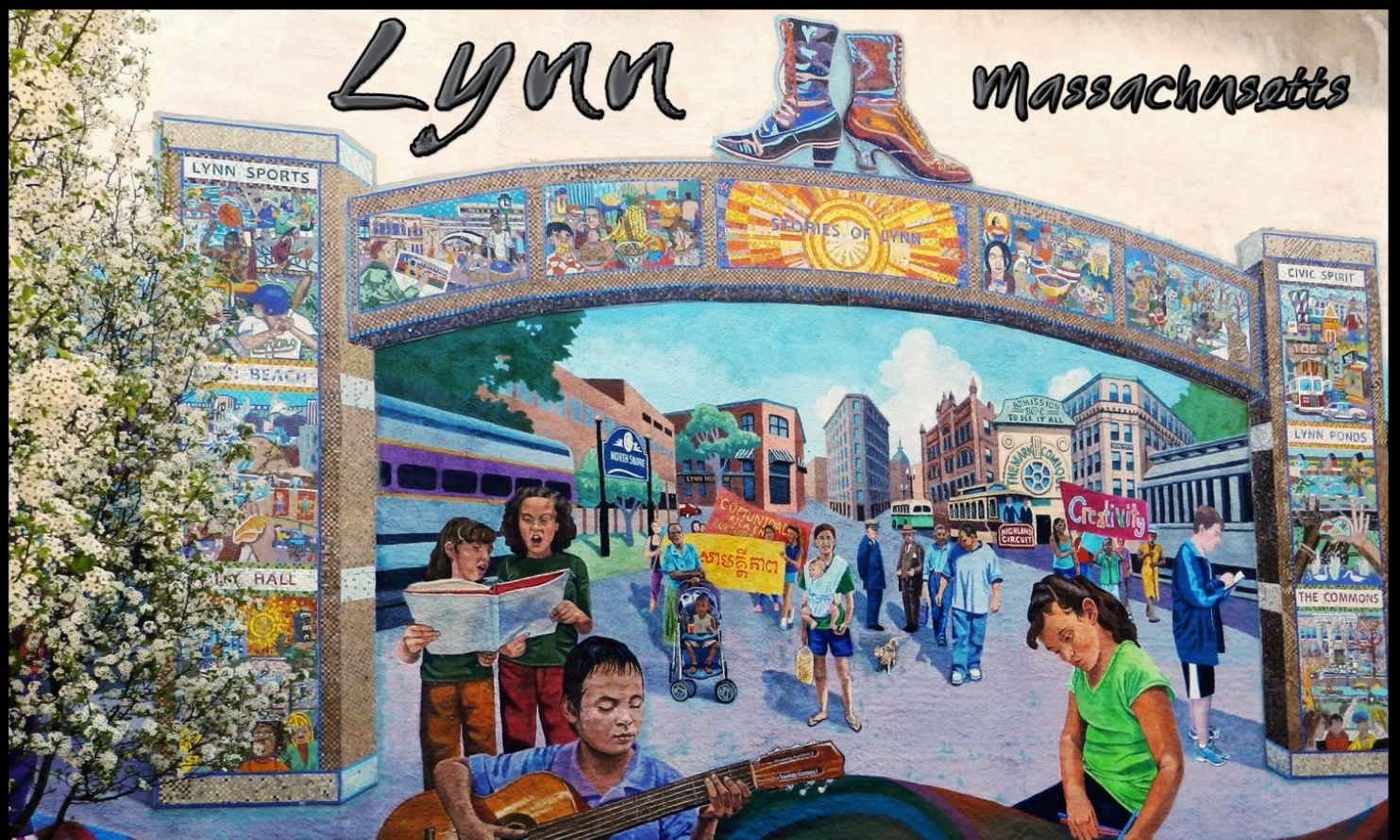


# Lynn



# Massachusetts



# Action Plan Application

for Housing, Economic & Community Development

Federal Fiscal Year 2014

City Fiscal Year 2015

July 1, 2014 - June 30, 2015

Judith Flanagan Kennedy, Mayor  
Lynn, Massachusetts

James M. Marsh, Development Director  
Lynn Office of Economic & Community Development

Charles J. Gaeta, Executive Director  
Lynn Housing Authority & Neighborhood Development

July 1, 2014

**Annual Action Plan for Housing, Economic & Community Development  
City Fiscal Year 2015**

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*Lynn, Massachusetts*



*Pine Grove Cemetery*

Application for  
Federal Assistance,  
SF 424

# I. APPLICATIONS FOR FEDERAL ASSISTANCE, SF 424

OMB Number: 4040-0004  
Expiration Date: 04/31/2012

Application for Federal Assistance SF-424		CDBG	Version 02
<p><b>*1. Type of Submission</b></p> <p><input type="checkbox"/> Preapplication</p> <p><input checked="" type="checkbox"/> Application</p> <p><input type="checkbox"/> Changed/Corrected Application</p>	<p><b>*2. Type of Application</b></p> <p><input type="checkbox"/> New</p> <p><input checked="" type="checkbox"/> Continuation</p> <p><input type="checkbox"/> Revision</p>	<p><b>*If Revision, select appropriate letter(s):</b></p> <p>* Other (Specify)</p>	
<p><b>*3. Date Received:</b></p>		<p><b>4. Application Identifier:</b> Fiscal Year 2014</p>	
<p><b>5a. Federal Entity Identifier:</b> 04-2573633</p>		<p><b>*5b. Federal Award Identifier:</b> B-13-MC-25-0015</p>	
<p><b>State Use Only:</b></p>			
<p><b>6. Date Received by State:</b></p>		<p><b>7. State Application Identifier:</b></p>	
<p><b>8. APPLICANT INFORMATION:</b></p>			
<p><b>* a. Legal Name: City of Lynn, Massachusetts</b></p>			
<p><b>* b. Employer/Taxpayer Identification Number (EIN/TIN):</b> 042-573-633</p>		<p><b>*c. Organizational DUNS:</b> 079525606</p>	
<p><b>d. Address:</b></p> <p>*Street1: Lynn City Hall Street 2: Room 311 *City: Lynn County: Essex *State: MA Province: Country: United States</p> <p style="text-align: right;">*Zip/ Postal Code: 01901</p>			
<p><b>e. Organizational Unit:</b></p>			
<p>Department Name: Office of Economic and Community Development</p>		<p>Division Name:</p>	
<p><b>f. Name and contact information of person to be contacted on matters involving this application:</b></p>			
<p>Prefix: Mr. Middle Name: M. *Last Name: Marsh Suffix:</p>		<p>First Name: James</p>	
<p>Title: Development Director</p>			
<p>Organizational Affiliation: Office of Economic &amp; Community Development</p>			
<p>*Telephone Number: 781-586-6770</p>		<p>Fax Number: 781-477-7026</p>	
<p>*Email: jmarsh@lynnma.gov</p>			

**Application for Federal Assistance SF-424**

Version 02

9. Type of Applicant 1: Select Applicant Type: C. City or Township Government

Type of Applicant 2: Select Applicant Type:

- Select One -

Type of Applicant 3: Select Applicant Type:

- Select One -

\*Other (specify):

\*10. Name of Federal Agency:

U.S Department of Housing and Urban Development

11. Catalog of Federal Domestic Assistance Number:

14-218

CFDA Title:

Community Development Block Grant Entitlement

\*12. Funding Opportunity Number:

\*Title:

Title I of the Housing and Community Development Act

13. Competition Identification Number:

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):

Lynn, Massachusetts, Essex County

\*15. Descriptive Title of Applicant's Project:

Comprehensive Revitalization Program utilizing CDBG funds to support a strategy of economic development initiatives, coupled with neighborhood housing and community facilities, as well as the delivery of public services.

**Attach supporting documents as specified in agency instructions.**

**Application for Federal Assistance SF-424**

Version 02

16. Congressional Districts Of:

\*a. Applicant  
 Sixth

\*b. Program/Project:  
 Sixth

Attach an additional list of Program/Project Congressional Districts if needed.

17. Proposed Project:

\*a. Start Date: 7/1/2014

\*b. End Date: 6/30/2015

18. Estimated Funding (\$):

\*a. Federal \$2,322,962.00

\*b. Applicant

\*c. State

\*d. Local

\*e. Other

\*f. Program Income \$425,000.00

\*g. TOTAL \$2,747,962.00

\*19. Is Application Subject to Review By State Under Executive Order 12372 Process?

- a. This application was made available to the State under the Executive Order 12372 Process for review on
- b. Program is subject to E.O. 12372 but has not been selected by the State for review.
- c. Program is not covered by E.O. 12372

\*20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes", provide explanation.)

- Yes
- No

21. \*By signing this application, I certify (1) to the statements contained in the list of certifications\*\* and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances\*\* and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)

\*\*I AGREE

\*\* The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix: Ms.

\*First Name: Judith

Middle Name:

\*Last Name: Flanagan Kennedy

Suffix:

\*Title: Mayor

\*Telephone Number: 781-586-6849

Fax Number: 781-599-8875

\*Email: jkennedy@lynnma.gov

\*Signature of Authorized Representative: *Judith Flanagan Kennedy* Date Signed: June 20, 2014

Application for Federal Assistance SF-424 <b>HOME</b>		Version 02
*1. Type of Submission <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application		*2. Type of Application <input type="checkbox"/> New <input checked="" type="checkbox"/> Continuation <input type="checkbox"/> Revision *If Revision, select appropriate letter(s): * Other (Specify)
*3. Date Received:		4. Application Identifier: Fiscal Year 2014
5a. Federal Entity Identifier: 04-2573633		*5b. Federal Award Identifier: M-13-MC-25-0206
<b>State Use Only:</b>		
6. Date Received by State:		7. State Application Identifier:
<b>8. APPLICANT INFORMATION:</b>		
* a. Legal Name: City of Lynn, Massachusetts		
* b. Employer/Taxpayer Identification Number (EIN/TIN): 042-573-633		*c. Organizational DUNS: 079525606
<b>d. Address:</b>		
*Street1: Lynn City Hall Street 2: Room 311 *City: Lynn County: Essex *State: MA Province: Country: United States		
		*Zip/ Postal Code: 01901
<b>e. Organizational Unit:</b>		
Department Name: Office of Economic and Community Development		Division Name:
<b>f. Name and contact information of person to be contacted on matters involving this application:</b>		
Prefix: Mr. Middle Name: M. *Last Name: Marsh Suffix:		First Name: James
Title: Development Director		
Organizational Affiliation: Office of Economic & Community Development		
*Telephone Number: 781-586-6770		Fax Number: 781-477-7026
*Email: jmarsh@lynnma.gov		

**Application for Federal Assistance SF-424**

Version 02

9. Type of Applicant 1: Select Applicant Type: C. City or Township Government

Type of Applicant 2: Select Applicant Type:

- Select One -

Type of Applicant 3: Select Applicant Type:

- Select One -

\*Other (specify):

\*10. Name of Federal Agency:

U.S Department of Housing and Urban Development

11. Catalog of Federal Domestic Assistance Number:

14-239

CFDA Title:

HOME Investment Partnership Program

\*12. Funding Opportunity Number:

\*Title:

Title II of the National Affordable Housing Act

13. Competition Identification Number:

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):

Lynn, Massachusetts, Essex County

\*15. Descriptive Title of Applicant's Project:

The HOME Investment Partnership Program provides funds for housing and rehabilitation, homebuyer assistance, renter assistance and CHDO activities.

**Attach supporting documents as specified in agency instructions.**



**Application for Federal Assistance SF-424**

Version 02

16. Congressional Districts Of:

\*a. Applicant **Sixth**

\*b. Program/Project: **Sixth**

Attach an additional list of Program/Project Congressional Districts if needed.

17. Proposed Project:

\*a. Start Date: **7/1/2014**

\*b. End Date: **6/30/2015**

18. Estimated Funding (\$):

*a. Federal	\$640,870.00
*b. Applicant	
*c. State	
*d. Local	
*e. Other	
*f. Program Income	\$75,000.00
*g. TOTAL	\$715,870.00

\*19. Is Application Subject to Review By State Under Executive Order 12372 Process?

- a. This application was made available to the State under the Executive Order 12372 Process for review on
- b. Program is subject to E.O. 12372 but has not been selected by the State for review.
- c. Program is not covered by E.O. 12372

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- Yes
- No

21. \*By signing this application, I certify (1) to the statements contained in the list of certifications\*\* and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances\*\* and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)

\*\*I AGREE

\*\* The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix: **Ms.**

\*First Name: **Judith**

Middle Name:

\*Last Name: **Flanagan Kennedy**

Suffix:

\*Title: **Mayor**

\*Telephone Number: **781-586-6849**

Fax Number: **781-599-8875**

\*Email: **jkennedy@lynnma.gov**

\*Signature of Authorized Representative:  Date Signed: **June 20, 2014**

<b>Application for Federal Assistance SF-424</b>		<b>ESG</b>	Version 02
*1. Type of Submission  <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application	*2. Type of Application  <input type="checkbox"/> New <input checked="" type="checkbox"/> Continuation <input type="checkbox"/> Revision	*If Revision, select appropriate letter(s):  * Other (Specify)	
*3. Date Received:		4. Application Identifier: Fiscal Year 2014	
5a. Federal Entity Identifier: 04-2573633		*5b. Federal Award Identifier: S-13-MC-25-0007	
<b>State Use Only:</b>			
6. Date Received by State:		7. State Application Identifier:	
<b>8. APPLICANT INFORMATION:</b>			
* a. Legal Name: City of Lynn, Massachusetts			
* b. Employer/Taxpayer Identification Number (EIN/TIN): 042-573-633		*c. Organizational DUNS: 079525606	
<b>d. Address:</b>			
*Street 1: Lynn City Hall Street 2: Room 311 *City: Lynn County: Essex *State: MA Province: Country: United States			
		*Zip/ Postal Code: 01901	
<b>e. Organizational Unit:</b>			
Department Name: Office of Economic and Community Development		Division Name:	
<b>f. Name and contact information of person to be contacted on matters involving this application:</b>			
Prefix: Mr. Middle Name: M. *Last Name: Marsh Suffix:		First Name: James	
Title: Development Director			
Organizational Affiliation: Office of Economic & Community Development			
*Telephone Number: 781-586-6770		Fax Number: 781-477-7026	
*Email: jmarsh@lynnma.gov			

**Application for Federal Assistance SF-424**

Version 02

9. Type of Applicant 1: Select Applicant Type: C. City or Township Government

Type of Applicant 2: Select Applicant Type:  
- Select One -

Type of Applicant 3: Select Applicant Type:  
- Select One -

\*Other (specify):

\*10. Name of Federal Agency:  
U.S Department of Housing and Urban Development

11. Catalog of Federal Domestic Assistance Number:  
14-231

CFDA Title:  
Emergency Solutions Grant

\*12. Funding Opportunity Number:

\*Title:  
Title IV of the McKinney-Vento Homeless Assistance Act

13. Competition Identification Number:

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):  
Lynn, Massachusetts, Essex County

\*15. Descriptive Title of Applicant's Project:  
ESG funds will be used to fund support services/facilities for the City's homeless and a rental assistance program.

**Attach supporting documents as specified in agency instructions.**

**Application for Federal Assistance SF-424**

Version 02

16. Congressional Districts Of:

\*a. Applicant **Sixth**

\*b. Program/Project: **Sixth**

Attach an additional list of Program/Project Congressional Districts if needed.

17. Proposed Project:

\*a. Start Date: **7/1/2014**

\*b. End Date: **6/30/2015**

18. Estimated Funding (\$):

\*a. Federal **\$190,681.00**

\*b. Applicant

\*c. State

\*d. Local

\*e. Other

\*f. Program Income

\*g. TOTAL **\$190,681.00**

\*19. Is Application Subject to Review By State Under Executive Order 12372 Process?

- a. This application was made available to the State under the Executive Order 12372 Process for review on
- b. Program is subject to E.O. 12372 but has not been selected by the State for review.
- c. Program is not covered by E.O. 12372

\*20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes", provide explanation.)

- Yes
- No

21. \*By signing this application, I certify (1) to the statements contained in the list of certifications\*\* and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances\*\* and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)

\*\*I AGREE

\*\* The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix: **Ms.** \*First Name: **Judith**

Middle Name:

\*Last Name: **Flanagan Kennedy**

Suffix:

\*Title: **Mayor**

\*Telephone Number: **781-586-6849**

Fax Number: **781-599-8875**

\*Email: **jkennedy@lynnma.gov**

\*Signature of Authorized Representative:  Date Signed: **June 20, 2014**

Lynn, Massachusetts



Barkland Ave. Dog Park

# Executive Summary

## II. EXECUTIVE SUMMARY

### Introduction

The City of Lynn, Massachusetts has prepared this one-year Annual Action Plan to provide a summary of actions, projects and programs that it will undertake to address the needs and priorities identified in the five-year Consolidated Plan. This Annual Action Plan identifies all of the projects and activities to be funded through the CDBG, HOME and ESG programs. In addition, summary information on homeless activities funded through other sources is included. The activities described herein will take place during City Fiscal Year 2015, which begins on July 1, 2014.

