needs as outlined in the Consolidated Plan are the Community Development Block Grant, HOME funding, EDI Special Purpose Grants, EPA Brownfields, Section 8, and the American Dream Downpayment Initiative (ADDI) when available. The City facilitates the planning and implementation of programs (housing and services) for the homeless using McKinney-Vento Funding. The City manages the Continuum of Care process for the metro area (see Homeless section). Additionally, HUD funding supports the Lawrence Lead Abatement Program through the HUD Office of Healthy Homes with a Lead Hazard Control Grant.

The following tables provide the summary of the federal funds available to the City of Lawrence for its 2009-2010 Annual Action Plan. The Community Development Block

Grant (CDBG) and HOME program entitlement grants continue to decrease slightly, as they have for the past three years.

Table 1: 2009-2010 Federal CDBG and HOME Resources

Resources	CDBG	HOME	TOTAL
HUD Grant Entitlement	\$1,659,432.00	\$972,660.00	\$2,632,092.00
<i>Program Income</i>	\$70,000.00	\$15,000.00	\$85,000.00
Sub Total	1,729,432.00	987,660.00	2,717,092.00
Prior Years Funds	1,569,252.23	414,850.28	1,984,102.51
Prior Years Program Income	376,192.77	21,326.53	397,519.30
Sub Total	1,945,445.00	436,176.81	2,381,621.81
Total Available Funds	3,674,877.00	1,423,836.81	5,098,713.81

◊ Source data for "Prior Years Funds and Prior years Program Income" is IDIS Report C04PR01 as of April 3, 2009. These funds are programmed in prior years action plans, but have not yet been expended. See the 2008-09 Action Plan for a list of the prior year projects programmed with this income.

Community Development Block Grant

The Community Development Block Grant is authorized by Title I of the Housing and Community Development Act of 1974. The CDBG program provides annual grants to states, large cities and counties for a broad range of activities that preserve and develop viable urban communities. The program's principal beneficiaries are low- to moderate- income households that are at or below 80% of the area median income (AMI). The purpose of the Community Development Block Grant, as set out in the law, is to "develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for persons of low- and moderate- income."

- Projects must be eligible under the program regulations available under CDBG and are subject to the requirements of the amended CDBG regulations and;
- Projects must meet one of three National Objectives of the CDBG program established by Congress, which require that activities must:
 - Provide a benefit to low- and moderate-income people (70% of all CDBG funds spent by a city must provide benefit to low and moderate income people)
 - Reduce slums and blight
 - Address urgent community development needs (This section is rarely used since the regulations are restrictive)

The total amount of CDBG funds anticipated to be available during the program year 2009-2010 is \$1,729,432. The City of Lawrence will receive a CDBG entitlement of \$1,659,432 for Fiscal Year 2009-2010, plus \$70,000 (estimated) of program income that will be generated during the Fiscal Year. The City of Lawrence does not expect it will receive any grant funds returned to the line of credit nor will it receive any program income from float-funded activities.

Table 2.2 lists all of the projects that have been selected to receive FY10 CDBG funds.

Table 2 FY10 CDBG Projects and Activities:

Appl. #	ORGANIZATION	PROJECT	FY10 AWARD
N/A	Community Development Dept.	FY10 Parks Improvement Plan	\$400,000
N/A	Community Development Dept.	CDBG Rehabilitation	\$150,000
N/A	Community Development Dept.	Water and Sewer Connections	\$175,000
N/A	Community Development Dept.	Lead Abatement Match	\$225,000
N/A	Community Development Dept.	Marketing Study for Downtown	\$25,000
N/A	Community Development Dept.	Renewal Community Implementation	\$55,000
N/A	Community Development Dept.	Storefront Improvement Program	\$60,000
N/A	Community Development Dept.	SEC 108 Loan Payment FTI	\$36,000
N/A	Community Development Dept.	Admin. (20% cap)	\$331,886
Public Facilities			
FY10-20	Lawrence History Center	Renovation	\$10,000
Housing			
FY10-8	Greater Lawrence Com Action	Emergency Senior Rehab.	\$15,000
FY10-35	Lawrence Family Dev. And Education	YouthBuild Property	\$15,000
Public Service			
FY10-1	Lawrence Police Athletic League	Open Gym	\$15,000
FY10-2	Asian Center of the Merrimack Valley	Developing Academic Skills	\$10,000
FY10-3	Lawrence Family Dev. and Education	Language Barrier Assistance/Civics Education	\$10,000
FY10-4	Merrimack Valley YMCA	Junior & Teen Achievers	\$15,000
FY10-5	Merrimack Valley YMCA	Resource Education Center	\$15,000
FY10-6	Merrimack Valley YMCA	Music Club House	\$15,000
FY10-11	Lawrence Youth Soccer	Youth Soccer Opportunities	\$5,000
FY10-13	Esperanza Academy	Youth After School Extended Day	\$10,000
FY10-15	Greater Lawrence Community Boating Program	Youth Boating Opportunities	\$15,000
FY10-21	Boys and Girls Clubs of Lawrence	Learning Center	\$15,000
FY10-22	Greater Lawrence Community Action Council	Roberto Clemente Youth Academic and Sports Instruction	
FY10-23	Greater Lawrence Community Action Council	LMCC Neighbors in Action	\$10,000
FY10-26	Arlington Community Trabajando	Foreclosure Prevention Network	\$19,000
FY10-28	American Training	PC Hardware and Systems Support Specialist Training	\$10,000
FY10-29	Greater Lawrence Community Action Council	Youth Boxing Program	\$4,800
FY09-26	Lawrence Community Works	Movement City	\$5,000
FY09-32	Blessed Stephen Bellesini Academy	Alumni Support Program	\$10,000
FY09-37	Groundwork Lawrence	Green Team	\$10,000
FY10-37	Food for the World	Support for Food Pantry	12,000
CDBG TOTAL			\$1,729,186

CDBG Expenditure Cap

CDBG regulations set a 15% limit (grant allocation plus program income from the prior fiscal year) on the funds that can be spent on public service activities as defined under CFR Section 570.201(e). Public Service Projects in FY10 total \$231,300, representing approximately 13% of entitlement plus program income. An administrative cap of 20% is set for operational support for the CD Department.

Table 2.1

CDBG FY2009-10 Entitlement	\$1,659,432
CDBG FY2009 Estimated Program Income	\$70,000
FY2008-09 Total Estimated Resources	\$1,729,432
CDBG Public Service Cap of 15%	\$259,414

Table 2.2

CDBG FY2009-10 Entitlement	\$1,659,432
CDBG FY2009-10 Anticipated Program Income	\$70,000
FY2009-10 Total Estimated Resources	\$1,729,432
CDBG Administrative Cap of 20%	\$345,886

HOME Investment Partnerships Program (HOME)

The HOME program provides formula grants to fund a wide range of activities that build, buy and/or rehabilitate affordable homes for rent or purchase by low- to moderate-income people. HOME is the largest block grant to state and local governments designed exclusively to create affordable housing for low-income households.

A number of special conditions apply to the use of HOME funds. Most Participating Jurisdictions must match every dollar of HOME funds but Lawrence is exempt because of its high poverty rate. Participating Jurisdictions must insure that HOME funded housing units remain affordable in the long term. Participating Jurisdictions have two years to commit funds and five years to spend funds. The HOME program requires that 15% of HOME funds be committed for activities performed by Community Housing Development Organizations (CHDO).

Available Funds

The City of Lawrence will receive \$972,660 in HOME funds for the Fiscal Year 2009-2010. In addition, the City of Lawrence estimates that the program will generate \$15,000 in program income. Program income is typically generated from the sale of homes the City has acquired and rehabilitated using HOME funds, as well as interest on HOME funded loans. In total, the City expects that \$987,660 will be available for the program year beginning July 1, 2009 and ending June 30, 2010.

Included in Table 2.3 is a list of projects selected to receive HOME funds in FY 2008-2009.

Table 2.3 2009-2010 Home Funded Projects

HOME Projects		
Housing Rehabilitation Programs		\$204,495.00
First Time Homebuyers		\$200,000.00
CHDO Operating /Capacity set aside		\$25,000.00
CHDO Projects set Aside		\$145,899
Administrative Costs (10% cap.)		\$97,266
Housing Development Proj.		\$300,000
HOME TOTAL		\$972,660

HOME Administration Expenditure Cap

The HOME entitlement grant requires that participating jurisdictions allocate no more than 10% of the sum of the total award and the anticipated program income to be used for operational expenses. As the lead agency for the federal funds described in this Annual Action Plan, the City of Lawrence Community Development Department utilizes this funding.