### Administration of Housing, Economic and Community Development Programs

To promote accountability and sound administration, the City has organized its program administration activities as follows:

- The City of Lynn is the grantee for the CDBG, HOME and ESG programs. Planning and administration of all non-housing activities including *economic development, community development, public services, infrastructure and community facilities* is the responsibility of the City's **Office of Economic and Community Development (LOECD)**. LOECD directly administers economic and community development programs and provides oversight and monitoring for sub-recipients of non-housing funds.
- Planning and administration of all *housing related* activities funded through the formula programs is the responsibility of the **Lynn Housing Authority and Neighborhood Development (LHAND)**. LHAND, as a sub-recipient, directly administers housing programs and provides oversight and monitoring for other sub-recipients of housing funds. Also, LHAND is the Public Housing Authority for the City of Lynn, administering federal and state public housing, voucher and related programs.
- LOECD and LHAND collaborate in the development of the Consolidated Plan and all Annual Action Plans. On an ongoing basis, LOECD and LHAND staff meet to coordinate program planning and implementation activities and to ensure consistency in program monitoring and oversight.
- LOECD and LHAND coordinate all public participation activities to promote a high degree of public involvement and feedback on housing and community development initiatives.
- LOECD and LHAND regularly communicate with the HUD Field Office and other federal, state and local regulatory and funding resources to promote information sharing.
- LOECD and LHAND staff members work as a team to accomplish the Consolidated Plan and Annual Action Plan activities. Staff members are highly qualified and receive

periodic training to ensure that they remain current with regulatory requirements, best practices and housing and community development trends and issues.

The administrative structure summarized above has been operational since July 1998, following the City and LHAND's execution of a Memorandum of Understanding. Subsequently, both agencies have been subject to periodic program and financial audits, and site reviews, none of which resulted in substantive findings related to administration of the CDBG, HOME, ESG and HOPWA programs. Also, during this period the LOECD and LHAND have been periodically cited for best practices by HUD, the National Association of Housing and Redevelopment Officials and others.

### **Coordination of Housing, Economic and Community Development Activities**

As previously noted, LOECD and LHAND staff members meet on a regular basis to plan and implement housing and community development activities. All formula program planning, implementation, oversight and monitoring are provided by LOECD and LHAND staff.

In addition, LHAND and LOECD established a Foreclosure Task Force made up of elected and appointed city officials. The purpose of the task force is to oversee implementation of the city's Neighborhood Stabilization Strategy and to monitor foreclosure activity. Also, LHAND has received an Abandoned Properties Grant & a Distressed Properties Identification and Rehabilitation Grant from the Mass. Attorney General's Office totaling \$230,000 to rehabilitate abandoned properties through receivership and / or assist homebuyers of foreclosed properties with rehabilitation work.

### **Performance Monitoring and Oversight**

LOECD and LHAND negotiate formal, performance-based contracts with all sub-recipients:

- Performance-based contracts include specific performance goals related to the City's Consolidated Plan and Annual Action Plan strategic objectives.
- Performance-based contracts include reporting requirements related to participation rates and low-moderate income household participation.

LOECD and LHAND monitor and collect data on sub-recipient performance:

For sub-recipients of HOME and CDBG housing funds, LHAND conducts periodic program reviews and collects data on household profiles, participation rates and low/moderate income benefit levels. Reports are carefully reviewed by senior staff. As required, follow up to resolve issues is conducted.

For sub-recipients of ESG and non-housing CDBG funds, LOECD conducts annual evaluations at the sub-recipients' sites. It includes a site and facility tour and interviews with program staff. LOECD also collects quarterly data on household profiles, participation rates and low/moderate income benefit levels. The City's policy is to count individuals served by a specific agency only

once each year. LHAND is responsible for reporting household information for families and individuals participating in prevention activities under the new Emergency Solutions Grant.

## **Evaluation of Past Performance**

### **I. Economic Development and Community Development**

The Director of the Office of Economic and Community Development and the Executive Director of the Economic Development Industrial Corporation (EDIC) are the designated economic development officials responsible for initiating outreach efforts to enhance “living wage” job opportunities to unemployed and underemployed residents throughout the local Neighborhood Revitalization Area (NRA). During the past year development officials have met with over 20 established, new and potential businesses to encourage business growth, retention and start-up opportunities. The small business assistance center conducted over 210 technical assistance sessions in support of new and existing entrepreneurs/small business owners impacting employment opportunities for 55 full time and 37 part time employees. OECD also provided \$32,000 in CDBG funds to undertake commercial façade improvements to 5 businesses in the downtown area.

Additionally, as has been the case in past program years, EDIC reinforces the impact of LMFC monies by using a combination of SBA Micro Loan Funds and revolving Loan funds secured from the U.S. Department of Commerce, as well as EDIC internal funds to advance the goals of the Consolidated Plan. During the past year, EDIC made loans in the amount of \$250,000 to encourage job creation/retention, which leveraged \$1,005,000 in private capital. In total 5 loans were made under these various loan programs. As a result of this investment in the business community 4 jobs will be created and 20 jobs will be retained. Loans were made to businesses such as Beden Hardware, Higher Ground and Roland L. Appleton, Inc.

During the past year, approximately \$345,034 in CDBG funds was expended to provide funding for 26 public service activities and 40 youth groups, which provided benefits to over 98,000 participants, 75% of whom were of low and moderate income.

During the same period the OECD provided over \$382,000 in CDBG funds for a variety of community facility projects. These activities included park and playground renovations, infrastructure improvements, and renovation projects. Approximately \$65,000 in CDBG funds was allocated to leverage \$50,000 in state funding to continue the repointing of exterior masonry walls of the Multi-Service Center, a city-owned facility which provides emergency shelter and support services to Lynn’s homeless population. This activity was completed in May, 2014. The City allocated \$25,000 in CDBG funds to obtain a state urban forestry grant of \$28,000 and planted over 120 trees along school properties. The City secured a \$400,000 state grant to undertake comprehensive park improvements to Neptune Boulevard Park, a major recreational amenity. This activity is consistent with the park renovation priorities listed in the City’s Open Space and Recreation Plan. Approximately \$400,000 in local bond financing was provided as the local match for this activity, which will be completed in June, 2014. The City completed design and engineering services for the historic restoration of the Lynn Commons bandstand. A state grant of \$890,500 was used to undertake construction activity, which will be completed in



June, 2014. Additionally, OECD allocated over \$212,000 in CDBG funds to use with \$500,000 in municipal bond financing to undertake long-needed capital improvements to a publicly-owned marina over a two year period.

This past summer the OECD expended over \$295,000 in CDBG, state/private funds and collaborated with the North Shore Work Force Investment Board to continue its Summer Youth Employment Program for teenage participants. Approximately 157 teenage youth were employed full time in either public or private job settings for an eight week period. Twenty-four private businesses/non-profit agencies and twelve municipal departments participated in the program, with the businesses contributing (\$45,000) towards the costs of their summer youth workers. Priority was given to participants of low and moderate income.

## II. Housing, Homelessness, HIV/AIDS Services

LHAND continues to focus its resources in the city's designated Neighborhood Revitalization Area (NRA) as part of its strategy to create "neighborhoods of choice". For the past four years, LHAND has concentrated most of its redevelopment resources and efforts in one of the hardest hit neighborhoods in the city. With the help from the city of Lynn, LHAND, which oversees the development in conjunction with a local non-profit housing corporation, Neighborhood Development Associates (NDA), completed the final phase of construction within the Franklin Street Target Area. Initial revitalization efforts began in 2005 with the construction of the St. Jean's affordable housing project consisting of 24 rental units and 18 homeownership homes. The last phase consisted of building three single-family homes, one that is replacing an obsolete nursing home. All told, over \$6 million was spent in this neighborhood over the past eight years.

LHAND, working with the EDIC and LOECD Offices, continued planning efforts in the Sagamore Hill neighborhood, known as the Washington Street Gateway Initiative. This community, which links the downtown with the waterfront, has great potential for future redevelopment. Because of the condition of the real estate market, LHAND has spent the last few years acquiring additional land and meeting with developers to seek input and ideas as they try to determine a viable plan for a mixed-use development that mirrors the vision as illustrated by the Sasaki Report. During the fall of 2011, LHAND began working with a development consultant to help design a feasibility plan for a large parcel of land between Suffolk and Sagamore Streets which resulted in a One Stop application for financing being submitted to the State Department of Housing & Community Development. In the meantime, LHAND and NDA began Phase I of the project, the construction of four single-family homes on Suffolk Court. The houses were finished and sold in 2013. As discussed last year, this initial project will help transition the neighborhood from single family homes to a denser residential development.

Other work in the NRA saw the continued distribution of funds through housing grant and loan programs to help maintain existing housing stock, and to counter the negative impact of foreclosures. Currently, Lynn ranks sixth, down from fourth last year, in comparison to other gateway cities in Massachusetts with 267 distressed properties down from 636 during 2012. In addition, there are no Lynn zip codes in the top twenty distressed codes and no census tracts in the top twenty distressed tracts. LHAND continued its two pronged approach: 1) Foreclosure prevention & education activities and, 2) neighborhood revitalization work. Since 2008,

LHAND has assisted over 225 families through the foreclosure process and has been able to modify approximately 100 loans. By utilizing funds from the city's Neighborhood Stabilization Program, funded with HOME & CDBG resources, the agency assisted with the purchase and rehab of seven foreclosed properties. A focus was also put on assisting First-Time Homebuyers with the purchase of foreclosed properties in the targeted neighborhoods. During the past year, **thirty-one (31)** first time buyers were able to purchase foreclosed homes.

Additional work in the NRA saw the continued distribution of funds through housing grant and loan programs to help maintain existing housing stock, and to counter the negative impact of foreclosures. The City received its third Lead Based Paint Hazard Control grant since FY' 2009. To date, LHAND, which administers the program on behalf of the City, has de-lead over 230 units.

To complement the Washington and Market Street Gateway Initiatives, the City (OECD / EDIC) and LHAND continued working with the Metropolitan Area Planning Council on implementation of the Metro Boston Consortium for Sustainable Communities initiative funded under HUD's Sustainable Communities Grant. It is anticipated that planning & technical assistance activities provided under this grant will support Lynn's Gateway plans as well as the revitalization of the City's downtown area.

LHAND and Compass Working Capital's pilot project to increase the number of Housing Choice Voucher families participating in the Family Self-Sufficiency (FSS) Program has been highly successful. The program has exceeded its initial goal of increasing the program size by 100 families and is now serving approximately 125 HCV participants. LHAND & Compass have recently expanded the program to include public housing families.

LHAND continues to coordinate the homeless assistance programs for the City's homeless individuals and families. Through its Continuum of Care (CoC) system, the Lynn CoC addresses the specific needs of the homeless subpopulations, including persons with substance abuse issues, veterans, persons with HIV/AIDS, the chronic homeless and others. The Continuum of Care collaborative has successfully assisted hundreds of homeless individuals and families in obtaining services and housing. In order to facilitate implementation of the Hearth Act, Lynn PACT has established three sub-committees that meet on a monthly basis; Veterans, Youth and Program Review & Design. The latter committee completed its work on revising the by-laws to conform to new continuum of care administrative requirements under the Hearth act.

LHAND continued to work and support the work of the North Shore Housing Action Group (NSHAG) through its Regional Housing Resource Center. The purpose of the Center is to prevent families and individuals from entering the state's shelter system and to rapidly re-house those that are currently residing in shelters. The regional area served includes 25 communities from Cape Ann to Greater Lynn that make up the greater part of Essex County. During the past year, LHAND worked with the three NSHAG co-chairs; NSCAP, Catholic Charities North and Wellspring House to expand the work of NSHAG. LHAND's Resource Center grew as a number of local, state & federal housing assisted programs were administered by the Center during FY'2013.

LHAND continued the implementation of the State's Emergency Assistance Housing First Initiative, HomeBASE. Selected as a regional administrating agency, LHAND is working with DHCD to provide rental assistance, temporary accommodations and housing assistance to eligible homeless families as well as the administration of the Rental Assistance for Families in Transition (RAFT).

LHAND, through a sub-agreement with LOECD, continued to oversee the administration of HOPWA services for Essex County. Eligible activities funded include housing search, short-term rental assistance, technical assistance and case management. Current service providers are Commonwealth Land Trust, North Shore Community Action Program, Emmaus, Lynn Shelter Association and Community Health & Education Services. In addition, LHAND oversees the Tenant Based Rental Assistance program for eligible individuals and families, emergency rental assistance and rental startup funds. Once again, the HOPWA Program exceeded its stated service goals during the past year. Sixty-nine (69) families received rental assistance, forty-seven (47) families were housed and 116 received some form of housing placement assistance.

During this reporting period, two units of permanent housing for persons with HIV/ AIDS came on line at the Lynn Home for Women and both were promptly filled. Increasing the supply of permanent housing resources for the county continues to be a priority for funding as we try to reduce the risk of homelessness among this vulnerable population.

The Lynn Housing Authority Development Group (LHADG) began funding prevention and rapid re-housing services under the City's Emergency Solutions Grant (ESG) entitlement fund. These funds have been able to complement other State and Federal housing resources.

### **Citizen Participation**

The Lynn community is proud of its extensive history of meaningful community involvement in the Action Plan and other related planning initiatives. While the Action Plan identifies a housing, economic development and community development strategy for City Fiscal Year 2015, it builds directly on an existing foundation of many years of community involvement and planning. Thus, Lynn's 2015 Action Plan does not merely reflect a one-time effort designed to produce a required funding document. Rather, it reflects more than a decade of intense collaboration and engagement involving all relevant public, private and non-profit stakeholders and hundreds of participants.

To prepare the Annual Action Plan, the City:

- *Consulted with public and private agencies* including business owners, major health and social service providers, housing providers including agencies providing services to homeless and at-risk households, organizations serving persons with AIDS and other special needs, state and regional agencies, and other citizens.
- LOECD met on an ongoing basis with planners, local businesses, government officials and community stakeholders to identify needs and strategies to support Downtown

redevelopment. The results of the workshop were used to develop the economic development components of the Action Plan.

- LOECD staff maintain a presence on the Lynn Area Chamber of Commerce Board of Directors and actively participate on the Government Affairs and Central Square Subcommittees of the Chamber. LOECD staff participate in monthly meetings to assess the economic development needs of the business community and to determine its role in expediting a collective approach to meeting these ever changing demands.
- *Coordinated with the Lynn Continuum of Care collaborative to identify needs, priorities and strategies to address the City's homeless problems.* Formed twenty years ago, the Lynn CoC is a broad based collaborative of agencies working together to assist homeless persons to attain housing and achieve self-sufficiency. During this time, LHAND has served as lead agency and administrative agent for all grants. With the goal of eliminating chronic homelessness, the partner agencies of Lynn CoC create, maintain, and build upon a community-wide inventory of housing and services for homeless individuals and families in the greater Lynn, Massachusetts area. Lynn CoC meets regularly (every month or more often if needed) to discuss the needs of homeless people in the city, to review existing programs, identify unmet needs, and implement strategies to fill the gaps. The group regularly conducts yearly Point In Time homeless counts and as well as holds public hearings to solicit information from members of the Lynn community on the needs of the City's homeless population. The homelessness strategies described in the Action Plan incorporate the input of Lynn CoC member agencies.
- *Continued to support the regional initiative to prevent individuals and families from entering the Shelter System – Lynn Housing Authority & Neighborhood Development (LHAND) which entered into an agreement with the state's Interagency Council on Housing & Homelessness (ICHH) to become a Regional Homeless Prevention Network Center continued to act as a Co-Convening Agency with North Shore Community Action Program (NSCAP). This initiative represents 24 communities across the North Shore and will provide a coordinated approach to assisting clients in accessing, stabilizing and maintaining their housing. This year's Action Plan incorporates many of the initiatives put forth by the regional network.*
- *Conducted outreach to housing agencies, multifamily owners, advocacy groups, and public enforcement bodies to assess issues and obstacles to fair housing in Lynn. This information is summarized in the Analysis of Impediments to Fair Housing section of the Consolidated Plan.*

The Annual Action Plan also incorporates information, findings and recommendations from a series of recently completed studies. The preparation of each of these studies involved intense public participation and review:

- **Housing Market Study** – In July 2003, LHAND commissioned a comprehensive study of the housing market characteristics and these trends were updated in the 2010 Consolidated Plan. This study, which included recommendations for future housing

policy and programs, was presented to the public at several forums and widely distributed within the community. Information from the study was updated in the FY' 2010 – 2014 Consolidated Plan and has been updated for this Action Plan and included in the discussion of affordable housing needs and priorities. In some cases, results of the initial study have been updated based upon current market conditions.

- **Downtown Charette** – In July 2004, LOECD undertook a collaborative effort to develop a redevelopment strategy for the downtown area. The strategy included the identification of public and private opportunities to improve the infrastructure and overall business climate.
- **Comparability Study** – In October 2004, LHAND commissioned a study to compare Lynn to ten selected cities in Massachusetts. This study assessed Lynn's relative standing on a wide range of variables including socio-economic, housing, real estate, and tax base characteristics.
- **Curwin Circle Master Plan / Energy Performance Contract** – In 2004, LHAND commissioned a Master Plan for the revitalization of the Curwin Circle family public housing development. Recognizing the severe physical distress of this development, the plan identified redevelopment goals and strategies for future action. Relevant portions of the plan are incorporated into the Action Plan discussion of public housing needs and sustainability initiatives. LHAND entered into an Energy Performance Contract with Ameresco Inc. which included energy efficient improvements and upgrades at both Curwin Circle and Wall Plaza Housing Developments. The improvements included the installation of low flow toilets, showerheads, upgrading of lighting and decentralizing the heating system at Curwin Circle among other energy conservation activities. This project was completed in July of 2011 and has already produced a noticeable cost savings for the agency.
- **PHA Plan** – LHAND developed a comprehensive PHA plan describing its five year goals and strategies for the public housing, voucher and related programs. The PHA Plan process included public review and comment opportunities. The City's Action Plan needs and priorities are consistent with those described in the PHA Plan.
- **Economic Development Strategy** – In May 2005, LOECD completed an Economic Development Strategy to assess existing economic development conditions, identify priority concerns of the business community and to develop a strategy to collectively address these concerns.
- **Lynn Waterfront Master Plan Report** – In June 2006, LOECD and EDIC initiated the preparation of the Lynn Waterfront Master Plan. This Plan provides a vision for the residential and commercial development of approximately 305 acres along Lynn's waterfront and surrounding neighborhoods. It includes a waterfront zoning strategy, open space and public access areas, development strategies, and alternatives to connect adjacent neighborhoods and the downtown area to the waterfront. Several public

meetings and hearings were held to solicit public input on the Plan, which was approved by the Lynn City Council in March of 2008.

- **Lynn Harbor Line Relocation Study** – In July 2007, LOECD and EDIC initiated a feasibility study to determine if the New England Power Company’s existing overhead transmission lines could be relocated from the Lynn Harbor waterfront to General Electric property. Relocation of these power lines has been completed and removes a significant physical barrier along the waterfront which will open up the City’s South Harbor site for potential commercial and residential development opportunities.
- **Washington Street Gateway Initiative** – In November 2007, LHAND began working with the EDIC, LOECD and Sasaki Associates to complete a Master Plan or “vision” for this neighborhood, identified as Sagamore Hill, which borders the downtown and waterfront areas. Working with the residents and business owners, the plan, which will drive future development in this neighborhood, was completed in 2008. During 2013, LHAND, working with a development consultant and architect, produced a feasible design plan that was recently submitted to the State for funding. Construction of Phase I, the building of four single-family homes, was completed during FY 2013. Phase II will consist of 64 rental units and approximately 4,000 sq.ft. of retail space.
- **Lynn Municipal Harbor Plan** – In December 2007, LOECD and EDIC initiated the preparation of the Lynn Municipal Harbor Plan. The plan will identify all properties within the designated Harbor Planning Area (east of the segment of the Lynnway, between the General Edwards Bridge and the Nahant rotary), the use of which is either subject to the provisions of M.G.L. c. 91 or has the potential to promote or impair water-related activity or public use or enjoyment of properties subject to the provisions of M.G.L. c. 91. The plan was completed in September, 2010.
- **Open Space and Recreation Plan** – LOECD completed the process of updating the City’s Open Space and Recreation Plan. LOECD met with a variety of stakeholders to identify the various open space areas and recreational facilities, set forth the permitted recreational use(s) of these amenities, and to prioritize the various maintenance and improvement needs of each facility.
- **Market Street Gateway Initiative** - The Master Plan, administered through the City’s Economic Development & Industrial Corporation (EDIC), LOECD and LHAND through a grant from DHCD, outlined the goals and objectives that would improve the gateway entrance into downtown via Market Street and would create a link between the downtown area, Washington Street Gateway area and the waterfront. The plan was created over a three month period and was structured around a series of stakeholder interviews and three public events. The Plan identifies short and long term improvements and provides guidance on future redevelopment and investment along Market Street and surrounding streets leading to the



downtown district. To date, some short term improvements, such as facade upgrades, have been completed. The Visiting Nurse Association (VNA) completed construction of its new facility on the corner of Market and Broad Streets two years ago.

- **Arts and Cultural District** – The City, through EDIC and LOECD, applied for State designation as an Arts and Culture District for a portion of its downtown area. The City was one of only five such communities to receive state approval in March 2012. This new initiative, signed into law in 2010, is designed to encourage economic development and the growth of creative industries and cultural assets in Massachusetts. The vision of establishing downtown Lynn as a regional arts/entertainment destination will be achieved by working towards the following goals: attract artists and cultural enterprises; encourage business and job development; establish the district as a tourist destination; preserve and reuse historic buildings; enhance property values; and, foster local cultural development.

The plans and studies referenced above have been assembled into a volume of supporting documents that was provided to HUD as Part III of the Consolidated Plan submission. This information is also available upon request.

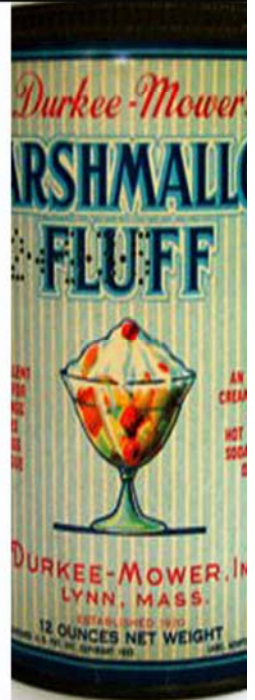
Finally, the City has adopted a formal Citizen Participation Plan as required by HUD regulations. Consistent with regulations and the Citizen Participation Plan, the City provided formal opportunities for public review and comment prior to finalizing the Annual Action Plan. This included:

- The Citizen’s Advisory Board (CAB) is an eighteen member group appointed by the Mayor and City Council to advise the City on housing, economic and community development issues. The CAB, in conjunction with LOECD, held a public hearing on February 11, 2014 to solicit public input on youth funding objectives. Forty youth organizations were in attendance that evening to present their proposals to the CAB.
- The City met with PACT representatives (Continuum of Care Coalition) on May 15, 2014 to discuss the allocation of ESG funds, performance measures, and evaluation outcomes of activities assisted with ESG funds.
- The CAB, in cooperation with LOECD and LHAND, held a public hearing on March 11, 2014 to obtain citizen views and input regarding community needs and priorities and to review proposals for entitlement funds. Approximately 70 Lynn residents attended the public hearing held in March at which time twenty five proposals for funding were presented.
- The City held a second public hearing with the Lynn City Council on May 13, 2014 to obtain additional public input on the draft action plan and proposed funding activities. City officials commented on the rationale for funding the proposed activities and addressed public comments and concerns.
- For the distribution of HOPWA funds, the Essex County HOPWA Advisory Committee, a five-member group appointed by Lynn Housing Authority and Neighborhood

Development, advises the City on HOPWA funding recommendations for Essex County. On March 11, 2014, the Committee, in cooperation with OECD, held a public hearing to review proposals for funding. Beginning in FY'2015, the City of Lowell will be the administering agency for HOPWA funds formerly allocated to Essex County because of changes in how OMB revised delineations of the MSAs. However, the city of Lowell is working closely with Lynn to ensure that funds are available to adequately support eligible recipients in Essex County.



Lynn, Massachusetts



Marshmallow Fluff

# Strategic Plan for Housing

### **III. STRATEGIC PLAN FOR HOUSING**

Lynn is an older city with an aged housing stock that reflects its industrial heritage. Nearly 50% of all housing units in the City are more than seventy years old, resulting in the need for continual reinvestment. An estimated 55% of all households have one or more housing problems as defined by HUD. Renters outnumber homeowners in the City. While the national rate of homeownership is 67%, Lynn's homeownership rate is estimated to be 48%. Minority homeownership rates have dramatically increased over the past twenty years; however, the overall homeownership rate within the City has remained relatively unchanged.

Approximately 66% of all Lynn households meet HUD's definition of low or moderate income, i.e. households earning less than 80% of area median income. Thus, serious affordability issues and other housing problems exist among both homeowners and renters. Almost 45% of Lynn's homeowners face serious affordability issues, i.e. household incomes are not sufficient to cover monthly costs. Although rents remain lower than rents throughout the region, 44% of all renter households struggle to afford their rent.

The recession had a serious impact on Lynn's housing market, resulting in a high number of foreclosures, substantial increases to vacancy rates, a decrease in the average sales prices of homes, a reduction in building activity, and an increase in the number of both renter and owner households who *were* unable to afford housing due to reductions in income and/or layoffs. High unemployment rates and a continuing reduction in the number of jobs available within Lynn has resulted in less disposable income available for homeowners to make repairs and improvements to their aging properties and for renters to afford suitable housing. Other longer term issues persist including problems associated with an aging housing stock, the deterioration of the urban core, and the need to preserve existing housing resources.

The City continues to provide subsidized and special needs housing at a rate significantly higher than the statewide or regional averages, resulting in high demands on municipal services and highlighting the need for regional solutions. At the same time, a significant number of subsidized properties may be at-risk due to expiring use over the term of the Plan.

Addressing these complex issues in a coordinated and strategic manner are priorities for the City's Strategic Plan for housing over the next three years as described below.

#### **Housing Market Analysis**

The City previously commissioned two full housing market analyses in 1998 and 2003. Much of the submarket data from the 2003 analyses was updated for the 2010 Consolidated Plan process. This includes updates to conditions and trends found in Lynn and its 24 submarkets, as well as, regional and statewide trends where appropriate. It should be noted that much of the data presented herein, including Census data, does not fully reflect the impact of the recession due to lags in the availability of real-time information.

*Housing Supply Trends* - As shown in the table below, Lynn had an estimated housing supply of 36,038 units in 2008. This represents a nearly 4 percent increase in housing units from 2000. However, the vacancy rate has increased from 3.25% in 2000 to 9.14% for the 2006-2008 estimate. This number remains lower than the statewide vacancy rate of 9.71% for the same time period.

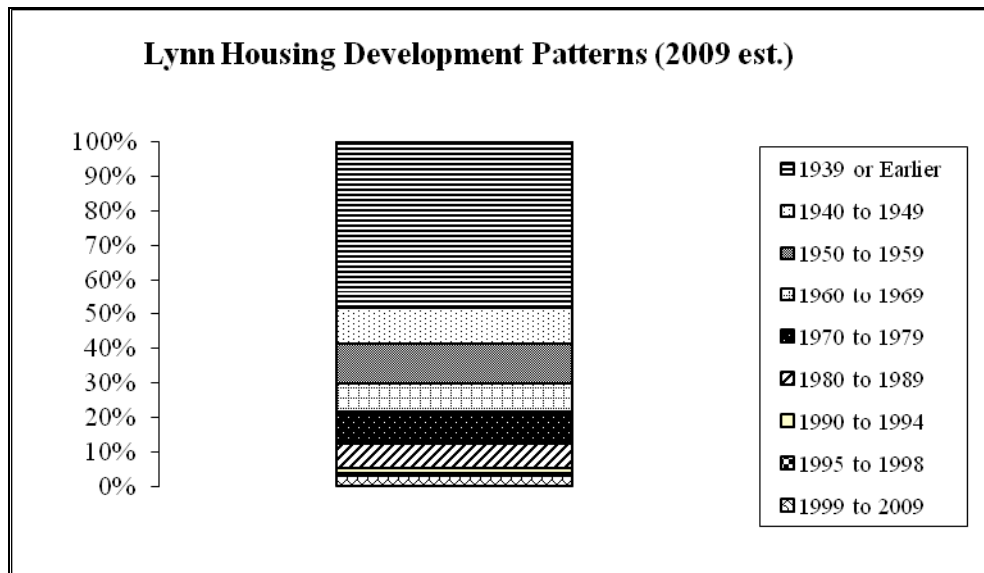
### Housing Supply, Tenure and Vacancy Trends

	#		% of Total [1]		Change 00-08	
	2000	2006-2008 (ACS)	2000	2006-2008 (ACS)	#	%
<b>Housing Units</b>	34,690	36,038	100.00%	100.00%	1,348	3.9%
<b>Occupied</b>	33,563	32,743	96.8%	90.9%	-820	-2.4%
<b>Owner Occupied</b>	15,315	15,642	45.6%	47.8%	327	2.1%
<b>Renter Occupied</b>	18,248	17,101	54.4%	52.2%	-1,147	-6.3%
<b>Vacant</b>	1,127	3,295	3.2%	9.1%	2,168	192.4%
<b>Seasonal</b>	46	114	0.1%	0.3%	68	147.8%

[1] Owner and Renter occupied units are factored on occupied units, only

Source: US Census, 2006-2008 ACS

Nearly 50% of Lynn’s housing stock is more than 70 years old. This denotes a significantly aged housing supply that requires a higher level of investment to maintain and which presents significant challenges to Lynn’s large population of low income homeowners.



Reflecting the impact of the recession, the number and value of building permits issued for both new construction and renovations in Lynn has sharply declined from the most recent peak in 2004-05. Between 2011– 2012 the number of new construction residential building permits

almost tripled and alterations increased 20%. Proposed revitalization activities discussed in the Waterfront Master Plan Report, Washington Street Gateway and Market Street Gateway are not currently reflected in the building permit activity shown below.

### Residential Building Permits 2000-2013

Calendar Year	New Construction Residential #	Additions/Alterations Residential Value	Total	
			No.	Value
2013	19	\$2,991,500	1024	\$12,963,115
2012	25	\$4,068,400	1,255	\$15,001,158
2011	9	1,665,160	1062	\$10,415,444
2010	27	4,885,599	1173	14,014,873
2009	13	1,913,000	859	10,313,597
2008	20	3,134,500	895	16,964,739
2007	24	5,801,000	925	12,481,962
2006	45	9,867,760	975	13,319,203
2005	80	12,399,374	616	22,188,687
2004	112	17,574,087	719	13,560,301
2003	76	12,244,488	541	12,982,224
2002	81	11,374,259	532	6,317,694
2001	57	9,553,248	307	4,904,888
2000	45	5,801,600	343	3,831,818

Nearly 65% of Lynn's housing stock is located in multi-family housing. Approximately 23% of Lynn's housing units are found in structures of 10 units or more. The majority (58%) of Lynn's housing units are 2-3 bedroom units.

### Trends in Units by Number of Bedroom

Bedrooms	2000	2006-2008 (est.)	% of Total		Change 00-08	
			2000	2006-2008 (est.)	#	%
No bedrooms	1,125	735	3.2%	2.0%	-390	-34.7%
1	8,296	7,695	23.9%	21.4%	-601	-7.2%
2	11,364	13,107	32.8%	36.4%	1,743	15.3%
3	10,097	10,625	29.1%	29.5%	528	5.2%
4	2,676	2,433	7.7%	6.8%	-243	-9.1%
5 or more	1,132	1,443	3.3%	4.0%	311	27.5%
Total	34,690	36,038	100%	100%	1,348	3.9%

Source: US Census, 2006-2008 ACS

*Home Ownership and Foreclosure Trends* - Lynn is predominately a renter city. The number of owner-occupied units is estimated at 15,642 or nearly 48% of all occupied housing units. This

represents a slight (2.2%) increase in homeownership from 2000. In comparison, owner-occupancy nationwide was 67% and statewide it was 65%.

The percentage of minority households in Lynn who are homeowners also increased slightly by 2.3% since 2000. At 24.9%, the rate of minority households who are homeowners represents a substantial increase over the 1990 rate of 15.7%; however, it now represents only about half of the city-wide homeownership rate. It is also less than the national (50%) rate and the state benchmark (37%) for minority homeownership. Minority homeownership in Lynn continues to be significantly higher than that in neighboring communities.