Table 2.4

HOME FY2009-10 Entitlement	\$972,660
HOME FY2009-10 Anticipated Program Income	\$15,000
FY2009-10 Total Estimated Resources	\$987,660
HOME Administrative Cap of 10%	\$98,766

Community Housing Development Organizations Requirements

HUD requires that a *minimum* of fifteen percent of the annual HOME Program allocation must be used to support eligible projects of Community Housing Development Organizations (CHDO). Additionally, entitlement communities are allowed to set aside 5% (or \$50,000, whichever is less) for CHDO operating costs related to creating HOME eligible housing units. The CHDO set-asides are meant to be used to develop the capacity of new community-based, non-profit organizations to produce housing for low-income residents. Percentages for FY 2009-10 are calculated as follows:

Table 2.5

HOME FY2009-10 Entitlement	\$972,660
HOME FY2009-10 Anticipated Program Income	\$15,000
FY2009-10 Total Estimated Resources	\$987,660
CHDO Set-Aside Minimum of 15%	\$145,899
CHDO Operating Costs 5%	\$25,000

Other Federal

McKinney-Vento Act Funds

The City of Lawrence works with more than 55 non-profits, social service agencies, housing developers, and faith-based groups throughout the year to implement a Continuum of Care strategy to address homelessness in Lawrence. Federal McKinney-Vento Act funding for FY '09 is \$523,164.

Other Federal Homelessness Prevention Funds

Many of the organizations, which provide housing search assistance or housing advocacy, also provide rent/mortgage assistance. These organizations include: Salvation Army, Catholic Charities, Greater Lawrence Community Action Council, and Department of Transitional Assistance. In Program Year 5 the City will be working with these organizations, the Continuum of Care members, and other stakeholders to utilize the HPRP funding being made available under the Recovery Act.

Lead-Based Paint Hazard Control Grant

The City of Lawrence has been awarded a \$3,000,000 Lead Based Paint Hazard Control Grant. The City has established a partnership with the Greater Lawrence Community Action Council which provides community outreach for the project, and is overseen by the Lawrence Lead Abatement Program. When appropriate, CDBG or HOME funded housing rehabilitation follows many of the units treated for lead to further increase the quality of housing stock.

EPA Brownfields

The City continues to receive excellent support for Brownfields assessment and remediation. Since 1996, Lawrence has received a total of \$1.7M in EPA Brownfields grants, including \$800,000 in 4 Brownfields grants funds for FYs 2007 - 2010. (One of these grants included a first-time \$200k petroleum grant). In 2009, through the efforts of the City's Brownfields project officer (who organized a community Brownfields team to provide local input), a prioritized Brownfields site inventory was completed and is currently being implemented for assessment and clean-up work.

State and Local

The City utilizes several other sources of funding to address the priority need of the City as identified in the ConPlan. Those priorities are: Housing, Homelessness, Public Service, Infrastructure, Public Facilities, and Economic Development. Private funding will finance market rate housing with affordable units. Private funding from charitable donations, including the United Way, also supports a number of non-profits providing housing and housing services.

State Housing Agency Funds

Financing for Lawrence's HOME and other development programs are supplemented by state funds administered through the Massachusetts Housing Finance Agency and the Massachusetts Department of Housing and Community Development. New affordable housing developments in the City are supported by City HOME funds in combination with other public and private funding resources. Housing projects in the City are also able to access funding from the Massachusetts Housing Innovations Fund and the Federal Home Loan Bank of Boston. In Program Year 5 the CD office will be serve as a "local rehab agency" (LRA) for both Mass Housing and Massachusetts Housing Partnership. This will allow the city to provide more housing purchase and rehab products.

Low-Income Housing Tax credits allocated by DHCD are available for the construction and rehabilitation of housing. Several projects are using this source of financing in Lawrence, with support from the City in the form of HOME funds, infrastructure improvements, and planning and zoning revisions or approvals. Examples of these housing developments recently completed include: Scarito Homes (10 units); Blakely Building (46 units); Union and Mechanic (9 units); and a substantial rehabilitation of the Washington Mills (155 units). In Action Plan Year 5 we anticipate the start of Heritage Common renovations in the North Common NRSA, and redevelopment at Union Crossing (the former Southwick factory on the East Island, and at the Sacred Heart School and convent. Support from the *Department of Housing and Community Development* for \$1 million in infrastructure improvements will assist with the revitalization and mixed used development of the East Island in the Mill District.

The City also receives considerable support from the state Department of Conservation Services (DCS) for our Park Improvements Program, through a variety of programs, including Parkland Acquisition and Renovation for Communities (PARC), Urban River Visions, and Recreational Trails programs. Upcoming projects supported by these include: redevelopment of Cronin Park in the Arlington neighborhood, new equipment in Costello Park in South Lawrence, continued work on a former Brownfields site in the Arlington Mills district and planning for the next phase of the Spicket River Greenway project, as well as additional projects upon completion of the new open space plan.

The City continues to administer the Section 108 Loan Guarantee funding within the “Lawrence Gateway” project that is receiving significant Massachusetts Department of Transportation funding. Remediation, demolition, and planning have been completed and we anticipate start of construction of the infrastructure improvements in Action Plan Year 5.

Managing the Process

1. Identify the lead agency, entity, and agencies responsible for administering programs covered by the consolidated plan.
2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.
3. Describe actions that will take place during the next year to enhance coordination between public and private housing, health, and social service agencies

Program Year 5 Action Plan Managing the Process response:

In accordance with 24 CFR 91.200 (b), institutional structure, coordination of resources, and citizen participation for the Annual Action Plan are the same as described in the 5-Year Strategic Plan.

The Community Development Department (CDD) of the City of Lawrence administers the programs covered by the Consolidated Plan. The Community Development Department encompasses Community Development, Economic Development, Housing (HOME), Neighborhood Planning, and the Lawrence Lead Abatement Program (LLAP).

The CDD staff solicits input from several community stakeholders throughout the year in the development of the Annual Action Plan, including requests for written comments on the Action Plan and CAPER each year. Organizations contacted by the CDD during the course of the year in preparation for the FY09-10 Action Plan include:

- Lawrence Housing Authority
- Greater Lawrence Community Action Council
- Lawrence CommunityWorks
- ValleyWorks
- Arlington Community Trabajando
- Elder Services of the Merrimack Valley
- Lawrence Senior Center
- Point After Club
- Windsor House
- The Psychological Center (Women's View, Pegasus)
- Greater Lawrence Family Health Center
- Lazarus House Ministries (Corpus Christi, Bethany House)
- Northeast Independent Living Program Inc.
- The Lawrence/Methuen Community Coalition
- Lawrence Neighborhood Associations
- Planning Board – City of Lawrence
- Conservation Commission – City of Lawrence
- Merrimack Valley Chamber of Commerce
- Groundwork Lawrence
- The Merrimack Valley YMCA
- The Greater Lawrence YWCA
- U.S. Department of Housing and Community Development
- Massachusetts Department of Public Health
- Northeast Center for Healthy Communities
- Merrimack Valley Planning Commission
- United Way of Merrimack Valley

The Action Plan also incorporates data collected from a variety of sources including the U.S. Census, the housing reports generated by the Commonwealth of Massachusetts, Mass Housing and the Massachusetts Health Department among others.

To assist with the development of the Annual Action Plan, the City assembles an advisory panel of diverse community stakeholders to review applications received during the RFP process for CDBG funding each year. This entity leverages a broad range of public participation in the development of the Annual Action Plan and includes elected officials, residents, leaders of community organizations, and other community leaders.

To encourage participation by residents and community-based organizations, the City establishes a series of public hearings to inform the public about the CDBG and HOME programs, and to solicit feedback regarding the priorities of the Consolidated Plan.

The CDAB reviewed all proposed projects and made recommendations to the Mayor to put before City Council. A final Public Hearing is ordered prior to full City Council approval of those projects and programs submitted to HUD for the Annual Action

Plan.

To enhance coordination between public and private entities on housing, health, and social service agencies, the City and CDD play and active role in several new initiatives.

These include a Foreclosure Prevention Network, assisted with CDBG Public Service funding that provides direct service to homeowners at various stages of being in jeopardy of foreclosure as well as strategic planning efforts on the local and state level; the Mayor's new Green Team, which was initiated earlier this year to inform policy and practice in the City about green building and other sustainability initiatives; and enhanced partnerships with MIT, UMass Lowell, Tufts University and others who are willing to provide research and technical assistance to the City to assist with a variety of community development issues.