### Minority Tenure Characteristics and Trends

	All Households	Tenure Rate	Minority Households	Tenure Rate	Minority as % of All
<b>1990</b>					
Owner occupied	14,577	46.2%	709	15.7%	4.9%
Renter occupied	16,977	53.8%	3,814	84.3%	22.5%
Total	31,554	100%	4,523	100%	14.3%
<b>2000</b>					
Owner occupied	15,315	45.6%	2,142	22.6%	14.0%
Renter occupied	18,248	54.4%	7,320	77.4%	40.1%
Total	33,563	100%	9,462	100%	28.2%
<b>2006-2008 (est.)</b>					
Owner occupied	15,642	47.8%	2,298	24.9%	14.7%
Renter occupied	17,101	52.2%	6,932	75.1%	40.5%
Total	32,743	100%	9,230	100%	28.2%

Source: US Census, 2006-2008 ACS

Residential sales in Lynn which, suffered under the recession, finally showed signs of rebounding in 2013. Comparing 2011 – 2013, all sales were up by over 25% while single family home sales showed the biggest improvement (67.50%). The median price of all residential sales increased nearly 11% to \$199,000.

### Residential Home Sales 2011 - 2013

	Number of Sales				Median Price		
	2011	2012	2013	% Change 11-13	2011	2013	% Change 11-13
1 Family	43	50	72	67.50%	\$200,000	\$199,450	-.01%
2 Family	23	23	22	0.00%	\$200,000	\$198,500	-.02%
3 Family	13	8	14	7.70%	\$210,000	\$305,000	45.30%
Condo	24	16	26	8.40%	\$69,343	\$125,500	81.10%
All Sales	117	107	147	25.70%	\$180,000	\$199,000	10.60%

Source: Warren Group (through March 2014)

Adding to the slide in real estate values, Lynn had been hard hit by the current foreclosure crisis. In 2010, Lynn had 248 foreclosure auctions and according to the Foreclosure Monitor, Lynn had the fifth highest rate of distressed units in the state at 33.3 per 1000 units compared to the statewide average of 14.5. However, this trend has finally been reversed. Although Lynn is ranked 6<sup>th</sup> in the State in comparison to other Gateway communities, the number of distressed properties was down to 267 in 2013.

*Housing Problems* - It is estimated that 55% of Lynn’s housing units have one or more housing problems, i.e. substandard conditions, overcrowding, no income or rent or cost burdens. An estimated 62.7% of rental units have one or more housing problems, compared to 47.4% of owner-occupied units. Lack of affordability is the number one issue, impacting 44% of all housing units in the City. Substandard conditions are found in approximately 1% of housing units in the City; however, there have been increasing reports of rodent infestation in the Downtown and urban core areas.

**Housing Problems by Severity (2007 estimate)**

	Owner		Renter		Total	
	#	%	#	%	#	%
Total Housing Units	15,800	100.0%	16,540	100.0%	32,340	100.0%
Total Units with no Housing Problems	8,310	52.6%	6,170	37.3%	14,480	44.8%
Total Units with Housing Problems	7,485	47.4%	10,370	62.7%	17,855	55.2%
Substandard	140	0.9%	185	1.1%	325	1.0%
Overcrowded	260	1.6%	1,090	6.6%	1,350	4.2%
Severely Overcrowded	40	0.3%	95	0.6%	135	0.4%
No Income or No Cash Rent	485	3.1%	1,370	8.3%	1,855	5.7%
Cost Burdened (>30% of inc. on housing)	3,495	22.1%	3,495	21.1%	6,990	21.6%
Severely Cost Burdened (>50% of inc.)	3,065	19.4%	4,135	25.0%	7,200	22.3%

2009 CHAS Data

Sixty-four percent (64%) of housing problems are experienced by extremely low-income households, i.e. those making 30 percent AMI, or below.

**Population with Severe Housing Problems (2007 estimate)**

	Total		Owner		Renter	
	#	%	#	%	#	%
Total	8,125	100.0%	3,280	40.4%	4,845	59.6%
30% AMI or less	5,165	63.6%	1,290	39.3%	3,875	80.0%
30.1% - 50%	1,510	18.6%	735	22.4%	775	16.0%
50.1% - 80%	945	11.6%	895	27.3%	50	1.0%
80.1% - 95%	155	1.9%	155	4.7%	0	0.0%
95.1% and above	350	4.3%	210	6.4%	140	2.9%

2009:CHAS Data

Incidences of severe housing problems are pervasive among all racial/ethnic groups, although African-American and Hispanic households are more likely to have housing problems than White households.

**Severe Housing Problems by Race (2007 est.)**

	<b>Total</b>	<b>% of Total</b>	<b>Total w/ Severe Housing Problems</b>	<b>% of Those with Severe Housing Problems</b>
Total	32,340	100.0%	8,125	100.0%
White	20,890	64.6%	4,800	59.1%
Black	3,125	9.7%	935	11.5%
Asian	1,295	4.0%	250	3.1%
Hispanic	6,630	20.5%	2,065	25.4%
American Indian	55	0.2%	0	0.0%
Other	330	1.0%	70	0.9%

Source: 2009 CHAS Data

**By Race and Ethnicity Income Renter-Occupied with Severe Housing Problems (2007 est.)**

	<b>White</b>		<b>Black</b>		<b>Asian</b>		<b>Hispanic</b>		<b>Other</b>	
	<b>#</b>	<b>% (of total)</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Total = 4845										
Total	2465	50.9%	660	13.6%	145	3.0%	1530	31.6%	40	0.8%
30% AMI or less	2075	42.8%	420	8.7%	130	2.7%	1210	25.0%	40	0.8%
30.1% - 50%	280	5.8%	160	3.3%	15	0.3%	320	6.6%	0	0.0%
50.1% - 80%	30	0.6%	20	0.4%	0	0.0%	0	0.0%	0	0.0%
80.1% - 95%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
95.1% and above	80	1.7%	60	1.2%	0	0.0%	0	0.0%	0	0.0%

Source: 2009 CHAS Data

Fifty-eight percent (58%) of all disabled households and 40% of all elderly households experience severe housing problems. Extremely low income seniors experience housing problems at an even higher rate (57%).

**Housing Problems of Disabled (2007 est.)**

	<b>Owner</b>		<b>Renter</b>		<b>Total</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Total Disabled Households	1,765	100.0%	1,815	100.0%	3,580	100.0%
Disabled Households with Housing Problems	815	46.2%	1,270	70.0%	2,085	58.2%

Source: 2009 CHAS Data

### Housing Problems of the Elderly (2007 est.)

	Total Households		Elderly Households		Extra Elderly Households		Total Elderly	
	#	%	#	%	#	%	#	%
Total	32,340	100.0%	5,055	15.6%	3,630	11.2%	8,685	26.9%
HH with Housing Problems All Incomes	16,000	49.5%	2,100	41.5%	1,405	38.7%	3,505	40.4%
30% AMI or less	6,700	41.9%	1,090	51.9%	915	65.1%	2,005	57.2%
30.1% - 50%	3,670	22.9%	410	19.5%	215	15.3%	625	17.8%
50.1% - 80%	3,245	20.3%	325	15.5%	140	10.0%	465	13.3%
80.1% - 95%	925	5.8%	135	6.4%	15	1.1%	150	4.3%
95.1% and above	1,455	9.1%	140	6.7%	120	8.5%	260	7.4%

Source: 2009 CHAS Data

*Housing Affordability* - As of 2007, 41.5% of all owner households and 46.1% of all renter households incurred housing costs of 30% or more of income. In total, there are more households that are severely cost-burdened, i.e. paying more than 50% of their income on housing, in Lynn than there are households that are moderately cost-burdened, i.e. paying 30-49% of income on housing.

### Cost Burdened Units (2007 estimate)

	Owner		Renter		Total	
	#	%	#	%	#	%
Total Housing Units	15,800	100.0%	16,540	100.0%	32,340	100.0%
Cost Burdened (>30% of inc. on housing)	3,495	22.1%	3,495	21.1%	6,990	21.6%
Severely Cost Burdened (>50% of inc.)	3,065	19.4%	4,135	25.0%	7,200	22.3%

Source: 2009 CHAS Data

Minority households experience housing cost burdens at higher rates than white households.

### Number of Households by Cost Burden by Race/Ethnicity

	# of Households			Total Severe & Moderate Cost Burden as % of Total Households
	Severe Cost Burden	Moderate Cost Burden	Total Severe & Moderate Cost Burden	
<b>Owner</b>				
White	2,235	2,550	4,785	14.8%
Black	275	160	435	1.3%
Asian	85	245	330	1.0%
American Indian	0	20	20	0.1%
Hispanic	520	515	1,035	3.2%
Other	30	75	105	0.3%
<b>Total Owner</b>	3,145	3,565	6,710	20.7%
<b>Renter</b>				
White	2,355	1,565	3,920	12.1%



	# of Households			Total Severe & Moderate Cost Burden as % of Total Households
	Severe Cost Burden	Moderate Cost Burden	Total Severe & Moderate Cost Burden	
Black	585	510	1,095	3.4%
Asian	140	235	375	1.2%
American Indian	0	0	0	0.0%
Hispanic	1,500	1,365	2,865	8.9%
Other	40	0	40	0.1%
<b>Total Renter</b>	4,620	3,675	8,295	25.6%
<b>Total Owner &amp; Renter</b>				
White	4,590	4,115	8,705	26.9%
Black	860	670	1,530	4.7%
Asian	225	480	705	2.2%
American Indian	0	20	20	0.1%
Hispanic	2,020	1,880	3,900	12.1%
Other	70	75	145	0.4%
<b>Total</b>	7,765	7,240	15,005	46.4%

Source: 2009 CHAS data

Rents peaked in 2008 and generally remained the same from 2010-2011 and increased somewhat in 2012. The rents in 2012 were slightly higher than 2006 with the biggest increase being in the two and three bedroom units. Rents in 2013 continued to rise with the biggest increases in one and two bedroom units. With the increase in rents, we have seen a reduction in the vacancy rate from a high of 9.1% to an estimated 3.5% currently. Note that the table below is based on LHAND's internally developed rent survey.

#### City of Lynn Surveyed Average Rents

	2006	2007	2008	2009	2010	2011	2012	2013	% Change 06-13
0 Bedroom	\$ 621	\$ 602	\$ 681	\$ 649	\$ 644	\$ 640	\$ 632	\$671	
% change	--	-3.1%	13.1%	-4.7%	-0.77%	-0.62%	-1.25%	6.2%	8.10%
1 Bedroom	\$ 782	\$ 755	\$ 820	\$ 791	\$ 820	\$ 792	\$ 825	\$899	
% change	--	-3.5%	8.6%	-3.5%	3.66%	-3.41%	4.16%	9.0%	10.50%
2 Bedroom	\$ 906	\$ 894	\$ 1,006	\$ 969	\$ 1,005	\$ 995	\$1,025	\$1,099	
% change	--	-1.3%	12.5%	-3.7%	3.71%	-0.99%	3.01%	7.3%	21.30%
3 Bedroom	\$ 1,066	\$ 1,003	\$ 1,041	\$ 1,090	\$ 1,148	\$ 1,135	\$1,194	\$1,230	
% change	--	-5.9%	3.8%	4.7%	5.32%	-1.13%	5.19%	3.1%	15.40%
4 Bedroom	\$ 1,356	\$ 1,275	\$ 1,481	\$ 1,356	\$ 1,356	\$ 1,356	\$1,385	\$1,345	
% change	--	-6.0%	16.2%	-8.4%	--	--	2.13%	-3.0%	-0.09%
5 Bedroom	--	--	\$ 1,650	--	--	--	--	\$1,500	--

**Boston-Cambridge-Quincy, MA  
HUD Fair Market Rents[1] 2012**

	<b>0 Bedroom</b>	<b>1 Bedroom</b>	<b>2 Bedroom</b>	<b>3 Bedroom</b>	<b>4 Bedroom</b>
2006	\$1,063.00	\$1,128.00	\$1,324.00	\$1,584.00	\$1,740.00
2007	\$1,097.00	\$1,164.00	\$1,366.00	\$1,634.00	\$1,795.00
2008	\$1,086.00	\$1,153.00	\$1,353.00	\$1,618.00	\$1,778.00
2009	\$1,080.00	\$1,146.00	\$1,345.00	\$1,609.00	\$1,767.00
2010	\$1,090.00	\$1,156.00	\$1,357.00	\$1,623.00	\$1,783.00
2011	\$1,083.00	\$1,149.00	\$1,349.00	\$1,613.00	\$1,773.00
2012	\$1,099.00	\$1,166.00	\$1,369.00	\$1,637.00	\$1,799.00
2013	\$1,035.00	\$1,156.00	\$1,444.00	\$1,798.00	\$1,955.00

LHAND has documented that other Housing Authorities and regional non-profit housing agencies are leasing units in Lynn through the Section 8 program at rent levels which exceed LHAND’s surveyed average rents. This creates serious concerns regarding unnecessary inflation of rents in the City’s neighborhoods. It also negatively impacts LHAND’s ability to de-concentrate poverty in impacted areas and is potentially an impediment to fair housing choice. LHAND intends to raise this issue with appropriate federal and state agencies.

*Subsidized Housing Stock* - Lynn’s housing stock includes 4,457 subsidized affordable units that are project-based. In addition to this inventory, LHAND administers several state and federal tenant-based rental assistance programs. Continuation of rental assistance programs is subject to annual appropriations at the federal and state level.

This percentage of subsidized housing in Lynn is calculated at from 12.3% to 13.7% depending on which data source is used to determine the total universe of units. This range significantly outpaces the statewide total of 8.5%. Lynn’s neighboring communities fell far short of the statewide 10% goal including Lynnfield (1.8%), Nahant (2.9%), Peabody (7.6%), Saugus (6.2%) and Swampscott (3.2%). The lack of affordable housing in these communities forced their low-income households to seek “affordable” housing elsewhere.

Lynn has exceeded the state goal of 10% subsidized housing stock for many years heightening the need to incorporate market rate housing into new housing development plans wherever feasible. However, expiring use properties are a significant concern in the coming years. The table below indicates that from 2010 to 2015 affordability protections on 1,429 subsidized units may expire, representing 32% of all subsidized housing units in the city. The Community Economic Development Assistance Corporation (CEDAC) estimates that 533 units in Lynn with subsidized mortgages or HUD project-based rental assistance may be at risk of losing their subsidies through the year 2012 alone.