Citizen Participation

1. [Provide a summary of the citizen participation process.](#)

The Citizen Participation Plan meets the requirements of Section 104(c)(3) of the Housing and Community Development Act of 1974, as amended. The CDD has a copy of the ConPlan and an updated schedule for the upcoming program year available to the general public. The citizen participation process includes three important elements:

- A. Public Hearings.** These meetings reviewed the purpose of the Community Development and HOME programs and offered several goals for the program. A discussion of needs and information was provided concerning eligible activities and current and past use of HUD funding. Public hearings were advertised in English and Spanish, with translation services at the hearings available by request. It should be noted that the first of these meetings was held a full month earlier than in previous years, with the intention of giving more time for public participation between meetings and to allow more time for organizations to prepare their proposals for the CDBG RFP process. Advertised public hearings were held on the following dates:

- December 9, 2008: To provide information about the Community Development Block Grant and priorities of the ConPlan, and to gather input regarding community needs.
- January 15, 2009: To provide information specific to the RFP process and to answer questions and give guidance to potential applicants.
- February 12, 2009: To provide a public forum for all applicants for CDBG funding to present their projects to the Advisory Board and the public
- April 21, 2009: Public Hearing at City Council to review and approve CDBG funding for FY10 projects

- B. Consultations.** Consultations between subrecipients, staff, CBO's, and community residents were taken into consideration for the completion of this report. Increased partnerships with institutions such as UMass-Lowell, MIT, and Tufts University doing field research in the community also leveraged

additional information that assisted in establishing priorities for the community.

- C. Community Development Advisory Board. Public process is furthered through the assistance of an all volunteer Community Development Advisory Board (CDAB). The nine member group of community residents reviews applications with logistical support from the CDD staff and creates the list of funding recommendations submitted to the Mayor. The advisory board has been a very successful process for the City.

2. Provide a summary of citizen comments or views on the plan.

The Program Year Five Action Plan was available for public comment from April 8, 2009 through May 8, 2009 at the City Clerk's Office, Public Library and at the Community Development Office, as well as on the City's web site. [*Written Comments Summary – reserved to end of comment period*] The Public Hearing at City Council invited further public comment. The minutes of this hearing including all comments received are including as an attachment to the Program Year Five Action Plan. [*Reserved pending public hearing*]

3. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.

All public notices about the Consolidated Plan are published in both English and Spanish newspapers. Translation services were available at all public hearings. All meetings were held in the Lawrence Heritage State Park, accessible to parking and transit, and centrally located in downtown Lawrence adjacent to a NRSA and several low-income neighborhoods. The Heritage State Park building is well known to the general population as it is used for many community events and CD sponsored briefings and training. The building is handicapped accessible with entry at ground level.

4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.

[Reserved pending end of comment period.]

Institutional Structure

1. Describe actions that will take place during the next year to develop institutional structure.

Program Year 5 Action Plan Institutional Structure response:

The Mayor appointed James Barnes, the HUD Deputy Regional Director and a former CPD Director in Boston and Chicago, as the new Community Development Director in September 2008. In January 2009 Yesenia Gil, the Lead/Rehabilitation Program Coordinator, was selected for the Housing Manager position. In December 2008 the Community Development Manager resigned to become executive director of a local

non-profit corporation. The City expects to fill that position before the end of the Year 4 Program Year. The Department structure continues in the form that was the result of HUD recommendations.

Environmental Review responsibilities were transferred from the IT department to the Community Development Manager at the beginning of Program Year 4. With the departure of the Community Development Manager the Environmental Review responsibilities have been assigned to the Economic Development Project Manager.

Staff continues to attend appropriate and relevant training, including a 10-hour OSHA certification course for all staff involved with construction projects, Davis Bacon Training for all staff managing contracts that deal with prevailing wage requirements, and CDBG and NCDA trainings when appropriate. We assisted HUD with arrangements for HUD environmental review training open to all grantees in April 2009 at the Lawrence Heritage State Park conference room, and CDD staff will attend as well.

Monitoring

1. Describe actions that will take place during the next year to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

Program Year 5 Action Plan Monitoring response:

Monitoring can be considered under two categories: the monitoring of our subrecipients during the period of their CDBG award, and the internal monitoring that the CDD undertakes to ensure better delivery of service.

For monitoring of the subrecipients, CDD has improved the training and workshops, and all sub-recipients are assigned a project officer from the CDD staff and all project officers use a uniform record keeping/filing system. Communication between project officers and subrecipients takes place on a regular basis to insure project success and quality reporting. Performance measurements will be used on all of the projects in this Action Plan based on each project's outcomes measures as stated in each Subrecipient Agreement.

A minimum of one monitoring visit and one site visit will be undertaken by CDD staff for each project to ensure program progress and timeliness. A monitoring visit is a formal requirement for the first reimbursement request submitted by a subrecipient. No invoices are processed without a thorough check of the subrecipient's record-keeping and program expenditures. A second informal visit by the project officer is also required once during the program year to ensure that the program is operating as anticipated.

The Integrated Disbursement and Information System (IDIS) project reports will provide an ongoing system check for these performance measurements. Lawrence has a number of sub-recipients, typically about 20 per year. Sub-recipients may include other government agencies, non-profit agencies or private entities.

For these projects, and others implemented by City departments (such as public works) the CDD staff fully understands and incorporates program requirements. Monitoring includes risk analysis. Steps put in place to deal with problems or issues have been detailed in the monitoring plan and summarized in the strategic plan. These include issuance of letters, site visits and withholding funds. CDD will undergo an annual performance audit, to insure compliance with HUD regulations.

The City also considers the Consolidated Annual Performance and Evaluation Report (CAPER) a monitoring tool. The CAPER is prepared annually and submitted to HUD. The CAPER is a summary document, reporting on the year's activity and is a useful tool that assesses the overall progress of the ConPlan. The City includes in this report internal recommendations for improved policies and procedures, and outlines any new actions taken to implement them.

Lead-based Paint

1. Describe the actions that will take place during the next year to evaluate and reduce the number of housing units containing lead-based paint hazards in order to increase the inventory of lead-safe housing available to extremely low-income, low-income, and moderate-income families, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.

Program Year 5 Action Plan Lead-based Paint response:

The City of Lawrence provides residential deleading through a Lead Based Paint Hazard Control Grant received from HUD's Office of Healthy Homes and Lead Hazard Control (OHHLHC). The three million dollar grant was awarded in November 2007 and has a program performance period of November 1, 2007 through October 31, 2010. Lead hazard control grant awards average \$8,000 per dwelling unit and are provided to low/moderate income owner-occupants and investors who rent to very low-income households. Resident owners may also receive up to an \$8,000 CDBG zero-percent interest deferred loan per dwelling unit when the cost to delead exceeds the lead grant amount. The Community Development Department has made a commitment to deliver 230 lead safe units within the performance period. A minimum of 50 dwelling units will achieve deleading compliance within the upcoming fiscal year.

Activities undertaken to achieve these goals include community outreach, intake and income verification, lead paint inspections, lead paint soil sampling, pre-abatement wipe sampling, clearance wipe sampling, risk assessments, HQS inspections and recently updated construction standards. Defective physical conditions identified through inspections for code compliance and housing quality standards (HQS) will be corrected concurrently and funded through housing rehabilitation loans from HOME, CDBG or other sources. Other lead program activities include worker training and occupational physical examinations, assistance in obtaining lead worker licenses and job placement. Accredited lead awareness presentations are also provided to medical professionals and daycare providers.

Services to be provided in the coming fiscal year:

- A minimum of 50 lead safe units will be completed within the fiscal year

- Community outreach to low-income homeowners and investors
- Community outreach to targeted populations
- Lead Paint inspections, lead soil sampling, and clearance wipe sampling
- Lead safe certified employees and contractors
- Blood lead screening provided for up to 200 children under 6 years of age
- Educational and outreach materials in English and Spanish
- Risk assessments and Lead Based Paint inspections

Outcomes expected for the next fiscal year:

- Decrease in blood lead levels in children
- Increased lead safe certified employees
- Increased lead safe certified housing
- Sustainable community awareness programs
- Training opportunities for low income Lawrence residents
- Occupational physical examinations for low income Lawrence residents trained in the Lead Worker field
- Better Community awareness and understanding of the hazards of lead paint

HOUSING

Specific Housing Objectives

*Please also refer to the Housing Needs Table in the Needs.xls workbook.

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve during the next year.

The City of Lawrence works toward the overall program goal of fostering and maintaining decent affordable housing. The City accomplishes this with specific housing programs to meet individual family or community needs. The City will achieve specific housing objectives both directly and in partnership with other housing providers. Lawrence will directly benefit households in need with several programs:

- The Lawrence Lead Paint Abatement Program (LLAP). Over 300 lead safe units have been made available to low/moderate-income City residents under the current and previous \$3M Lead Based Paint Hazard Control Grant. The LLAP will assist a minimum of 50 households over the next year. The LLAP will be used in conjunction with other housing programs listed below to leverage additional funds and implement a more comprehensive and holistic approach to healthy and affordable housing.
- The Lawrence Housing Rehabilitation Program. The program will address code violations and housing quality issues by complementing work performed through the LLAP. It is expected that the Lawrence Housing Rehabilitation Program will complete 50 units over the next year.

- First Time Homebuyer Downpayment Assistance Program. Up to 12 families will receive assistance over the next year from the First Time Homebuyer Downpayment Assistance Program.
- Financing for Affordable/Assisted Housing. \$300,000 in HOME funds will be used for the development of new housing, typically in conjunction with tax credits, private equity, city-owned vacant property, and other state and federal funding sources. More details on these projects are provided below. In addition another \$145,899 in CHDO setaside funds will be available to CHDOs for housing development.
- First Time Homebuyer Education. The City will offer pre-purchase homebuyer courses to 40 individuals/families over the next year. The pre-purchase educational class is a Citizens Housing and Planning Association (CHAPA) approved 10-hour workshop consisting of Real Estate experts and one-to-one counseling services on the steps to buying a home. Topics covered range from budgeting basics, how to obtain a loan, the role of the real estate team, responsibilities of a homeowner and/or landlord to the real estate closing process. The aim is to simplify the home buying process and equip participants with the information needed to make an informed decision.
- City-owned Property Program. The City expects to sell 25 city-owned properties over the next year. This program accomplishes the two goals of removing a blighting influence to the neighborhood and creating an opportunity for the development of affordable housing. (No HUD funds are directly associated with this program, but it is an important component of the City's overall housing strategy.)

When implementing these programs to provide affordable housing, funded by CDBG and HOME, the City takes specific action for minority outreach. Supervising minority outreach will be the responsibility of the new Housing Manager. The efforts will include minority representation on staff, critical bilingual communication and word-of-mouth marketing. Several positions in the homeownership program and lead/rehab program are filled by bilingual minorities. Outreach to businesses involved in housing (real estate, construction, appraisal and management) will be through personal contact, articles in minority newspapers and legal advertisements in minority newspapers. Also, as part of due diligence review, staff will insure that any housing containing five or more HOME-assisted units will follow an affirmative market plan. Approximately 80% of persons receiving assistance under this program are from minority households.

Foreclosure-Related Efforts

The need for action in the foreclosure crisis in the City of Lawrence is well documented. In the Commonwealth's fiscal year 2008 there were 522 foreclosures in Lawrence, ranking it sixth in the state. As a percentage of dwelling units, Lawrence has the highest foreclosure rate in Massachusetts. In the *Massachusetts Foreclosure Monitor*, published by Massachusetts Housing Partnership, January 2009, Lawrence is first in the Commonwealth in foreclosure petition activity when measured in "housing units affected per 1,000 housing units." Using the same data, Lawrence contains 11 of the top 20 Block Groups in the Commonwealth with Foreclosure Petition Activity.

Of particular note, that compares with two block groups in the top twenty in the city of Boston.

In 2007 during Program Year 3 the City of Lawrence under the leadership of Mayor Michael J. Sullivan developed a coordinated response to foreclosures by tapping into existing partnerships with non-profits, private lenders, legislators, state agencies and coalitions. Early efforts by the partnership to stave off the effects of foreclosures included coordinating three citywide Mortgage Clinics, developing a City registration program, offering suggestions on state policy, and working directly with local housing developers to determine the best strategies for turning foreclosed/vacant/bank-owned homes into affordable homes. Many individuals were helped with the individual counseling and the assistance in making connections with lenders. That foreclosure prevention and counseling effort continues in Year 5 with CDBG and other federal and foundation funding.

The City's proactive approach provided some necessary oversight on foreclosed properties, useful consumer education, and effective individual assistance; however the number of foreclosures filed continued to rise in a climate of a continuing drop in property values and general economic distress. According to data published by the Merrimack Valley Housing Report – an e-publication of UMASS Lowell and the Middlesex North Registry of Deeds, in 2008, the City of Lawrence experienced a 74.4% increase in foreclosures from the previous year; the largest increase among communities situated in the Merrimack Valley. A comparison of the current foreclosure crisis to that of the 1990s made by the e-publication further noted the extent of the problem. Deeds recorded in 2008 in the City totaled 457 – surpassing the 1990s highpoint of 416 foreclosures in 1992. However, a monthly analysis of deeds recorded indicates that the numbers have declined since the first half of the year. The apparent stabilization could be due to governmental efforts and willingness on the part of lenders to modify mortgage loan terms. Notwithstanding the apparent recent slowdown in foreclosures, many properties stand vacant in our neighborhoods.

During three stakeholder meetings (November 2008 – January 2009) to plan the application for Neighborhood Stabilization Program (NSP) funds all community participants emphasized the importance of homeownership as a means of stabilizing neighborhoods, and recommended significant allocation of NSP funds towards homeownership. The nature of the Lawrence housing stock in general, and the foreclosed properties lists in particular, will make this goal challenging. Lawrence has a homeownership rate of only 38%, primarily because of the prevalence of 2 and 3-family and multifamily units and the low incomes throughout the community. On average there are about 100 lender owned and/or vacant properties on the market at any given time, and the majority of these are not single family dwellings. Yet, we continue to see a demand in our regular homebuyer assistance program, an indication of the pent up demand for homeownership, and as prices continue to drop, we see excellent potential for a homebuyer assistance model with the NSP funding. Many of the properties are at varying levels of deterioration, thus suggesting support for some modest rehabilitation financing, in addition to down payment assistance, will be a powerful and cost effective stabilization tool.

Many of the 3 and 4-family units are in very poor condition, presenting the additional challenge of high costs for rehabilitation, and for these we are proposing developer

acquisition and rehab program, and in the most severe cases, a modest demolition program.

The city officials and community participants who prepared the NSP application are mindful of the challenges: anticipated high rehabilitation costs in severely distressed buildings (often the ones most in need of intervention); costs that may mean properties will be able to carry little if any debt service without project based assistance (which is not part of NSP); and uncertainty of private lender participation because of the current situation in the credit markets. We are committed to working with DHDC, and particularly with our neighboring communities in the Merrimack Valley, to overcome these challenges and meet the extensively documented needs with a well-administered NSP program.

The NSP application was submitted to the Massachusetts Department of Housing and Community Development (DHCD) in February, and at the time this Action Plan was written the application was still under review. We anticipate the NSP funding will become a significant workload for the Community Development Department during our Program Year 5. The application contained three programs:

- Homebuyer down payment and closing cost assistance with rehabilitation loan
- Acquisition and rehabilitation by for profit and non profit developers for sale or rental
- Demolition of properties too distressed for economical rehabilitation

DHCD has identified 55 Census Block Groups in the City of Lawrence that are eligible for NSP funding. Only 3 are not, indicating how pervasive the problem has been in the city. The city intends to operate the NSP-funded homebuyer assistance program in all 55 eligible block groups. The city will focus NSP funds for the acquisition/rehab/rental program and demolition program in target areas, which based on the risk data and our recent visual inspections are exhibiting severe destabilizing impact. These target areas are coterminous with our Neighborhood Revitalization Strategy Areas (NRSA). It should be noted that some block groups which show up as “high risk” on the HUD-provided database are evidencing significant private market activity, suggesting there is less of a need for public sector intervention in some areas of the City compared to others.

In addition to our focus in the three NRSA’s we intend to react to specific needs or opportunities that may arise within any of the 55 block groups. Those would include: proximity to other development sites, reports from police or fire departments, and neighborhood complaints.

The City proposes to fund Homebuyer Assistance and Housing Rehabilitation activities in all the following **NSP Eligible Census Blocks**:

2502001	2503001	2503002	2511002	2510001
2511003	2505004	2504002	2505003	2507003
2507002	2504003	2505002	2504004	2505001
2506003	2508006	2508005	2506001	2506002
2506004	2507001	2508004	2509001	2508001
2508003	2509002	2508002	2512001	2516004
2516001	2516003	2516002	2517001	2517004

2517003	2518003	2518004	2518002	2518001
2515005	2515003	2515004	2515002	2515001
2502004	2502003	2502002	2513001	2517403
2514004	2514002	2514001	2513002	

Actions to ensure long-term compliance with housing codes

The Department keeps an inventory of properties assisted with HOME and/or CDBG funds, including data on vacancy, unit size, length of affordability restriction, and status of ongoing compliance monitoring. In accordance with HOME regulations 92.203, 92.252 and 92.254, the City inspects all HOME Rehab projects that are subject to re-inspection to determine compliance with Housing Quality Standards. The results of those individual inspections are on file at the Community Development.

The HOME regulations require that when HOME funds are utilized to construct or renovate rental units HOME income eligible tenants must occupy those units. HOME regulations also require that the rents charged be affordable as defined by the regulations. The City requires re-certification of these units. The results of those income verifications and rental limits are available at the Community Development Department.