### Chapter 40B Subsidized Housing Inventory in Lynn

Lynn DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
1705	Curwin Circle	92 Curwin Circle	Rental	277	Perp	No	HUD
1706	M Henry Wall Plaza	95 Tremont St.	Rental	176	Perp	No	HUD
1707	Caggiano Plaza	174 South Common St.	Rental	105	Perp	No	DHCD
1708	Essex/Tilton	Essex-Tilton Sts	Rental	47	Perp	No	DHCD
1709	Mary McGee House	37 Green Street	Rental	50	Perp	No	DHCD
1710	Meadow Court	174 South Common St.	Rental	85	Perp	No	DHCD
1711	Olive St.	6 Olive St.	Rental	24	Perp	No	DHCD
1712	Woodman Street	Woodman St	Rental	40	Perp	No	DHCD
1713	n/a	39 Shepard St/Warren St	Rental	16	Perp	No	DHCD
1714	n/a	Scattered sites	Rental	29	Perp	No	DHCD
1715	n/a	72 Neptune Street	Rental	6	Perp	No	DHCD
1716	104 South Common	104 South Common St	Rental	7	2013	No	HUD
1717	Washington Square Residence	144 Broad Street	Rental	43	2061	No	DHCDMHP
1718	14-18 Marion Street	14-18 Marion St.	Rental	6	2018	No	MHP
1719	22 Warren Street	22 Warren St.	Rental	21	2019	No	MHP
1720	29-35 Sagamore Street	29-35 Sagamore St	Rental	12	2019	No	MHP
1721	534 Essex Street	534 Essex St	Rental	32	2013	No	HUD FHLBB
1722	81 Whiting Street	81 Whiting Street	Rental	21	2012	No	MHP
1723	Chestnut Gardens Apts	196-216 Chestnut St./301 Essex St	Rental	65	2013	No	HUD
1724	Cobbett Hill	498 Essex Street	Rental	117	2018	No	DHCD
1726	Essex & Alice Streets	177 Essex St; 3 Alice St	Rental	12	2012	No	MHP
1727	Broad St Apts	103-109 Broad St.	Rental	60	2013	No	HUD
1728	Fabens Building	312-332 Union Street	Rental	37	2013	No	MassHousing
1729	St. Mary's Plaza	30 Pleasant St.	Rental	99	2023	No	HUD
1731	Harbor Loft Apartments	7 Liberty Sq; 678 Washington St	Rental	358	2012	No	MassHousing MassHousing
1732	King's Lynne	Garfield Ave/ O'Callaghan Way	Rental	441	2020	No	MassHousing
1733	Kings Beach Tower	130 Eastern Avenue	Rental	183	2017	No	MassHousing
1734	Leisure Towers	10 Farrar St	Rental	181	2029	No	HUD MassHousing
1735	Louis Barrett House	147 Washington St/ Whittier St/Hanover St	Rental	145	2091	No	DHCD MassHousing
1736	Marian Gardens	Blossom & Neptune St (18 Anderson Ln)	Rental	93	2013	No	HUD
1738	Neptune Towers	Neptune Boulevard	Rental	334	2034	No	HUD
1739	New Rockmere Gardens	32 Commercial St.	Rental	12	2015	No	HUD
1740	North Commons	53-55 N. Common St; 159	Rental	13	2016	No	MHP

Lynn DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
	Street	Essex St					
1741	North Commons Terrace	1-3,2-12,79-81 N. Common Terrace	Rental	21	2018	No	MHP
1742	Ocean Shores	50 Lynnway	Rental	202	2013	No	MassHousing
1743	Olympia Square	429 West Washington St.	Rental	44	2012	No	HUD
1746	Quaker Meadows	65 Memorial Pk Ave./70 Green St	Rental	103	2013	No	MassHousing
1747	Rockmere Gardens	26-28 Commercial St.	Rental	60	2015	No	HUD
1748	Rolfe House	7 Willow St. at Blake	Rental	70	2013	No	MassHousing
1749	Section 8 Mod Rehab	Scattered sites	Rental	103	2013	No	DHCD
1750	Silsbee Tower	67 Silsbee Street	Rental	146	2014	No	MassHousing
1751	St. Stephen's Tower	25 Pleasant St. & Bond	Rental	130	03/01/2017	No	MassHousing
1752	The Ruth	2 Rogers Ave	Rental	32	2013	No	HUD
1753	Washington Street	172,172a,176 Washington St.	Rental	40	2018	No	MHP
1754	Western Avenue	653-661 Western Ave	Rental	31	2012	No	MHP
1755	Willow Apartments Trust	19 Willow St.	Rental	44	2025	No	HUD
1756	Wilson Gardens	189-199 Lewis St, 6-10 Wilson Terr	Rental	26	2021	No	MassHousing
3922	St. Theresa House	32 South Common Street	Rental	32	2054	No	HUD DHCD
3923	Brickyard Village	22-28 Warren St; Shepard St, LaGrange Terr, June Lane	Rental	28	2033	No	DHCD DHCD
4348	DDS Group Homes	Confidential	Rental	91	N/A	No	DDS
4576	DMH Group Homes	Confidential	Rental	43	N/A	No	DMH
6706	St. Jean Baptiste	Franklin, Lyman, Endicott & Leighton Streets	Rental	24	Perp	No	DHCD MHP DHCD DHCD HUD
6707	YMCA Expansion	20 Neptune Boulevard	Rental	38	2034	No	HUD DHCD DHCD
		Citywide Total		4,457			

Source: Massachusetts Department of Housing and Community Development

**Residential Tax Base Trends** - Residential assessments accounted for approximately 85.7% of the City's taxable assessments in 2010 as compared to 89% in 2004 and 75% in 1985. Because of the split-tax rate, residential properties accounted for 75% of the City's tax levy in 2010 compared to 79% in 2004 and 63% in 1985. This indicates that the city continues to rely heavily on residential uses for its taxes and Lynn's commercial and industrial base did not keep pace.

The residential portion of Lynn's tax base is a critically important source of municipal revenue as it generates approximately 75% of the real estate taxes in the City. Lynn's dependence on residential uses is higher than indicated for the region and state, but lower than a few towns in the region.

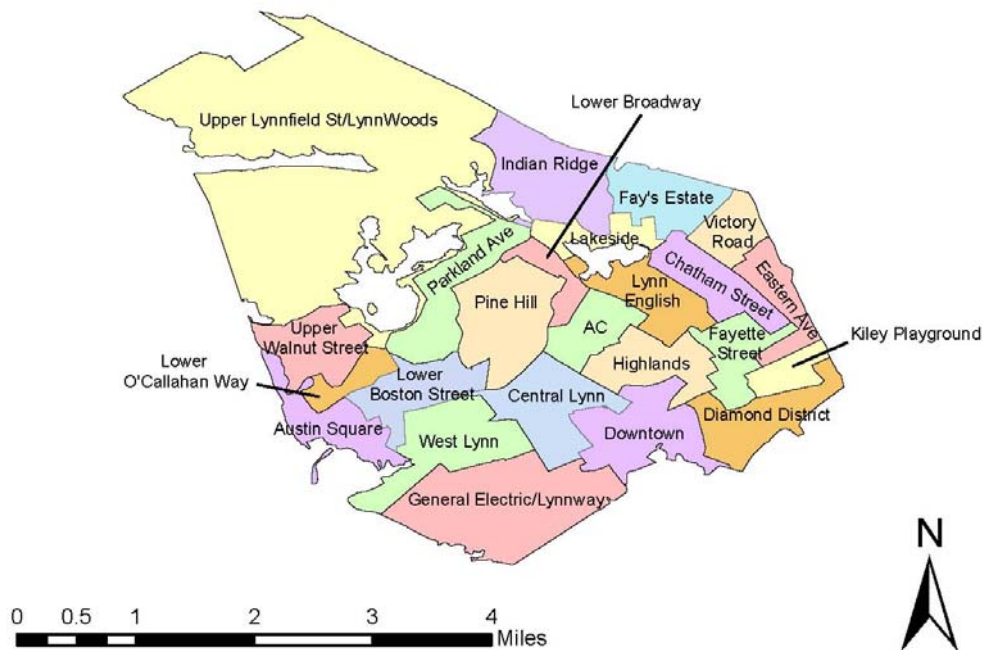
## Housing Submarket Analysis

The City has organized neighborhoods into 24 submarkets in order to understand the demographic, housing and real estate market characteristics of these areas. The boundaries of the submarkets followed the delineation of the 2000 census block groups, which were joined together under the following premises:

- Housing tenure, or owner-occupancy in comparison to renter-occupancy;
- Geographic or man-made barriers such as highways or railroad lines; and
- Major commuter routes and commercial corridors

The following map shows the boundaries of the 24 submarkets.

## Lynn Submarkets



### *Population, Race and Ethnicity by Submarket*

- Central Lynn and the Highlands are the most populated submarkets in the city with 18,276 people, or 21% of the city's population.

### City of Lynn, Submarket Comparison: Population & Households

#	Submarket	2009 (est.)		Distribution by Submarket	
		Population	Households	Population	Households
	<b>City of Lynn</b>	<b>86,491</b>	<b>31,989</b>	100%	100%
1	Upper Lynnfield St.	5,141	1,911	5.9%	6.0%
2	Indian Ridge	2,124	788	2.5%	2.5%
3	Fay's Estate	1,312	479	1.5%	1.5%
4	Lakeside	1,372	614	1.6%	1.9%
5	Lower Broadway	862	356	1.0%	1.1%
6	Pine Hill	3,655	1,191	4.2%	3.7%
7	Parkland Ave.	1,658	606	1.9%	1.9%
8	Lower Boston St.	4,228	1,499	4.9%	4.7%
9	Lower O'Callahan	1,331	448	1.5%	1.4%
10	Upper Walnut St.	1,704	702	2.0%	2.2%
11	Austin Square	2,415	965	2.8%	3.2%
12	Victory Road	1,132	492	1.3%	1.5%
13	Chatham Street	4,173	1,494	4.8%	4.7%
14	Lynn English	3,699	1,330	4.3%	4.2%
15	Agganis AC	3,312	1,056	3.8%	3.3%
16	West Lynn	6,267	2,000	7.2%	6.3%
17	Eastern Avenue	2,629	948	3.0%	3.0%
18	Kiley Playground	2,237	914	2.6%	2.9%
19	Fayette St	6,154	1,969	7.1%	6.2%
20	Highlands	7,860	2,462	9.1%	7.7%
21	Central Lynn	10,416	3,525	12.0%	11.0%
22	Diamond District	6,619	3,190	7.7%	10.0%
23	Downtown	5,146	2,732	5.9%	8.5%
24	GE-Lynnway	1,045	318	1.2%	1.0%

Source: Claritas, Inc.

- While, city-wide the population is 57.4% white and 42.6% minority, within individual submarkets, there are significant variances including a number of submarkets in which less than 15% of the population is minority.
- Four submarkets – Central Lynn, Highlands, Downtown and Fayette Street house more than 50% of the city's African-American population.
- The Hispanic population is heavily concentrated in the Highlands, Central Lynn and Fayette Street submarkets. The Hispanic population comprises more than 40% of the population in each of these submarkets.

**City of Lynn, Submarket Comparison: Race and Ethnicity 2009 (est.)**

#	Submarket	Population	White		Black or African American		American Indian and Alaskan Native		Asian		Native Hawaiian and Other Pacific Islander		Some Other Race		Two or More Races		Hispanic or Latino	
			#	% of Total Population	#	% of Total Population	#	% of Total Population	#	% of Total Population	#	% of Total Population	#	% of Total Population	#	% of Total Population	#	% of Total Population
	<b>City of Lynn</b>	<b>86,491</b>	<b>49,668</b>	<b>57.43%</b>	<b>11,605</b>	<b>13.42%</b>	<b>398</b>	<b>0.46%</b>	<b>6,913</b>	<b>7.99%</b>	<b>110</b>	<b>0.13%</b>	<b>12,517</b>	<b>14.47%</b>	<b>5,280</b>	<b>6.10%</b>	<b>23,585</b>	<b>27.27%</b>
1	Upper Lynnfield St.	5,141	4,869	94.71%	94	1.83%	10	0.19%	40	0.78%	9	0.18%	39	0.76%	77	1.50%	112	2.18%
2	Indian Ridge	2,124	1,910	89.92%	115	5.41%	9	0.42%	37	1.74%	2	0.09%	32	1.51%	17	0.80%	93	4.38%
3	Fay's Estate	1,312	1,202	91.62%	49	3.73%	0	0.00%	10	0.76%	0	0.00%	24	1.83%	26	1.98%	57	4.34%
4	Lakeside	1,372	1,177	85.79%	68	4.96%	0	0.00%	35	2.55%	3	0.22%	58	4.23%	31	2.26%	99	7.22%
5	Lower Broadway	862	729	84.57%	49	5.68%	2	0.23%	20	2.32%	0	0.00%	34	3.94%	28	3.25%	58	6.73%
6	Pine Hill	3,655	2,138	58.50%	436	11.93%	16	0.44%	323	8.84%	5	0.14%	517	14.15%	202	5.53%	962	26.32%
7	Parkland Ave.	1,658	1,558	93.97%	41	2.47%	1	0.06%	20	1.21%	0	0.00%	7	0.42%	31	1.87%	62	3.74%
8	Lower Boston St.	4,228	3,042	71.95%	318	7.52%	15	0.35%	275	6.50%	3	0.07%	378	8.94%	171	4.04%	638	15.09%
9	Lower O'Callahan	1,331	515	38.69%	165	12.40%	17	1.28%	332	24.94%	0	0.00%	233	17.51%	68	5.11%	375	28.17%
10	Upper Walnut St.	1,704	1,353	79.40%	241	14.14%	3	0.18%	13	0.76%	0	0.00%	39	2.29%	55	3.23%	135	7.92%
11	Austin Sq	2,415	1,731	71.68%	138	5.71%	5	0.21%	182	7.54%	0	0.00%	240	9.94%	110	4.55%	327	13.54%
12	Victory Rd	1,132	1,024	90.46%	37	3.27%	0	0.00%	3	0.27%	0	0.00%	34	3.00%	33	2.92%	35	3.09%
13	Chatham Street	4,173	2,739	65.64%	446	10.69%	29	0.69%	186	4.46%	6	0.14%	501	12.01%	251	6.01%	842	20.18%
14	Lynn English	3,699	2,467	66.69%	346	9.35%	13	0.35%	255	6.89%	3	0.08%	464	12.54%	146	3.95%	674	18.22%
15	Agganis AC	3,312	1,454	43.90%	595	17.96%	9	0.27%	376	11.35%	0	0.00%	615	18.57%	253	7.64%	1,039	31.37%
16	West Lynn	6,267	2,531	40.39%	920	14.68%	35	0.56%	1,015	16.20%	44	0.70%	1,084	17.30%	615	9.81%	2,187	34.90%
17	Eastern Avenue	2,629	1,891	71.93%	244	9.28%	9	0.34%	132	5.02%	0	0.00%	196	7.46%	156	5.93%	451	17.15%
18	Kiley Playground	2,237	1,397	62.45%	325	14.53%	17	0.76%	144	6.44%	3	0.13%	193	8.63%	151	6.75%	481	21.50%
19	Fayette St	6,154	2,496	40.56%	1,020	16.57%	44	0.71%	955	15.52%	8	0.13%	1,160	18.85%	449	7.30%	2,549	41.42%
20	Highlands	7,860	2,597	33.04%	1,439	18.31%	36	0.46%	864	10.99%	15	0.19%	2,312	29.41%	566	7.20%	3,823	48.64%
21	Central Lynn	10,416	3,636	34.91%	2,338	22.45%	70	0.67%	1,297	12.45%	1	0.01%	2,084	20.01%	964	9.25%	4,853	46.59%
22	Diamond District	6,619	4,330	65.42%	940	14.20%	15	0.23%	163	2.46%	6	0.09%	713	10.77%	365	5.51%	1,321	19.96%
23	Downtown	5,146	2,413	46.89%	1,053	20.46%	29	0.56%	94	1.83%	0	0.00%	1,108	21.53%	438	8.51%	1,949	37.87%
24	GE-Lynnway	1,045	469	44.88%	188	17.99%	14	1.34%	142	13.59%	2	0.19%	153	14.64%	77	7.37%	463	44.31%

Source: Claritas, Inc.

### *Income by Submarket*

- Submarkets with the highest percentage of households earning less than 80% of median income are Downtown, Lower O'Callahan Way and Central Lynn. In Downtown 86.3% of households, or 2,357 households, earn less than 80% of median income and 79.5% of households are extremely low or very low-income. In Lower O'Callahan Way 82.6% of households earn less than 80% of median income and 71.9% of households are extremely low or very low-income. 78.1% of households in Central Lynn earn less than 80% of median income and 66.4% of households are extremely low or very low-income.
- Downtown Lynn has the highest number (1,824) of households who are extremely low-income, making less than \$30,000 per year. This is followed closely by Central Lynn where there are 1,770 extremely low-income households.
- Upper Lynnfield/Lynn Woods submarket has the highest median household incomes. An average of all of the median incomes in the block groups within the submarket is nearly \$82,000.



**City of Lynn, Submarket Comparison: Low Income Households 2009 (est.) [1]**

#	Submarket	Extremely Low-Income (\$0-\$29,999)	Very Low Income (\$30,000-\$44,999)	Low Income (\$45,000-\$59,999)	80-100% Median Income (\$60,000-\$99,999)	> 100% Median Income (\$100,000+)	Average Median Household Income[2]	% of Households That Are Extremely Low or Very Low-Income	% of Households Less Than 80% of Median Income
1	Upper Lynnfield/LynnWoods	232	171	268	519	721	\$81,913	21.1%	35.1%
2	Indian Ridge	101	90	71	285	241	\$74,391	24.2%	33.2%
3	Fay's Estate	63	43	61	144	168	\$76,923	22.1%	34.9%
4	Lakeside	186	56	45	155	172	\$65,375	39.4%	46.7%
5	Lower Broadway	54	34	61	101	106	\$67,902	24.7%	41.9%
6	Pine Hill	245	216	169	324	237	\$57,538	38.7%	52.9%
7	Parkland Ave	77	96	84	233	116	\$68,693	28.5%	42.4%
8	Lower Boston Street	423	253	224	416	183	\$50,385	45.1%	60.0%
9	Lower O'Callahan Way	257	65	48	55	23	\$22,019	71.9%	82.6%
10	Upper Walnut Street	215	88	107	184	108	\$54,747	43.2%	58.4%
11	Austin Square	262	173	126	260	144	\$50,365	45.1%	58.1%
12	Victory Road	124	26	83	175	84	\$62,596	30.5%	47.4%
13	Chatham Street	401	243	235	387	228	\$52,402	43.1%	58.8%
14	Lynn English	368	235	208	372	147	\$51,278	45.3%	61.0%
15	Agganis Athletic Complex (AC)	297	153	136	257	213	\$54,994	42.6%	55.5%
16	West Lynn	797	361	291	354	197	\$37,779	57.9%	72.5%
17	Eastern Ave	215	153	209	233	138	\$50,619	38.8%	60.9%
18	Kiley Playground	343	142	171	161	97	\$35,588	53.1%	71.8%
19	Fayette Street	822	329	287	298	233	\$37,898	58.5%	73.0%
20	Highlands	1,075	415	349	393	230	\$36,970	60.5%	74.7%
21	Central Lynn	1,770	570	413	537	235	\$32,643	66.4%	78.1%
22	Diamond District	1,142	610	428	629	381	\$44,192	54.9%	68.3%
23	Downtown	1,824	348	185	240	135	\$18,433	79.5%	86.3%
24	General Electric/LynnWay	86	70	46	86	30	\$45,795	49.1%	63.5%
	Total	11,379	4,940	4,305	6,798	4,567		51.0%	64.5%

[1] HUD FY2009 Income Limits Documentation estimates a median household income for the Boston-Cambridge-Quincy HUD Metro FMR Area at \$90,200 for a 4-person household. Extremely Low Income households are determined to be at 30% of the median HH income; Very Low Income at 50%; and Low Income at 80%. Due to availability of data, income ranges are approximated to HUD-defined income limits.