The standard process and schedule to ensure compliance is:

1. Recertification letters sent to verify income and residency; follow up if not returned)
2. Schedule inspection (where appropriate), typically one month later
3. Conduct and document inspection (unit and also exterior/common areas as appropriate)
4. Review property-owner/management on-site files as appropriate
5. Notify owner of any deficiencies and required repairs
6. Re-inspect as necessary to ensure compliance
7. Update inventory; retain records of all inspections, forms, and correspondence in Department

Properties are scheduled for monitoring every 1, 2, or 3 years as required under the program requirements, based on the number of units. For large projects, the Department may conduct "sample" monitoring, as allowed under the regulations. Inspections are typically conducted in the Spring and Fall.

2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.

Program Year 5 Action Plan Specific Objectives response:

The funding resources used to support these programs through the City are the Community Development Block Grant and HOME Investment Partnership funding. The City facilitates the planning and implementation of programs (housing and services) for the homeless using McKinney-Vento Funding. The City manages the

Continuum of Care process for the metro area (see Homeless section). Additionally, HUD funding supports the LLAP lead abatement work through the HUD Office of Healthy Homes with a Lead Hazard Control Grant.

Private funding will finance market rate housing with affordable units. Private funding from charitable donations, including the United Way, also supports a number of non-profits providing housing and housing services. State funding will also support the non-profits with programs such as those aimed at serving the homeless. Mass Housing also provides funding for housing in Lawrence, making available tax exempt financing to support rental and homeownership housing.

The City has an aggressive outreach plan for minority contractors in programs/projects funded through HOME. The City works closely with minority non-profits as HOME partners. The outreach program includes advertising in Rumbo, the Spanish newspaper circulated in Lawrence, for the for-profit sector. One examples of this successful outreach is for housing rehabilitation work, which is sometimes funded by the HOME program. A large number of Hispanic contractors are on the list of approved contractors for the housing rehabilitation and lead abatement programs.

Needs of Public Housing

1. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake during the next year to encourage public housing residents to become more involved in management and participate in homeownership.

The City of Lawrence has a close working relationship with the Lawrence Housing Authority (LHA). The City supports strategic goals of the LHA to include residents in decision making and to improve their economic status. As part of the latter goal, the LHA has hired its residents to fill staff positions. Over 30% of the LHA staff, including its Executive Director, were LHA residents at one time. A large percentage of the staff who were residents are now homeowners.

The LHA resident advisory board (RAB) includes 10 members who are either residents of public housing or assisted by Section 8. In addition, there is a United Tenants Council which includes 6 representatives elected from public housing developments. Whenever appropriate, the City supports the efforts of the LHA to involve its residents through these two different representative organizations and in any other way.

Over the next year, the City will provide targeted outreach to support the LHA's efforts to move LHA tenants toward homeownership. The City will market its homeownership classes throughout the LHA with fliers, provide information to site managers and through the RAB and Tenants Council. Included in this marketing effort will be information on the First Time Homebuyers program.

The Public Housing Authority executive director served on the planning committee for the NSP application to the Commonwealth, and the CD Office has met with PHA leadership to explore the potential of PHA acquisition and redevelopment of foreclosed properties for eventual homeownership.

2. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation during the next year.

Program Year 5 Action Plan Public Housing Strategy response:

The LHA is not designated as "troubled."

Barriers to Affordable Housing

1. Describe the actions that will take place during the next year to remove barriers to affordable housing.

Program Year 5 Action Plan Barriers to Affordable Housing response:

HOME/ American Dream Down payment Initiative (ADDI)

1. Describe other forms of investment not described in § 92.205(b).
2. If the participating jurisdiction (PJ) will use HOME or ADDI funds for homebuyers, it must state the guidelines for resale or recapture, as required in § 92.254 of the HOME rule.
3. If the PJ will use HOME funds to refinance existing debt secured by multifamily housing that is that is being rehabilitated with HOME funds, it must state its refinancing guidelines required under § 92.206(b). The guidelines shall describe the conditions under which the PJ will refinance existing debt. At a minimum these guidelines must:
 - a. Demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing.
 - b. Require a review of management practices to demonstrate that disinvestments in the property has not occurred; that the long-term needs of the project can be met; and that the feasibility of serving the targeted population over an extended affordability period can be demonstrated.
 - c. State whether the new investment is being made to maintain current affordable units, create additional affordable units, or both.
 - d. Specify the required period of affordability, whether it is the minimum 15 years or longer.
 - e. Specify whether the investment of HOME funds may be jurisdiction-wide or limited to a specific geographic area, such as a neighborhood identified in a neighborhood revitalization strategy under 24 CFR 91.215(e)(2) or a Federally designated Empowerment Zone or Enterprise Community.
 - f. State that HOME funds cannot be used to refinance multifamily loans made or insured by any federal program, including CDBG.

4. If the PJ is going to receive American Dream Down payment Initiative (ADDI) funds, please complete the following narratives:
 - a. Describe the planned use of the ADDI funds.
 - b. Describe the PJ's plan for conducting targeted outreach to residents and tenants of public housing and manufactured housing and to other families assisted by public housing agencies, for the purposes of ensuring that the ADDI funds are used to provide down payment assistance for such residents, tenants, and families.
 - c. Describe the actions to be taken to ensure the suitability of families receiving ADDI funds to undertake and maintain homeownership, such as provision of housing counseling to homebuyers.

Program Year 5 Action Plan HOME/ADDI response:

1. Other forms of investment for homeownership include proceeds from privately funded home mortgages.
2. The City of Lawrence has a First Time Homebuyers Program, funded by HOME and, when available, ADDI funds. Funds are available for downpayment and closing cost assistance, in the form of a non-accruing, deferred, forgivable loan. If the applicant resides in the same home for a period of ten years the loan is forgiven. In order for the loan to be forgiven the home must have been the applicant's primary residence for all ten years. The loan must be paid upon sale or refinance of the home with two exceptions. If the refinance occurs for either of the following reasons, the loan will be subordinated: refinancing to lower the rate or to access funding for home improvements.
3. Any HOME funds used to refinance existing debt secured by multi-family housing that is being rehabilitated with HOME funds will conform to the following guidelines:
 - a. Demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing.
 - b. Require a review of management practices to demonstrate that disinvestments in the property has not occurred; that the long term needs of the project can be met/ and that the feasibility of serving the targeted population over an extended affordability period can be demonstrated.
 - c. State whether the new investment is being made to maintain current affordable units, create additional affordable units, or both.
 - d. Specify the required period of affordability, whether it is the minimum 15 years or longer.
 - e. Specify whether the investment of HOME funds may be jurisdiction wide or limited to a specific geographic area.
 - f. State that HOME funds cannot be used to refinance multi-family loans made or insured by any federal program, including CDBG.
4. Outreach is the City's tool to promote and market services to Low-moderate income families.
 - a. The city mainly outreaches to public housing residents, and low –moderate income families.
 - b. The city partners with a large number of organizations in the Merrimack Valley who aid families with budgeting to avoid foreclosures.
 - c. Presentations to realtors, lenders, and homeownership counseling classes.

HOMELESS

Specific Homeless Prevention Elements

*Please also refer to the Homeless Needs Table in the Needs.xls workbook.

1. Sources of Funds—Identify the private and public resources that the jurisdiction expects to receive during the next year to address homeless needs and to prevent homelessness. These include the McKinney-Vento Homeless Assistance Act programs, other special federal, state and local and private funds targeted to homeless individuals and families with children, especially the chronically homeless, the HUD formula programs, and any publicly-owned land or property. Please describe, briefly, the jurisdiction's plan for the investment and use of funds directed toward homelessness.

In addition to community development assistance, the following public and private funds support homeless assistance in Lawrence:

- Public. The City of Lawrence Community Development Department (CDD) is the lead entity in facilitating the process of applying for McKinney-Vento grants. While some of the McKinney monies flow through the CDD most of the CoC funding goes directly to the non-profits that apply. There are several other sources of public funding, including state assistance and the (Federal) Health and Human Services support for CAP agencies, which go to Greater Lawrence Community Action Council (GLCAC). Many non-profits with services focused on the HIV/AIDS homeless community in the City of Lawrence are eligible to receive Housing Opportunities for Persons with AIDS (HOPWA) program funds, which are distributed through the Lynn Housing Authority and Neighborhood Development. The Lynn Housing Authority and Neighborhood Development is designated by the state as one of the regional authorities for distributing the HOPWA funds. The City of Lawrence is included in the formula grant entitlement for the newly designated Essex County Area Eligible Metropolitan Statistical Area (EMSA). Essex County's eligibility is due to data collected by the Center for Disease Control and Prevention, which indicates that Essex County EMSA exceeds the statutory criterion of 1,500 cases of AIDS. The long-term goal of these HOPWA monies is designed to increase the development of permanent housing and the provision of housing-related services to persons with AIDS.
 - Private. The United Way supports the efforts of the non-profits in Lawrence. Non-profits also raise private donations and grants to support their work.
2. Homelessness—In a narrative, describe how the action plan will address the specific objectives of the Strategic Plan and, ultimately, the priority needs identified. Please also identify potential obstacles to completing these action steps.

Although the City has several encompassing goals it works closely with the Continuum of Care (CoC) to end chronic homelessness and create permanent housing solutions. Lawrence's priority is to develop new permanent housing for homeless families and individuals, which supports the goal of ending chronic homelessness.

As with each recent year's application for funding, a new permanent housing project was proposed in the 2008 McKinney-Vento SuperNOFA application and will be again for the 2009 round. McKinney-Vento funding for permanent housing is crucial to the City's goal of increasing affordable units for the homeless population. In addition, the City will continue to be the lead entity in facilitating the CoC and the consolidated process of applying for McKinney-Vento funding for the essential programs already in place for homeless families and individuals.

On January 28, 2009, the city's homeless census revealed a total of 259 sheltered homeless persons in the City. An additional 22 were unsheltered (i.e., sleeping in a place unfit for human habitation) for a total of 281 individuals City residents without a place to live. Shelters are routinely at capacity, more so now in the wake of rising foreclosure rates. An additional strain on our existing programs is being felt by the current crisis which impacts both homeowners and their tenants. We have begun to see an increasing need to shelter homeless individuals and families. The Continuum is discussing these challenges at length and intends to continue to be creative in finding ways to house and support homeless persons in our city.

The City of Lawrence plans to address the goals and priority needs contained in the Strategic Plan by continuing to fortify the partnerships that exist between the City and its non-profits. For example, a strong partnership exists between the City and the Greater Lawrence Community Action Council (GLCAC). GLCAC provides CAP services to the Greater Lawrence area. The City of Lawrence also has over 30 non-profits that serve City residents through advocacy and outreach providing housing and supportive services. Obstacles to meeting these priority needs and specific objectives lie in the high cost of housing, both for homebuyers and renters in the state, as well as limited funding to address the goals.

3. [Chronic homelessness—The jurisdiction must describe the specific planned action steps it will take over the next year aimed at eliminating chronic homelessness by 2012. Again, please identify barriers to achieving this.](#)

Serving and housing chronically homeless individuals continue to be an important focus. There have been continued efforts made in the City of Lawrence to address the needs of these individuals. For example, Continuum members are addressing the need in different ways across the city. Lazarus House Ministries, who receives no McKinney-Vento funding, continues to offer emergency shelter as well as transitional programs, work readiness programs and meal centers to serve our neediest persons. The YMCA's permanent housing program, while funded for only 18 units, serves residents in a total of 73 permanent SRO units, many of whom were chronically homeless. The YWCA offers a similar SRO program for women. In addition, non-profit Commonwealth Land Trust provides permanent SRO housing and has been actively seeking to convert units from "standard" rooming house model to a Shelter + Care model, in line with HUD's and the City's priorities. Accessing funding for this has proven incredibly difficult in recent

years. The Regional Network described more fully below and the HPRP funding will contribute toward the goal of ending chronic homelessness.

Merrimack Valley Regional Network To End Homelessness

The City of Lawrence is an important part of a new regional “housing first” initiative funded by a grant from the Commonwealth of Massachusetts. The Merrimack Valley Regional Network (MVRN) will expend \$756,767 over 16 months beginning in April 2009 to support family and individual initiatives focusing in the three geographical clusters of Lowell, Lawrence, and Haverhill and extending into the Lower Merrimack Valley. The case management will be run out of shelters in the 3 communities.

The Mayor and the Community Development Director serve on the Regional Network’s Leadership Counsel, and the Community Development Housing Manager is on the Network’s Personnel Committee. The Lawrence Community Development Department and several members of the Lawrence Continuum of Care participated in preparing the grant application.

The Commonwealth, through its Interagency Council on Housing and Homeless, sought proposals for *Regional Network Innovations to End Homelessness*, with the following goals:

- Decrease need for shelter
- Achieve housing placement outcomes
- Collect data
- Provide for broad-based discussions with diverse stakeholders
- Models for accountability and transparency
- Build systems change

The grant will pay for housing case management to assist homeless families and individuals locate into permanent housing. Also, grant funds will be used for rental assistance in the form of security deposits and first and last month’s rent. The program will include professional real estate services offered by a licensed broker who will work with landlords throughout the Merrimack Valley to coordinate listings of affordable market and subsidized rentals. Network partners will access these listings through a real estate website.

Case Management will be provided for both individuals and families. On the individual side, housing case managers with CTI/LTLC Lowell, Daybreak Lawrence, and Emmaus Mitch’s Place Haverhill will be assigned to the main individual shelter in the Lowell, Lawrence, and Haverhill communities to move Tier 3 and 4 clients out of shelter. On the family side, housing case managers with CTI, Greater Lawrence YWCA, and Community Action Inc Haverhill will be assigned to work on diversion cases in conjunction with the two DTA offices in the Valley: Lowell and Lawrence. Lowell has cases from the Greater Lowell area, while the Lawrence office works with families from Haverhill and further down the Merrimack River.

\$320,000 of the grant is proposed for direct assistance paid on behalf of 40 individuals moving from shelter and 80 families who will be diverted from shelter either to remain in their current housing or diverted to a more affordable situation. This direct assistance will be used for first, last, and security; rental arrearage; and shallow subsidy over longer periods of time. These Network resources will be a last resort after other options, such as RAFT, FEMA, and other local funds have been exhausted or ruled out.

At the end of the 16-month program the Network expects the following outcomes:

- 40 individuals and 80 families with case management and financial assistance and follow-up.
- An additional 40 individuals and 80 families with information and referral.
- A monthly training workshop on a specific topic for stakeholders in the Valley.
- Permanent housing for individuals and families who would otherwise be in a shelter or on the street.

City representatives and members of the Continuum will remain actively engaged in the statewide efforts to reduce chronic homelessness, and the agenda put forth by the state Commission on Homelessness. The regional network is the most recent example.

4. Homelessness Prevention—The jurisdiction must describe its planned action steps over the next year to address the individual and families with children at imminent risk of becoming homeless.

The City is scheduled to receive \$710,503 in for Homelessness Prevention and Rapid Re-Housing Program (HPRP) under the American Recovery and Reinvestment Act of 2009. As this Year 5 Action Plan is being written plans are also under way to prepare the amendment to the Year 4 Action Plan. A public hearing dedicated to HPRP is scheduled for April 23, 2009.

The City has established a myriad of preventative measures to decrease the number of individuals and families that fall into a state of homelessness. Perhaps most pressing this year has been the need to provide foreclosure counseling assistance to homeowners. To this end, the City has been the facilitator of many discussions relative to the foreclosure crisis that has led to collaboration on counseling programs, educational outreach, and preparation of an application to the state for Neighborhood Stabilization Program (NSP) funds.

Other work with non-profits is ongoing as well. To assist homeowners in meet rising energy costs, the Greater Lawrence Community Action Council operates a Fuel Assistance and Weatherization Program. For some of our most at-risk individuals—those with mental illness and other disabilities—as well as veterans, non-profit organizations like the Point After Club and Lawrence Veterans Services provide important supportive services to help persons remain stable and assure that their housing and well-being is secure. Education, job training and career placement assistance are also an essential part of helping folks to maintain incomes and prevent eviction and homelessness. Organizations like the Merrimack Valley Workforce Investment Board, ValleyWorks, and Greater Lawrence Community Action Council provide education, training, and assistance to residents of the city. There are myriad organizations across the city that also provide computer training, personalized case management, supportive health and mental health services, and other forms of assistance that help individuals and families to remain stable and housed.

5. Discharge Coordination Policy—Explain planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how, in the coming year, the community will move toward such a policy.

The Commonwealth of Massachusetts has implemented formal discharge planning protocols for foster care, health care, mental health discharge, and corrections discharge. The City of Lawrence will monitor the operation of these protocols and their impact on services and housing. The Department of Social Service Lawrence Area Director is committed to assisting older adolescents and young adults in the transition into independence and self-sufficiency. The Department of Social Services offers financial assistance for first and last months rent to eligible youth.

Emergency Shelter Grants (ESG)

The City of Lawrence does not receive ESG funds

COMMUNITY DEVELOPMENT

Community Development

*Please also refer to the Community Development Table in the Needs.xls workbook.

1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), public facilities, public improvements, public services and economic development.

The City of Lawrence has community development (non-housing) needs that fall within two broad areas: the need to create suitable living environments and the need to create economic opportunities (The third area of need/program goals is to create decent affordable housing –outlined under Specific Housing Objectives).

The number and types of families served is summarized in the chart below.