[2] Based on the average of the estimated median household income for each block group in the submarket.

Source: Claritas, Inc.

### *Housing Characteristics by Submarket*

- More than 20% of Lynn’s housing stock is found in Central Lynn and the Diamond District.
- Owner occupancy is found at higher rates in the higher income submarkets. For example, Fay’s Estate has an owner-occupancy rate of 96.6%, while Downtown Lynn’s rate is only 7.9%. In comparison, the city-wide rate is 36.3%.
- Lower O’Callahan and Eastern Avenue submarkets have seen an increase in new construction since 1999. About 9.3% of Eastern Avenue’s housing stock and 7.9% in the Lower O’Callahan submarket was built between 1999 and 2009. In comparison, only about 3% of the city’s housing stock was built in these years.
- Most of Lynn’s housing stock, however, is very old. Pine Hill and Kiley Playground submarkets have the oldest housing stock with 72.5% and 68% of their stock, respectively, being built in 1939 or earlier.

#### **City of Lynn, Submarket Comparison: Housing Characteristics, 2009 (est.)**

#	Submarket	Housing Units		Tenure	
		#	% of Total	# of Occupied Units	Owner-Occ. Rate
	<b>City of Lynn</b>	<b>33,445</b>	<b>100%</b>	<b>31989</b>	<b>36.3%</b>
1	Upper Lynnfield St.	1,936	5.79%	1911	95.60%
2	Indian Ridge	805	2.41%	788	85.66%
3	Fay's Estate	485	1.45%	479	96.66%
4	Lakeside	634	1.90%	614	62.05%
5	Lower Broadway	364	1.09%	356	66.29%
6	Pine Hill	1,237	3.70%	1191	55.84%
7	Parkland Ave.	619	1.85%	606	83.99%
8	Lower Boston St.	1,577	4.72%	1499	62.24%
9	Lower O'Callahan	455	1.36%	448	29.24%
10	Upper Walnut St.	710	2.12%	702	61.40%
11	Austin Square	1,004	3.00%	965	55.44%
12	Victory Road	494	1.48%	492	69.72%
13	Chatham Street	1,553	4.64%	1494	61.38%
14	Lynn English	1,405	4.20%	1330	56.84%
15	Agganis AC	1,110	3.32%	1056	53.03%
16	West Lynn	2,161	6.46%	2000	41.80%
17	Eastern Avenue	985	2.95%	948	63.19%
18	Kiley Playground	951	2.84%	914	38.84%
19	Fayette St	2,099	6.28%	1969	33.52%
20	Highlands	2,642	7.90%	2462	27.62%

**City of Lynn, Submarket Comparison: Housing Characteristics, 2009 (est.)**

#	Submarket	Housing Units		Tenure	
		#	% of Total	# of Occupied Units	Owner-Occ. Rate
21	Central Lynn	3,657	10.93%	3525	15.89%
22	Diamond District	3,353	10.03%	3190	32.26%
23	Downtown	2,866	8.57%	2732	7.94%
24	GE-Lynnway	343	1.03%	318	48.11%

*Source: Claritas, Inc.*

**Lead-Based Paint Hazards**

Lead-based paint hazards continue to be a challenge in Lynn and nationally. The U.S. Environmental Protection Agency considers it to be one of the most pervasive developmental toxic substances in the U.S. today.

The presence of lead-based paint hazards is largely a function of the age and condition of the housing stock. Housing built prior to 1980 is likely to contain lead paint. In 1978 a federal ban was instituted on residential paints with greater than one-eighth of one percent lead content. Lead-based paint is a hazard not only if it chips, peels, or flakes, but also if it turns to dust – conditions which occur with greater frequency as housing conditions decline.

As Lynn has a predominantly older housing stock, lead-based paint hazards continue to be a serious problem. The Commonwealth of Massachusetts has estimated that lead-based paint hazards exist in approximately 75% of housing units built before 1980, which would indicate lead paint is present in approximately 23,000 units in Lynn. Data from the Commonwealth indicates that, while Lynn remains designated as a high risk community for childhood lead poisoning, both the number and rate of incidences has dropped since the 2005 Consolidated Plan. The number of five-year cases has declined from 79 to 53:

**Childhood Lead Poisoning Data FY 2004 – FY 2009**

5-Yr Cases	Rate: Cases X1000	% Low Income	% Pre-1950	Adjusted Rate	% Screened
53	2.2	47%	66%	4.4	87%

*Source: MA Health and Human Services*

The City of Lynn and LHAND are working to reduce lead-based paint hazards, complying with all legal and statutory responsibilities. LHAND has received three, Lead-Based Paint Hazard Control grants from HUD’s Office of Health Homes and Lead Hazard Control to fund a comprehensive Lynn Lead Abatement Program (LLAP) along with \$300,000 to initiate efforts for a Healthy Homes program. Between both grants, the LLAP has made 232 units lead safe and compliant, helping to protect 115 children under the age of six. The program has also been able to train 365 individuals in the community in lead-safe work practices. The City and LHAND has successfully closed out the first Lead Hazard Control grant and is currently administering its second grant.

### *Lead Paint in Public Housing*

LHAND has aggressively responded to the threat of lead-based paint hazards in public housing. All LHAND family public housing units have been de-lead. LHAND maintains strict compliance with local state and federal notification requirements. Further, LHAND through briefings, handouts and notices advises participants to maintain communications regarding elevated blood lead level conditions among household members. In this way, LHAND can respond and make appropriate referrals for families at risk.

### *Lead Paint in Section 8 Housing*

LHAND has developed and implemented strict policies to enforce lead-based paint regulatory requirements. All Section 8 units occupied by children under six years of age require owner de-lead certification prior to approving occupancy. Additionally, owners are required to re-certify units when children are identified with elevated blood lead levels. Through education, briefing and written materials, LHAND actively empowers its tenants to maintain the health and well-being of their families. Owners will be able to participate where eligible in the new Healthy Homes program. LHAND's Section 8 Administrative Plan includes the following policies:

*When an assisted family includes a child under six years old, the landlord is responsible for providing the Authority with a Certificate of Compliance with state and federal lead-based paint removal laws. The Certificate of Compliance can be obtained from a certified de-leader or from the Board of Health. Assistance cannot be paid for units occupied by children up to six years of age unless there is a certificate of lead paint compliance on file at the Authority.*

*If a unit already in the program which had not previously housed a child up to six years old and the owner is now requesting lease approval for a family with a child of that age or younger on the lease, the owner must submit a Certificate of Compliance within 90 days or by the contract renewal date, whichever comes first. If the owner does not provide the required Certificate of Compliance within this prescribed time frame, LHAND may choose to hold or abate rent, or to suspend or terminate the HAP contract.*

Massachusetts has enacted model lead-safe measures that are achieving dramatic success. By taking aggressive action to protect its children, Massachusetts has significantly reduced the number of new cases of childhood lead poisoning. This success has been achieved through a comprehensive program that includes tough requirements for property owners, financial assistance, screening and enforcement. Massachusetts requires owners of older housing to protect children under six from lead hazards, and encourages all property owners to maintain lead-safe homes. It offers liability protection to owners who perform essential lead hazard maintenance and provides financial help in the form of grants, loans and tax credits. The state has streamlined bureaucratic processes to make it easier for homeowners to comply with state and federal laws. By mandating that physicians screen children and requiring that insurers pay the costs, Massachusetts has achieved the highest screening rate in the nation. In addition, the number of new cases of lead poisoning in the state continues to decline.

## Neighborhood Revitalization Area

The City will continue to target resources in the lowest-income urban core neighborhoods. Specifically, the City will focus more intensive efforts in the foreclosure high-risk block groups that are the focus of the Neighborhood Stabilization Program (NSP). Each of these areas has high foreclosure rates, is densely populated and in generally poor physical condition and contain a large inventory of residential buildings that have been subdivided to accommodate additional rental units. The highest risk areas are shown on the following table:

Neighborhood	Census Tract	Block Groups
West Lynn	205500	4
West Lynn	205800	1,2,3
West Lynn	207100	1,2,3
Central Lynn	206000	1,2,3
West Lynn	207000	1,2
Downtown	206900	1,3
Highlands	206800	1,2
Central Lynn	206100	1,3
Highlands	206200	1,2,3,4,5
Fayette Street	206500	1,2,3
General Electric/Lynnway	207200	1,2
Fayette Street	206400	1,3,5
Kiley Playground	206600	2

## Barriers to Affordable Housing

As described above, the City of Lynn has a higher percentage of affordable housing units than most of the neighboring cities and towns in the North Shore area, and substantially exceeds the statewide average and the statewide goal under Chapter 40B. The primary barriers to additional affordable housing in Lynn are the high cost of housing in the regional market, the limited availability of land for development, and the aged conditions of a majority of the housing stock. Even with housing prices that are substantially lower than the regional median, the cost of quality housing in Lynn remains too high for many households. See also Analysis of Impediments to Fair Housing for further discussion of needs, priorities and strategies to remove barriers to fair housing choice including ongoing City and LHAND actions.

## Anti-Poverty Strategy

Achieving a reduction in the number of families living in poverty remains a key goal of the City and its partners, one which has been made even more challenging because of the recession's impact. American Community Survey updates from 2006-2008 estimate that both the absolute number (n=16,469) and the overall percentage (18.9%) of the population living below poverty level has increased since the year 2000. The highest poverty rate of 26.9% is found among the

Hispanic population. The poverty rate of white, non-Hispanic residents is lower (15.1%) than for all other racial/ethnic groups; however, this rate has increased substantially since the year 2000 when it was approximately 12.2%.

It is even more sobering to realize that these dramatic increases in Lynn's poverty level occurred before the full impact of the recession was felt. As of February 2010, Lynn's unemployment rate stood at 10.97%, making it possible that the poverty figures are even higher at this point.

The consequences and costs of poverty are borne not only by individual families, but also by all of the systems in the community including police, health care, schools and other vital institutions. The City has limited resources at its disposal to comprehensively address this issue. Public-private partnerships are essential, as is a more far reaching commitment on the part of the state and federal governments. National and regional economic factors and trends outside of the City's control are likely to have a much greater impact on reducing local poverty. To the extent feasible, the City will work to reduce this percentage by:

- Focusing limited entitlement funds on activities that will leverage substantial additional economic development benefits;
- Continuing to provide housing, economic development and public service opportunities funded through CDBG, HOME, HOPWA and other available grants to low and moderate income households;
- Monitoring and aggressively pursuing existing and proposed federal and state initiatives which offer the potential to address some of Lynn's most pressing issues including both housing and economic development needs. Existing and proposed initiatives which will be assessed and pursued as appropriate include, but are not limited to, CHOICE Neighborhoods, HOPE VI, TIGER II Discretionary Grants, Housing and Services for Homeless Persons Demonstration, Transformation of Rental Assistance, Sustainable Communities and the Catalytic Investment Competition grants;
- Promoting access to jobs through economic development activities funded by the City;
- Participating in regional partnerships to promote location of new businesses and jobs in the area;
- Supporting existing collaborations between LHAND, TANF administering agencies and the Workforce Investment Board to identify and secure job training opportunities for low income residents, such as the Department of Labor's YouthBuild Program;
- Supporting Lynn PACT and other agencies in providing job training, employment and other support services to chronically homeless and other special needs populations;
- Providing economic self-sufficiency programs for public housing and Section 8 voucher recipients through LHAND and its partners, such as Compass Working Capital;

- Promoting benefits maximization among low-income households; and
- Facilitating access to services and benefits available to low income households, such as Individual Development Accounts and Earned Income Tax Credits, through collaborations with local agencies who serve low-income populations. An example of such a partnership is Centerboard’s Financial Stability Center which provides a wide array of financial literacy, asset building and other services with the support of the United Way of Mass Bay & Merrimack Valley.

### **Strategic Plan Framework for Housing**

In light of the enormous unmet need in relation to the very limited amount of available resources, the City has developed a framework for making housing related investment decisions over the five-year term of the Consolidated Plan. Wherever possible, housing activities will be planned and implemented in a manner that helps to support the City’s economic development goals and strategies. Key elements of the framework include:

*Develop regional solutions to homelessness and housing for special needs populations to enhance local initiatives.*

- Support and actively participate with regional collaborative, such as the North Shore Housing Action Group, to encourage a regional response to housing affordability and homelessness;
- Emphasize homelessness prevention and rapid re-housing;
- Modify local homelessness response systems as needed to coordinate with changes promulgated by HUD pursuant to the HEARTH Act of 2009 and future legislative and regulatory initiatives;
- Work with the Commonwealth of Massachusetts, HUD and other key actors to transition away from shelter models and move towards rapid re-housing and “housing first”;
- Continue support for permanent supportive housing programs for special needs populations; and
- Increase supply of housing accessible for people with disabilities.

*Respond to the needs and opportunities of the current economic recession.*

- Focus resources on preventing foreclosures;
- Address the needs of renters who are caught up in foreclosure situations;
- Evaluate the mix of loans and grants to address concerns about homeowners unable/unwilling to take on new debt;

- Pursue new opportunities for funding, acquisition and other strategies to address foreclosure related problems; and
- Encourage consolidation of services and possibly human service agencies.

*Strategically manage the growth of Lynn’s residential real estate assets to support the growth of the tax base and healthy neighborhoods.*

- Monitor and respond appropriately to new Sustainable Communities initiatives being developed by HUD, US EPA and the US Department of Transportation;
- Continue efforts to encourage and manage new growth while also upgrading the older housing stock. New growth must emphasize the need to create mixed-income housing in order to build the tax base and support a healthy mix of incomes in the community;
- Be strategic in balancing unmet demand of the low-income population with future residential development;
- Continue efforts through neighborhood revitalization in order to increase owner occupancy, focusing on two and three-family homes, and market rate rental housing for improving the commercial vitality;
- Encourage Payment In Lieu of Taxes (PILOT) from non-profits on properties utilizing CDBG, HOME or HOPWA funds for the creation or rehabilitation of affordable housing.

*Focus on urban core and major redevelopment opportunities.*

- Continue efforts to improve housing stock in the urban core through loans, grants, “Healthy Homes” initiatives and related programs. Efforts to address pervasive quality of life issues including rodent infestation must be accelerated; and
- Encourage efforts to develop mixed income housing and mixed use development in key target areas including Downtown, Waterfront, Washington Street Gateway and Market Street Gateway.
- Support the development of the New Marshall Middle School by targeting the residential area around the school district by contributing funding to create opportunities for homeowners, landlords and existing residents to rehabilitate existing residents, correct all health and safety code violations and to revitalize and enhance the appearance of the neighborhood as a whole.

LHAND intends to target funds, through loans or grants, on the housing stock while collaborating with other city departments and agencies that will focus resources on infrastructure improvements and support to commercial and retail businesses in this area.



*Preserve existing affordable housing resources.*

- Work to preserve existing affordable housing developments with an emphasis on preservation of sites that do not unduly promote concentrations of poverty;
- Support efforts to preserve viability of state-aided public housing resources including, but not limited to, seeking matching funds, federalization and other options; and
- Promote long-term viability of federal public housing including evaluating potential redevelopment of Curwin Circle with HOPE VI, CHOICE Neighborhoods, PETRA and other viable funding sources.

*Incorporate green technologies and energy conservation measures into planned development and redevelopment activities.*

- Work to preserve the environment while reducing long-term operating costs.