Create Suitable Living Environments

With nearly all of the census tracts located in the City classified as predominantly low- to moderate income areas, most of the city's residents need a variety of basic services ranging from health, recreation, job training, and academic services that are required to work in concert with one another in order to improve conditions. Lawrence established its first "Neighborhood Revitalization Strategy Area" (NRSA) in the 2005-2009 Consolidated Plan to target projects and revitalization efforts in the North Common Neighborhood. The City added two more in Year 4, the Arlington Neighborhood, an area of high rates of poverty that has been hardest hit by the foreclosure crisis, and the Parker Street NRSA, a low and moderate income neighborhood that was the site of a serious fire destroying an entire city block in Year 3.

The number and types of families served by the CDBG funded activities are summarized in the chart on the following page.

FY2010 Action Plan Projects: Number and types of Families Served

ORGANIZATION	PROJECT	FY10 AWARD	Project Beneficiaries (Number and type of families served)	Census Tracts impacted	NRSA ARL=Arlington NC= NorthCommon PS = Parker Street
Community Development	Parks Improvement	\$400,000.00	Approximately 10,000 residents of low-mod areas will enjoy increased green and open space	2503, 2516, 2511	ARL
Community Development	Housing Rehabilitation	\$150,000.00	Residents will benefit from increased availability of rehabilitated affordable housing	citywide	
Community Development	Water and Sewer Connections	\$175,000.00	Residents will benefit from increased availability of new affordable rental units	2501	NC
Community Development	Lead Abatement Match	\$225,000.00	40 low-mod families will receive lead abatement in their homes	citywide	
Community Development	Downtown Marketing Study	\$25,000.00	Residents will benefit from an increase in retail and dining establishments	2501	NC
Community Development	Renewal Community Implementation	\$55,000.00	6 business will benefit from RC implementation programs	RC zones	
Community Development	Storefront Improvement Program	\$60,000.00	2 new business in the downtown area will benefit from storefront improvements	2501	NC
Community Development	SEC 108 Loan Payment FTI	\$36,000.00	n/a	n/a	
Community Development	Admin. (20% cap)	\$331,886.00	n/a	n/a	
Lawrence History Center	Renovation	\$10,000.00	All residents will benefit from expanded access and improvements to historic community asset	2501	NC
Greater Lawrence Community Action	Project Senior	\$15,000.00	35 low-mod elderly residents will receive urgent repairs to their homes	citywide	

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Lawrence Family Dev. And Education	YouthBuild property	\$15,000	Increased availability of decent affordable housing; youth job training & experience	citywide	
Lawrence Police Athletic League	Open Gym	\$15,000.00	300 youth from low-mod census tracts receive free supervised gym and outreach	citywide	
Asian Center of the Merrimack Valley	Strengthening Asians Families	\$10,000.00	advocacy and language barrier assistance	citywide	
Lawrence Family Dev. and Education	Language Barrier Assistance/Civics Education	\$10,000.00	25 non-English speaking families will receive language barrier assistance and citizenship training	2517, 2504	
Merrimack Valley YMCA	Junior & Teen Achievers	\$15,000.00	50 at-risk youth will receive academic support and enrichment	citywide	
Merrimack Valley YMCA	Resource Education Center (REC)	\$15,000.00	60 extremely low and very low income receive pre-GED/ESL and Life Skills classes	citywide	
Merrimack Valley YMCA	Music Club House	\$15,000.00	50 low-mod youth receive equipment and support for music development	citywide	
Lawrence Youth Soccer	Youth Soccer Opportunities	\$5,000.00	20 low-mod youth receive opportunities to learn and compete in soccer	citywide	
Esperanza Academy	Youth After School Extended Day	\$10,000.00	80 low income girls receive free intensive academic enrichment	citywide	NC
Greater Lawrence Community Boating	Youth boating opportunities	\$19,000.00	450 low mod youth receive boating education, life skills	citywide	
Boys & Girls Club	Learning Center	\$19,000	30 low mod youth receive homework assistance & tutoring	citywide	
Greater Lawrence Community Action Council	Roberto Clemente Youth Academic & Sports Instruction	\$15,000.00	60 low mod youth will receive baseball instruction, leadership skill development	citywide	
Greater Lawrence Community Action Council	LMCC Neighbors in Action	\$10,000.00	300 low-mod families will benefit from increased safety and neighborhood resources	2508, 2507, 2502, 2514, 2516	ARL

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Arlington Community Trabajando	Foreclosure Prevention Network	\$19,000.00	80 low/mod families receive assistance to avoid foreclosure	Citywide	
American Training	Upward Mobility	\$10,000.00	20 low-mod persons receive additional job training and certifications for advancement	citywide	
Greater Lawrence Community Action Council	Boxing Program	\$4,800.00	7 low-mod youth and young adults receive positive structured recreation	citywide	
Lawrence Community Works	Movement City	\$7,500	38 at-risk youth benefit from education and training in the arts	citywide	NC
Blessed Stephen Bellesini Academy	Graduate Support Follow Up Program	\$10,000	50 graduates will receive support throughout high school to ensure completion of high school	citywide	ARL
Groundwork Lawrence	Green Team	\$10,000.00	10 youth will participate in program designed to cultivate greater youth awareness and environmental leadership	citywide	
Food for the World	Support for Food Pantry	\$12,000	60 low income residents receive healthy food and health information	citywide	

Public Service

Public Service projects included in the Year 5 Plan whose primary objective is to create a suitable living environment include programs that deliver programs and services directly to low-mod income residents. Together, these investments represent approximately 15% of the FY10 entitlement grant, and can be broken down into the following categories:

Youth Services

According to the American Community Survey 2005, Lawrence is one of the youngest communities in the state, with a median age of 28.7 years compared to the state median age of 38.2. Most importantly, the age grouping from 10 to 19 years of age now represents over 26 percent of the total population. Clearly the youth of Lawrence represent one of the City's greatest potential assets. Well-organized activities with highly qualified program leaders, which feature mentoring, tutoring and homework help, career and college guidance, and recreational activities that promote positive interaction with youth and adults during out-of-school time remain a priority within the Public Service category.

Program Year 5 youth projects include: Open Gym through the Police Athletic League, Boys and Girls Club Learning Center, Greater Lawrence Community Boating Youth Memberships, Esperanza Academy Extended Day Services, YMCA Teen Achievers and Music Clubhouse, GLCAC Roberto Clemente Youth Academic & Sports Instruction, Lawrence Youth Soccer, Lawrence CommunityWorks Movement City, Blesses Stephen Bellesini Academy Alumni Support Program and GLCAC Boxing Program. Further details and specific objectives for each are listed in the Project Worksheet Section.

Education and Job Training

A high 27.8% of individuals are below the poverty level in Lawrence compared to 9.3% of individuals are below the poverty level in the statewide. The low MFI, low MHI, and high percentage of both families and individuals living below the poverty level correlates to the large percentage of individuals that have not attained a high school degree in Lawrence. A high 41.8% of the population in Lawrence has not attained a high school degree; compared to 15.2% statewide. Education is an important tool for workforce training and economic development, and ESL, job training and placement assistance are priorities to improving the workforce. There is high demand for these programs, and programs to meet this need in the FY10 Plan include Asian Center of Merrimack Valley, Lawrence Family Development and Education Center Language Barrier Assistance, YMCA Resource Education Center, and American Training PC Hardware & Systems Support Specialist Training.

Public Safety

Public Safety encompasses a variety of issues for the City of Lawrence, and is addressed by GLCAC Neighbors in Action program which offers leadership development to neighborhood groups to reclaim their neighborhood streets and create closer community ties between residents and community police officers through a variety of neighborhood programs.

Foreclosures

Foreclosure have had a serious impact on the city's neighborhood, and the City has funded a new program for the past two years called Foreclosure Prevention Network, which is a strong partnership among Arlington Community Trabajando, Neighborhood Legal Services, and Lawrence CommunityWorks. The intent of this partnership is to identify homeowners at various stages of the foreclosure pipeline, and provide the appropriate legal, advocacy, and financial counseling. Each of these organizations participated in the NSP planning meetings.

Parks

The Community Development Department continues its commitment to parks in low income areas in FY10 with a \$400,000 allocation. The Open Space Plan of 2004-2009 was updated through last year to guide Park Improvement over the 2010-2014 period. Commitments for this year's Park Improvement Plan will include renovations to Cronin Park in the Arlington NRSA as well as at Costello Park in the South Common Neighborhood. These projects include CDBG funds and state PARC funds for park investments in an area that is the least served by open/green space in the City.

Also included in the Action Plan are the capacity to meet match requirements to further state funding opportunities such as PARC, DCR Recreational Trails, and other grant programs which require a local match.

Creating Economic Opportunity

The need for economic development and job creation is clear given the high rate of poverty (27.8% in Lawrence compared to 9.3% for the State). The City is committed to assist local business and create the necessary environment to attract new business to the community. Surveys of local business people, particularly those in the Hispanic community, have also pointed to the need for business counseling and access to capital.