*Use zoning as a tool to enhance neighborhood revitalization.*

- Density reduction should be studied in certain neighborhoods, and code enforcement and zoning should be reviewed and/or enforced to eliminate substandard development and conflicts;
- Use substandard lots to enhance neighborhood amenities to provide off-street parking, pocket parks, playgrounds and the like;
- Place development restrictions on substandard properties including those that the City may transfer through the tax-title process;
- Evaluate commercial corridors and high traffic roads including those at or near to Lynn's borders for areas to mitigate encroachment and potential use conflicts and ensure appropriate buffers;
- Phase out incompatible uses over the long term; and
- Consider formulating a comprehensive site design review process.

*Use development incentives as a tool to promote neighborhood revitalization.*

- Provide density bonuses for market rate housing and commercial development in those submarkets where high-density redevelopment is preferred;
- Consider establishing a redevelopment fund to spearhead desired projects;
- Explore having the City adopt the Community Preservation Act.

*Continue to address the needs of low and moderate income households.*

- Expand community-based housing and service models for seniors and people with disabilities;
- Expand housing and services for veterans through VASH and other available programs;
- Provide educational and training opportunities for advancement;
- Provide assistance with home ownership;
- Continue code enforcement activities to maintain housing standards; and
- Work with outside agencies that administer Housing Choice Voucher (Section 8) certificates in Lynn to ensure consistent housing standards, fair and comparable rents, and address fair housing related issues.

### **Priority Housing Needs**

Due to HUD's requirements, the City utilized Census 2000 data to complete the following Table 2A. See previous discussion for estimates based on other more recent data including Claritas projections and CHAS updates.

**Priority Housing Needs/Investment Plan Table - HUD Table 2A<sup>1</sup>**

<b>PRIORITY HOUSING NEEDS (households)</b>		<b>Priority</b>		<b>Unmet Need</b>
<b>Renter</b>	Small Related	0-30%		2,110
		31-50%		1,380
		51-80%		1,375
	Large Related	0-30%		650
		31-50%		425
		51-80%		479
	Elderly	0-30%		2,372
		31-50%		825
		51-80%		423
	All Other	0-30%		1,744
		31-50%		1,054
		51-80%		1,058
<b>Owner</b>	Small Related	0-30%		304
		31-50%		394
		51-80%		903
	Large Related	0-30%		123
		31-50%		160
		51-80%		468
	Elderly	0-30%		659
		31-50%		839
		51-80%		864
	All Other	0-30%		384
		31-50%		153
		51-80%		420
<b>Non-Homeless Special Needs</b>	Elderly <sup>2</sup>	0-80%		3,505
	Frail Elderly	0-80%		1,405
	Severe Mental Illness	0-80%		na
	Physical Disability	0-80%		2,085
	Developmental Disability	0-80%		na
	Alcohol/Drug Abuse	0-80%		7,416
	HIV/AIDS	0-80%		361
Victims of Domestic Violence	0-80%		2,254	

<sup>1</sup> The primary source of this data is the Comprehensive Housing Affordability Strategy (CHAS) Data Book. The data is current as of 2000. This data is contained in the "Housing Problems Output for All Households" table and is based primarily on the special tabulations of the 2000 Census data available on the HUD State of the Cities Data Systems (SOCDS) CHAS website. This is the only data source that provides the requested data.

<sup>2</sup> See notes on Non-Homeless Special Needs population in Homeless Strategy discussion.

**Priority Needs Summary Table - HUD Table 2A**

PRIORITY HOUSING NEEDS (households)		Priority Need Level	Unmet Need	Goals		
<b>Renter</b>	<b>Small</b>	0-30%	High	Affordability gap	Increase household incomes	
		31-50%	High	Affordability gap	Expand housing opportunities	
		51-80%	Medium	Affordability gap	IDAs and down payment asst.	
	<b>Large</b>	0-30%	High	Affordability gap	Promote homeownership	
		31-50%	High	Affordability gap	Renter assistance	
		51-80%	Medium	Affordability gap	Housing preservation Foreclosure (renter assistance)	
	<b>Elderly</b>	0-30%	High	Affordability gap	Renter assistance	
		31-50%	High	Affordability gap	Supportive services	
		51-80%	Medium	Affordability gap	Housing preservation	
	<b>All Other</b>	0-30%	Medium	Affordability gap		
		31-50%	Medium	Affordability gap		
		51-80%	Medium	Affordability gap		
			0-30%	High	Affordability gap	Direct loans
	<b>Owner</b>		31-50%	High	Housing preservation	Elderly Deferred Loans
			51-80%	High	De-leading support	Development Area Grants Foreclosure assistance
<b>Special</b>		0-80%	High	Affordability gap	Permanent housing w/services	

**Priority Housing Needs/Investment Plan Goals – HUD Table 2A**

<b>Priority Need</b>	<b>5-Yr. Goal Plan/Act*</b>	<b>Yr. 1 Goal Plan/Act</b>	<b>Yr. 2 Goal Plan/Act</b>	<b>Yr. 3 Goal Plan/Act</b>	<b>Yr. 4 Goal Plan/Act</b>	<b>Yr. 5 Goal Plan/Act</b>
<b>Renters</b>						
0 - 30 of MFI	100	20	20	20	20	20
31 - 50% of MFI	100	20	20	20	20	20
51 - 80% of MFI	50	10	10	10	10	10
<b>Owners</b>						
0 - 30 of MFI	50	10	10	10	10	10
31 - 50 of MFI	100	20	20	20	20	20
51 - 80% of MFI	100	20	20	20	20	20
<b>Homeless</b>						
Individuals	715**	143	143	143	143	143
Families	550	110	110	110	110	110
<b>Non-Homeless Special Needs</b>						
Elderly	50****	10	10	10	10	10
Frail Elderly	50****	10	10	10	10	10
Severe Mental Illness						
Physical Disability	25****	5	5	5	5	5
Developmental Disability	25****	5	5	5	5	5
Alcohol/Drug Abuse						
HIV/AIDS	460	92	92	92	92	92
Victims of Domestic Violence						
<b>Total</b>	<b>2,375</b>	<b>475</b>	<b>475</b>	<b>475</b>	<b>475</b>	<b>475</b>
<b>Total Section 215</b>						
215 Renter***	4,423	4,423	4,423	4,423	4,423	4,423
215 Owner						

\*5 year goals are preliminary estimates that are subject to change. Estimates are based on approximate numbers of households served in recent years.

\*\*Estimates based on existing analysis of homeless population.

\*\*\*Estimate based on current number of subsidized units in City.

\*\*\*\* This assumes that an estimated 20% of the renters and owners served, as noted above, are elderly or frail elderly and an estimated 10% have a physical disability or developmental disability.

**Priority Housing Activities – HUD Table 2A**

<b>Priority Need</b>	<b>5-Yr. Goal Plan/Act</b>	<b>Yr. 1 Goal Plan/Act</b>	<b>Yr. 2 Goal Plan/Act</b>	<b>Yr. 3 Goal Plan/Act</b>	<b>Yr. 4 Goal Plan/Act</b>	<b>Yr. 5 Goal Plan/Act</b>
<b>CDBG</b>						
Acquisition of existing rental units	20	4	4	4	4	4
Production of new rental units						
Rehabilitation of existing rental units						
Rental assistance						
Acquisition of existing owner units						
Production of new owner units						
Rehabilitation of existing owner units	15	3	3	3	3	3
Homeownership assistance	35	7	7	7	7	7
<b>HOME</b>						
Acquisition of existing rental units	30	6	6	6	6	6
Production of new rental units	30	6	6	6	6	6
Rehabilitation of existing rental units	126	42	42	42	0	0
Rental assistance	75	15	15	15	15	15
Acquisition of existing owner units	15	3	3	3	3	3
Production of new owner units						
Rehabilitation of existing owner units	100	20	20	20	20	20
Homeownership assistance	100	20	20	20	20	20
<b>HOPWA</b>						
Rental assistance	150	30	30	30	30	30
Short term rent/mortgage utility payments	300	60	60	60	60	60
Facility based housing development	10	2	2	2	2	2
Facility based housing operations						
Supportive services	700	140	140	140	140	140
<b>Other</b>						

*Lynn, Massachusetts*

# Public Housing Needs & Strategies



*Lynn Museum &  
Historical Society*

#### **IV. PUBLIC HOUSING NEEDS AND STRATEGIES**

The programs and activities of the LHAND are central to the City's program to address low and moderate income housing needs in Lynn. LHAND is the Public Housing Authority for the City of Lynn. In addition, LHAND administers the City's housing related CDBG, HOME, HOPWA programs and a portion of the ESG program. LHAND is also administering two major new grant programs: Lead Based Hazard Control and Healthy Homes. As the City's Public Housing Authority, LHAND:

- Owns and operates 459 federal public housing units.
- Administers 2,354 tenant based rental vouchers including HCV and Family Unification Program vouchers allocated by HUD; HCV vouchers allocated to the Massachusetts Department of Housing and Community Development and administered by LHAND; portable HCV vouchers; and, MRVP, AHVP and Moving to Economic Opportunity vouchers funded by the Commonwealth of Massachusetts.
- Administers 103 Section 8 Moderate Rehab vouchers.

Limitations on funding to fully support these ongoing programs are likely to remain one of the most significant challenges facing LHAND in the coming years. Securing adequate operating funds and capital funding to replace aging building systems at LHAND's family and senior public housing developments remains a top priority.

Over the next five years, LHAND intends to aggressively explore and pursue available funding sources to support capital and operating needs and to expand the supply of affordable housing in the City. This includes exploring the feasibility of securing funding for Curwin Circle, other LHAND developments and/or other new developments projects under the planned CHOICE Neighborhoods Program, HOPE VI, the TIGER initiative, HEARTH and other new funding sources that may become available.

All of LHAND's public housing program initiatives are fully coordinated with the City's Consolidated Plan activities. Part III of the Consolidated Plan includes a copy of LHAND's PHA Five Year Plan and Annual Plan developed in 2010. The PHA Plan identifies a series of broad goals for the agency which have been further developed for purposes of the Consolidated Plan. In its PHA Plan, LHAND notes the relationship of its goals to the level of funding available from the state and federal government. The agency's ability to achieve these goals may be severely impacted by lack of sufficient funding.

##### **Goal 1 – Manage the LHAND's existing public housing program in an efficient and effective manner to achieve PHAS High Performer designation from HUD.**

- Maintain all properties to UPCS standards and receive acceptable inspections in accordance with PHAS.
- LHAND shall be in full compliance with all applicable City ordinances and laws, and LHAND will seek full cooperation from the city in making its properties litter free.



**Goal 2 – To continue to identify available Federal and State funds to maintain Curwin Circle as an affordable public housing development.**

**Goal 3 – Provide high quality tenant and project based rental assistance programs by achieving and maintaining a “High Performer” designation under SEMAP.**

**Goal 4 – Develop and implement a citywide housing strategy responsive to the broad range of community needs and the special needs population.**

- LHAND shall continue as lead agency of the Lynn Continuum of Care (CoC), a consortium of social service agencies that work collaboratively to provide high quality housing and support services to homeless families and individuals and will work to continue to build the continuum of care system as required under the Hearth Act.
- LHAND will serve as Co-Convener (with NSCAP) on behalf of the North Shore Housing Action Group – to prevent homeless families and individuals from entering the shelter system through regional coordination with other North Shore communities.
- LHAND will serve as the Regional Housing Administering Agency for DHCD’s HomeBASE program for the North Shore region.
- LHAND shall work with the CoC to complete an annual Point in Time count in order to identify the specific needs of the community’s homeless.
- Implement our Neighborhood Revitalization Strategy Initiative.
- In conjunction with Lynn’s Office of Economic and Community Development, LHAND will complete an Annual Action Plan, update an Analysis of Impediments to Fair Housing (completed April 2007) and complete a 5-Year Consolidated Plan.
- Participate in the development of a strategy to revitalize the city’s Downtown neighborhood, with a focus on the Washington Street Gateway and Market Street Area.

**Goal 5 – Expand affordable housing opportunities, both rental and homeownership, to serve low and moderate-income families and individuals.**

- LHAND shall provide mobility counseling to help reduce the concentration of voucher holders within the LHA jurisdiction.
- Expand permanent housing options for families and individuals by ten units per year through the Infill Housing Program and various neighborhood revitalization projects.
- Continue the Section 8 Homeownership Program including applying for additional vouchers when available for use as homeownership opportunities.
- LHAND will apply for additional vouchers to be used for possible relocation efforts and, as available, apply for Special Purpose Use Vouchers such as Family Unification program, Non-Elderly Disabled Vouchers and VASH vouchers.
- 

**Goal 6 - Utilize Project Based Rental Assistance Program**

- The LHAND will utilize the Project Based Rental Assistance Program in order to expand housing opportunities for low and moderate income families and individuals – including homeless veterans and homeless teens.
- The LHAND will utilize the Project Based Rental Assistance Program to leverage funds for privately financed housing developments such as the St. Jean’s Neighborhood Revitalization, the YMCA SRO Expansion Project and the Bridgewell Group Homes.

- LHAND will also utilize Set Aside HCVs for housing initiatives such as Displaced by City, LHAND or Non-Profit; Voluntarily Relocate from Overcrowding; Displaced due to Dwelling Fire; Wall Plaza Applicants affected by Initial Allocation Plan; Independent Living Center of N. S. and Cape Ann; Housing First Initiative; the Andrew Street Supportive Housing Project; 33 High St. Veterans Housing; HOPE for Elderly Independence; Normandy Permanent Housing Program; and Highlands Scholars Project to promote housing and educational stability in conjunction with DHCD.
- The LHAND will utilize the Project Based Rental Assistance Program in order to achieve and maintain a HUD acceptable utilization rate for the Housing Choice Voucher Program.

**Statement Outlining the Source of “Set Aside” Vouchers**

*The source of the set aside vouchers will be the regular housing choice voucher program and will be administered in coordination with various special purpose grant programs. Examples of this would include serving formerly homeless and disabled clients, families awaiting reunification through the Department of Children & Families, and families exiting the shelter system with plans for economic self-sufficiency.*

***\*Additional information regarding set aside vouchers is attached. (MA023n02)***

**Goal 7 – Identify and secure sufficient funding to continue the agency’s present mission and to possibly expand the agency’s mission and role in the community given the present financial constraints.**

- The LHAND will continue to maintain its operating reserves at a level prescribed by HUD.
- The LHAND will make every attempt to increase or maintain the amount of revenue received from federal, state and local sources.
- To develop an increased and positive revenue stream from entrepreneurial housing endeavors.
- To maintain a positive revenue stream from non-housing sources.
- Use the city’s CDBG & HOME funds as seed money to attract additional public and private capital for the creation of affordable housing opportunities.

**Goal 8 – Implement supportive service programs to assist residents to maximize their potential for independent living and/or economic self-sufficiency.**

- LHAND shall maintain a public housing and Section 8 Family Self Sufficiency Program.
- LHAND Supportive Service and Management Staffs will continue to identify residents in need of services. Whenever possible the LHAND staff will assist the resident in seeking needed services and/or benefits.
- Provide economic opportunities for the youth of Curwin Circle.
- Provide a variety of social, educational and recreational programs and services to all residents.

**Goal 9- Lynn Housing Authority & Neighborhood Development Violence Against Women Act Provision.**

The LHAND has adopted all requirements to implement applicable provisions of the Violence Against Women and Department of Justice Reauthorization Act of 2005 (Pub. L. 109-162) (VAWA). LHAND's goals, objectives and policies are to enable LHAND to serve the needs of child and adult victims of domestic violence, dating violence and stalking, as defined in VAWA, and stated in the LHAND VAWA Brochure, a copy of which is distributed to all program participants. In addition, LHAND shall operate programs to serve the needs of child and adult victims of domestic violence, dating violence and stalking as and to the extent such programs are described from time to time in LHAND's Annual Public Housing Agency Plan.

Lynn, Massachusetts



Central Sq. Mural

# Strategic Plan for Economic & Community Development

## **V. STRATEGIC PLAN FOR ECONOMIC AND COMMUNITY DEVELOPMENT**

The recession has had an enormous impact on the Lynn community. Many available indicators of community economic well-being are trending in the wrong direction, i.e. unemployment has sharply increased; household income has declined in real terms after considering inflation; poverty rates have increased; the number of jobs in the City boundaries has continued to decline; building permit activity has stalled; and, the total value of real estate in the City has declined.

In spite of the recession's impact, the City believes that its fundamental strategic advantages remain strong including proximity to Greater Boston, availability of prime waterfront land and amenities, relatively affordable real estate, and easy access to an international airport and interstate transit routes. As the recession wanes and the economy begins to improve, these economic development advantages will continue to assert themselves, providing a platform for future economic growth. This growth will build on the efforts undertaken in recent years to strengthen the Downtown, to establish an effective Brownfields plan, to plan for major Waterfront redevelopment and to strengthen key gateways including Washington Street and Market Street.