The City will continue to work to insure businesses are informed about the tax benefits available in the City through the City's designation as a Massachusetts Economic Target Area and Economic Opportunity Area. An important benefit has been the original designation and expansion of the *Renewal Community*, with Federal tax benefits for job creation.

The Community Development Department will support broad based staff efforts to attract and keep businesses in Lawrence, including the creation and distribution of the Economic Development Guide, a key marketing resource for businesses. The primary effort will be in the reuse of more than 10 million square feet of mill space.

"Gap financing" is a cited need for the small business community. Gap financing complements and leverages commercial bank financing. The 108 Loan Program has provided assistance to several businesses in Lawrence. Additional 108 loans for small businesses will be considered on an individual basis.

Storefront Improvement

Exterior building improvement helps both the businesses and the neighborhoods. The City will continue its storefront improvement program over the next year on

Broadway, Essex Street and the arterial streets of the Neighborhood Revitalization Strategy Area.

As part of economic development planning, a new program, Best Retail Practices, was introduced and implemented in the city's downtown business district in 2008. This grant program utilizes consultant services for approved applicants to improve not only their interior and exterior "look", but, also, provide strategic planning to market businesses in the most results-oriented manner.

Lawrence's Storefront Improvement Program provides up to \$40k in grant funding (with a 25% cost share by the approved applicant), as well as architectural design services, to significantly improve the exterior façade of dilapidated business storefronts and improve the overall look of the downtown business district. To date, more than twenty storefront projects have been completed.

Infrastructure Improvements

Industrial uses have left the City with contaminated sites, creating a blighting effect and a substantial redevelopment obstacle. The City will continue to pursue Brownfield funding, as it has successfully in the past and may complement these funds with community development funding, to the extent available. The City will focus its infrastructure line item for Program Year 5 on water and sewer connections to support further development of the Central Island. The success of the Washington Mill Lofts project on the Island has leveraged additional investment that requires expanded planning and infrastructure to support a variety of uses. Water and sewer lines and green space development will support these uses for three additional buildings on the Central Island that already have developer commitments for affordable and market rate housing, commercial and open space development.

Public Facilities

In addition to Parks, improvements to community facilities also provide community space and further improve the image and quality of life in our neighborhoods. Senior centers are community focal points where persons 60 years of age and older come together in a social setting as individuals or in groups. Senior facilities and community centers provide for social service needs and service referral for diverse needs and interest. The members of neighborhood organizations just do not have the capital or fundraising resources to maintain these facilities which provide a source of community pride and activities. Other improvements that fall under the "facility" category include improvements to homeless facilities, which take homeless off the neighborhood streets. Public Facility upgrades in FY10 include the Immigrant City Archives.

In all facility and infrastructure improvements, updating all facilities to include handicapped accessibility to meet ADA requirement, remains a strong priority. Specific ADA compliant elements are outlined for each public facility under construction or renovation, including curb cuts, ramps, appropriate bathroom alterations, wheelchair accessible seating and walkways in parks, and appropriate signage and parking spaces.

Create Decent Affordable Housing

(see specific housing objectives for information on this priority need.)

Other activities

Administrative funds are needed to implement these community, economic development, housing, homeless and non-homeless special needs programs. The administrative funding allows staff to manage community development and also engender neighborhood leadership and non-profit coordination, as well as to leverage other grant resources.

2. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.

*Note: Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.

Program Year 5 Action Plan Community Development response:

The attached project worksheets beginning on p. 47 provide detailed information on projects addressing priority community development needs.

Antipoverty Strategy

1. Describe the actions that will take place during the next year to reduce the number of poverty level families.

Program Year 5 Action Plan Antipoverty Strategy response:

The poverty rate in Lawrence is one of the highest in the state (27.8% of individuals as of the 2000 Census). The City of Lawrence will work over the next year to reduce the number of families that are currently in poverty and work to prevent families from falling into poverty. The City will work on these goals both directly and with non-profit partners. Three of the community development programs that prevent conditions that lead to poverty are the Foreclosure Prevention Network, Housing Rehabilitation Program and the Lead Hazard Abatement Program (LLAP).

In addition to anti-poverty services provided directly by the city government, the City works closely with non-profits to achieve anti-poverty goals. The Greater Lawrence Community Action Council, Inc. (GLCAC), which implements the community action program for the area, is one of these important partners. The City provides ongoing financial support for a variety of GLCAC programs and has established a cross referral network across many services, including early learning, health services, social services, education and training, and energy divisions. The Greater Lawrence Community Action Council's clients represent individuals and families that are in imminent danger of falling below the poverty line.

Two of the largest determinants of disparity in income are health and education. The Year 5 Action Plan responds to the education challenge with the preponderance of public service programs directed to youth development and education. The Community Development Department responds to the health challenge with its support of the Mayor's Health Task Force (see page 16).

The City partners with the Lawrence Housing Authority (LHA) with a number of programs servicing poverty level residents. The LHA is currently planning a program in conjunction with the Northern Essex Community College to offer information and counseling on predatory lending as well as budget and homeownership counseling, as part of a self-sufficiency goal. Additionally, the ValleyWorks Career Center offers a full range of services for job seekers including job search services and resources, resume development, career counseling, job matching, and job training workshops. The Merrimack Valley Workforce Investment Board (MVWIB) also supports a variety of education, training, and job placement programs fulfilling the essential anti-poverty strategy of job training. This City will continue to work to reduce poverty but its essential function as a gateway community limits measurable success because of the continuous immigration of people in poverty.

NON-HOMELESS SPECIAL NEEDS HOUSING

Non-homeless Special Needs (91.220 (c) and (e))

*Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve for the period covered by the Action Plan.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.

Program Year 5 Action Plan Specific Objectives response:

Non-Homeless Special Needs

The needs and priorities for Lawrence's non-homeless special sub-populations are indicated in the Non-homeless Special Needs table. The following are the agencies that support these sub-populations through supportive services and housing:

Elder Services of the Merrimack Valley
The Senior Center
The Point After Club
Citizens League for Adult Special Services
Fidelity House Human Services
The Northeast Independent Living Program, Inc.
Greater Lawrence YWCA
The Windsor House
The Psychological Center
Greater Lawrence Family Health Center
Corpus Christi
Bethany House
Merrimack Valley YMCA

Each of these sub-populations has non-profit or public agency support. As efficient and passionate as the service non-profits and agencies may be, it is virtually impossible to fulfill all of the various needs of the targeted population. However, a considerable amount of the needs for housing or supportive service will be effectively met. Given other priorities it is difficult for Lawrence to allocate large amounts to any of these non-profits on a sub-recipient basis. Direct action for these non-homeless sub-populations is currently best taken through the various non-profits (the primary ones mentioned above).

In the Non-Homeless Special Needs Table the City primarily focuses on the following target categories: Physically Disabled Housing, Elderly Supportive Services, Emergency Senior housing rehab projects), and Developmentally Disabled Supportive Services.

2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the Action Plan.

The priorities and specific objectives in the Non-Homeless Special Needs Table are expected to be addressed through several different sources. Available Federal funds include the Department of Health and Human Services while available State funds include the Department of Human Resources. Interagency support is provided between local agencies as well. For example the Elder Services of the Merrimack Valley allocates funds to the Lawrence Senior Center.

The Department of Mental Health and Mental Retardation funds such agencies as CLASS, Fidelity House Human Services, and the Point After Club. Massachusetts Rehabilitation Commission allocates funds to CLASS as well. HUD funding in the form of Section 8 contract-based housing supports both the Point After Club and Windsor House. Although there is no local funding available as a result of local cutbacks in state aid and the allocation of other top priorities, the private sector provides funding in the form of the United Way and individual fundraising by each organization.

Lawrence does not receive HOPWA funds directly, but is concerned about the issue and includes the following as limited information allows. The Strategic Plan includes descriptions of the non-profits that are serving the HIV/AIDS population. As also addressed in the Homeless Section of this narrative, many non-profits with services focused on the HIV/AIDS community (i.e. Bethany House, Corpus Christi, and GLFHC) in the City of Lawrence are eligible to receive Housing Opportunities for Persons with AIDS (HOPWA) program funds which are distributed regionally through the Lynn Housing Authority and Neighborhood Development. The City of Lawrence is included in the formula grant entitlement for the newly designated Essex County Area Eligible Metropolitan Statistical Area (EMSA). Essex County's eligibility is due to data collected by the Center for Disease Control and Prevention which indicates that Essex County EMSA exceeds the statutory criterion of 1,500 cases of AIDS. The long term goal of these HOPWA monies is designed to increase the development of permanent housing and the provision of housing-related services to persons with AIDS.

Housing Opportunities for People with AIDS

The City of Lawrence does not receive HOPWA funds.

Other Narrative

Include any Action Plan information that was not covered by a narrative in any other section.

Program Year 5 Individual Project Sheets