Economic development programs, including investments in infrastructure, offer the potential to generate jobs, increase incomes among low and moderate income households, expand the City's tax revenue base, support vital and safe neighborhoods and leverage substantial private capital. Over the five year period covered by the Consolidated Plan, the City intends to intensify the focus on economic development initiatives as a means to overcome the effects of the recession and promote a healthy and dynamic community.

### **Economic Development Studies**

To prepare the Consolidated Plan, the City reviewed updated economic data and utilized a number of reports and studies:

*Economic Development Strategy* - The City commissioned a major Economic Development Strategy study that was completed in May 2005 by RKG Associates, Inc. The 2005 Economic Development Strategy study reviewed Lynn's tax base characteristics and land use patterns, and identified eight economic opportunity zones within the City where the supply of nearly all industrial and commercial properties exists. Each of these economic zones face different challenges regarding future economic development due to their location within the City, prevailing land uses, the current build-out nature of each zone, and the transportation network, to name a few. Because Lynn is largely built-out, the redevelopment of selected portions of these opportunity zones is where virtually all future economic development in the City will occur. A series of base maps were prepared to illustrate the potential within each of these zones. Further, the potential to increase the employment base and enhance the tax base within each of these zones has been quantified and the policy options to achieve the goals identified.

While some of the underlying data from the 2005 study has changed, the overall findings and recommendations of this study continue to be valid and have been used to inform the plan for

2011 through 2015. Since that time, other major planning efforts have been undertaken including the Waterfront Master Plan Report (2007), the Open Space and Recreation Plan (2005), Downtown Parking Study, the Washington Street Gateway District Plan (2008) and the Market Street Vision Plan (2008).

*Waterfront Master Plan* - Maximizing the future development potential of the large swath of land abutting the Atlantic Ocean along the Lynnway represents one of the City's most important economic development projects. In 2008, the City completed the "Lynn Waterfront Master Plan" to guide development of a 305-acre development site which is now largely occupied with industrial/commercial uses. Implementation of the Waterfront Master Plan is one of the cornerstones of the City's economic development strategy with the potential to generate hundreds of new construction and/or permanent jobs and substantial new tax revenues. This new plan provides an exciting strategy for future land use including mixed uses (housing, commercial, retail), open space and the development of entirely new City neighborhoods.

Historically, the waterfront land has been utilized for a large variety of industrial uses ranging from active maritime commerce to power generation. The site begins at the General Edwards Bridge and extends north to the intersection of the Lynnway and Market Street, and east along the inner harbor shoreline to the Nahant rotary. The waterfront property is an exceptional site made up of contiguous parcels of land that are severely underutilized. Land of this magnitude in a strategic location along a beautiful waterfront is rare, particularly when it is located within 10 miles of downtown Boston. Its highly desirable location is an untapped asset waiting to be explored and transformed into a higher and better use neighborhood as an expression of Downtown Lynn on the water.

The City received a \$5 million Section 108 Loan from the Department of Housing and Urban Development (HUD) to provide loan funding to developers interested in pursuing development opportunities within the City's designated waterfront redevelopment area. Funding may be used for job creation/retention activities, infrastructure improvements, land assembly, site improvements, etc. These funds, coupled with other private and public resources, will create a vibrant new waterfront community while increasing the City's tax base, expanding open space, increasing housing, office space and public access to the waterfront. A critical project milestone was reached in October 2010 with the relocation of power lines that previously had inhibited new development.

*Washington Street Gateway* - The Washington Street Gateway area focuses on the Lower Sagamore Hill neighborhood along Washington Street, with significant consideration of North Shore Community College and its adjacent areas and Downtown Lynn. Completed in 2008, the Washington Street Gateway Master Plan is designed to address long-standing neighborhood issues while providing recommendations for improving connections with the Downtown and future Waterfront neighborhoods. Major objectives of the Master Plan include:

- Improve the Washington Street corridor;
- Increase real estate investment and development;

- Create connections between Lower Sagamore Hill, North Shore Community College and the Waterfront;
- Replace vacant or underutilized land, low-density development and incompatible uses with moderate-density mixed use development; and
- Encourage transit-oriented development.

*Market Street Vision Plan* - As part of a comprehensive approach to neighborhood/economic development planning, the City also completed a study of future development opportunities along the Market Street corridor which extends from Broad Street, up Market to Essex and back down Washington Street to Broad. The eastern boundary of the target area abuts the Washington Street Gateway area, which connects the Downtown to the Lynnway and the beginning of Lynn’s waterfront. Key goals of this initiative include:

- Increase the supply of mixed-income housing options in the Downtown area to provide housing opportunities for Lynn’s workforce, while creating the critical mass needed to support a strong retail and commercial base;
- Connect the Market Street area to the waterfront and create a revitalized neighborhood that offers a diverse group of residents many amenities and a high quality of life;
- Develop a strong planning process and social infrastructure representing all residents and stakeholders of the community that will continue to support the neighborhood as revitalization activities are undertaken; and
- Examine options to acquire properties or eliminate non-conforming uses that are having a negative impact on the neighborhood.

*Open Space and Recreation Plan* - The Open Space and Recreational Plan provides a comprehensive citywide inventory of open space and recreational resources, including identification of current active and passive recreational uses. The Plan includes recommendations for improvements to a wide range of sites and facilities.

*Downtown Parking Study* - This study, focusing on improving parking conditions in the Downtown, was completed in July 2007. Recommendations were made to provide the Central Business District (CBD) with an enhanced and safer night time appearance, facilitate operational functions such as street cleaning and snow removal, and evaluating the practicality of restricting “night time – overnight” on-street parking within the CBD.

## **Economic Development Needs**

Lynn’s Community Profile underscores the extent to which the recession has exacerbated the three decade long decline of the local economy both in the absolute sense and in relation to the state and regional economies. While there have been some encouraging recent developments, the community continues to experience disproportionately high rates of unemployment, job

losses, and households living below the poverty line and low rates of business expansion, retail sales capture, and commercial tax levies.

In fact, many of the City's challenges and problems related to housing affordability, homelessness, public services, infrastructure, and public safety have their roots in the underlying weaknesses of the local economy. The lack of a strong and diverse local economy with well paying jobs, growing businesses and developable land creates numerous ripple effects that undermine the local housing market, reduce opportunities for Lynn's low and moderate income households, and generate other negative community dynamics.

The City's economic development strategy incorporates findings and recommendations from the studies noted above. It focuses on several major initiatives designed to generate jobs and tax revenues, while building and/or strengthening the housing market in key areas of the City. The process of developing these initiatives has involved hundreds of neighborhood residents, local business owners, developers and other stakeholders. In planning for the next five years, these initiatives represent the highest priority areas for City investment and resource allocation:

Key findings related to employment are summarized below.

- Lynn's population is estimated to have declined by 2,559 between 2000 and 2009. From 2001 to the first quarter of 2009, the number of jobs declined by an even greater number - 2,641.
- The unemployment rate in Lynn as of April 2014 was 6.6%.
- In 2009, Lynn had an employment base of 22,617 jobs, which reflects a 9.36% decline since 2001. In contrast, the number of jobs in the larger North Shore area declined by only 2.8% (n=2,336) over the same time period.
- The long-term reduction in manufacturing jobs - which once provided the foundation of the City's economic health - continued. As of 2009, there were only 4,698 manufacturing jobs in the City, a reduction of 1,423 since 2001. In the larger North Shore area, the decline in manufacturing jobs has been even higher (18.7%) during this period.
- With the exception of information, financial services and real estate, and "other services", the number of jobs in every sector declined from 2005 to 2009.
- The manufacturing (20.7%) and educational/health (36%) sectors combined provide 56.7% of all jobs in Lynn as of 2009. The trade/transportation/utilities sectors provide the next largest percentage of jobs (13.9%).
- Public sector jobs have steadily declined every year since 2002. This sector now represents 4% of Lynn's jobs.



**City of Lynn, MA - Establishments, Employment and Payroll Changes: 2001-2008**

Year	Establishments	Industry Employment	Construction	Manufacturing	Trade, Transportation, Utilities	Information	Financial Activities & RE	Professional and Business Services	Education and Health	Leisure and Hospitality	Other Svcs.	Public Administration	Payroll (Millions \$)	Average Annual Wage
2001	1,301	25,258	915	6,121	3,509	433	1,210	1448	8216	1391	826	1189	\$1,020.74	\$42,735
2002	1,311	24,976	907	5,781	3,312	373	1,167	1560	8399	1368	883	1224	\$1,040.93	\$42,016
2003	1,352	24,491	971	5,430	3,308	312	1145	1604	8410	1295	919	1097	\$1,078.60	\$44,044
2004	1,396	24,655	1,089	5,130	3,305	275	783	2180	8759	1295	805	1037	\$1,095.58	\$44,460
2005	1,352	24,236	955	5,054	3,329	242	774	2431	8439	1217	791	1003	\$1,108.43	\$45,760
2006	1,339	24,448	760	5,043	3,289	238	1562	2026	8528	1220	783	998	\$1,161.19	\$47,476
2007	1,333	23,024	702	4,972	3,283	236	1539	1495	7776	1215	832	974	\$1,134.58	\$49,296
2008	1,325	22,895	566	5,062	3,177	236	1,493	1514	7839	1213	824	972	\$1,155.43	\$50,492
2009 (2nd QTR)	1,331	22,617	481	4,698	3,144	247	1,421	1514	8157	1159	869	928		\$52,000
<b>2001 - 2008 Change</b>														
#	24	-2,363	-349	-1,059	-332	-197	283	66	-377	-178	-2	-217	135	7,757
%	1.84%	-9.36%	-38.14%	-17.30%	-9.46%	-45.50%	23.39%	4.56%	-4.59%	-12.80%	-0.24%	-18.25%	13.20%	18.15%

Source: MA EOLWD

**North Shore WIBA - Establishments, Employment and Payroll Changes: 2001-2008**

Year	Estab-lish-ments	Industry Employ-ment	Nat. Res./ Mining	Construc-tion	Manufac-turing	Trade, Trans- portation, Utilities	Informa-tion	Financial Activities & RE	Professional and Business Services	Education and Health	Leisure and Hospitality	Other Svcs.	Public Adminis- tration	Payroll (Millions \$)	Average Annual Wage
2001	5,689	83,235	396	3,889	18,489	16,100	1,479	2356	6777	19167	7001	2261	\$5,320.00	\$2,829	\$34,008
2002	5,846	81,828	431	4,041	17,267	15,777	1,335	2420	6575	19494	7160	2369	\$4,960.00	\$2,811	\$34,372
2003	6,019	80,953	438	4,134	16,654	15,698	1280	2543	6145	19418	7306	2422	\$4,914.00	\$2,846	\$35,152
2004	6,204	81,302	438	4,322	16,238	15,670	1190	2532	6708	19719	7398	2491	\$4,598.00	\$2,976	\$36,608
2005	6,201	81,212	435	4,485	15,417	15,339	1121	2593	7053	19806	7726	2535	\$4,701.00	\$3,013	\$37,128
2006	6,206	81,454	416	4,289	15,480	15,423	1113	2514	7025	20149	7789	2525	\$4,731.00	\$3,104	\$38,116
2007	6,260	81,701	427	4,141	15,415	15,473	1109	2449	7112	20625	7770	2341	\$4,840.00	\$3,208	\$39,260
2008	6,179	80,899	391	3,952	15,035	15,774	1,091	2323	6580	20766	7755	2304	\$4,927.00	\$3,293	\$40,716
2009 (2nd QTR)	6,136	80,154	392	3,365	14,392	15,512	1,013	2308	6267	21661	7957	2370	4916		\$40,924
<b>2001 - 2008 Change</b>															
#	490	-2,336	-5	63	-3,454	-326	-388	-33	-197	1,599	754	43	-393	464	\$6,708
%	8.61%	-2.81%	-1.26%	1.62%	-18.68%	-2.02%	-26.23%	-1.40%	-2.91%	8.34%	10.77%	1.90%	-7.39%	16.42%	19.72%

Source: MA EOLWD

Other key findings related to economic development include:

- The Commonwealth of Massachusetts has placed the Blue-Line extension to Lynn on its 20-year transportation plan. Having this subway link to Boston could improve Lynn's location as an office market destination, especially in conjunction with its waterfront and its close proximity to a labor force and Logan International Airport.
- The value of Lynn real estate has been adversely impacted by the recession and changes in its employment base. Overall, the combined valuation of residential, commercial, industrial and personal property has declined by over 22% from \$6.77 billion in 2005 to \$5.25 billion in 2010.
- As noted previously, Lynn has a higher racial and ethnic concentration than the region, and a higher concentration of lower income households, as evident by lower income levels.
- Lynn also has a lower educational attainment level than the region. More than 70% of Lynn's resident workers commuted outside the City for jobs. In conjunction with employment declines, this suggests that the City has become more of a bedroom community than an economic center.
- In 2005, RKG Associates estimated that Lynn lost about \$160 million in retail sales to surrounding communities, and that a potential exists for at least 200,000 SF of new retail space to help recapture a portion of this leakage, provided the "right" locations are created to attract Lynn consumers. Plans for the Waterfront, Market Street Gateway and Washington Street Gateway reflect the potential to recapture these retail sales.
- A resurgence of market rate housing in the downtown has occurred, because of a recent zoning change, and more than 200 units were developed; however, momentum has stalled due to the current economic climate. Over the longer term, changing demographics within the downtown will eventually create new business opportunities for retail, restaurants and personal services.
- A business owner survey conducted in 2005 highlighted the needs for additional parking (58%) and additional land (36%).
- Seventy-eight percent (78%) of survey respondents indicated that "Downtown Revitalization" was a long-term opportunity for the city, and 61% indicated the "Blue-Line extension", while 40% indicated "high-rise development on the Waterfront".

## Economic Development Strategy

Based on the Economic Development Strategy study, the City has three basic areas from an economic development perspective on which to focus. These include retention/expansion of existing businesses, the attraction of new businesses to the extent practical, and the redevelopment of existing underutilized parcels and/or buildings within selected zones of the City. While the recession has dampened momentum, each of these approaches is feasible over the longer term:

- *Retention/Expansion:* This involves outreach to existing businesses, the possible relocation of selected businesses within the City, and other forms of assistance, particularly for those businesses that are land-locked and want to modernize, expand or consolidate within the City. Elements of this approach are included in the Washington Street and Market Street plans.
- *Attraction:* The locational attributes of Lynn, coupled with overall trends within the region and the State, suggest that placing significant emphasis on attracting new light industry and/or major office users to the City at this time is not likely to be successful. Instead, the focus should be on encouraging additional market rate housing, where Lynn does have locational advantages, and upgrading the types and quality of retail offerings. This includes not only retail, but also restaurants and selected personal and professional services that typically operate out of storefront locations. This approach is embodied in the Waterfront Master Plan.
- *Redevelopment:* This refers to attracting new major investment within the city to upgrade the low value properties to higher value uses. Redevelopment can be stimulated with zoning changes including density bonuses, as well as participating in site assemblage, helping to secure funding for Brownfield remediation, and forging public/private partnerships to the maximum extent possible.

Lynn is virtually built-out and future economic development should focus on redevelopment of eight major economic opportunity zones throughout the City, where nearly all the commercial and industrial acreage and building area exists. These eight zones encompass about 1,610 acres, or 18% of the City, and generate approximately 25% of the real property taxes. Within these zones, there is a total of 12.2 million square feet (SF) of commercial and industrial properties, of which approximately 1.0 million SF are vacant and/or available for rent or for sale. These zones continue to be the logical areas within which to focus economic development efforts. In addition, the residential assessed values in these eight zones are over significantly lower than the citywide average.

Three major opportunity zones have been identified including those with the highest amount of available or vacant building space in the City.

- *Downtown:* This economic zone accounts for 2% of the acreage in the City and has more than 6% of the building area; however, it contributes 5% of the City's real property taxes. Since most of the commercial and industrial vacancy in the City is within the downtown,

its revitalization will serve to strengthen the current momentum in this zone as well as to enhance the tax base, as assessed values for all property types are below the citywide standards. There are also several Chapter 40B projects in the downtown whose use restrictions may expire within the next seven years. Careful consideration should be given regarding future use of these important affordable housing resources.

Both short and long-term opportunities exist in this economic zone, in addition to what is currently underway. The planned residential project on the waterfront and the possible development of State-owned parcels for office use are two examples. Other long-term opportunities would also exist depending on zoning changes and other policy decisions. Providing density bonuses for new construction, such as allowing 10-story buildings instead of 5-story should be considered. Reducing if not eliminating on-site parking is also recommended given the urban nature of the downtown. Linking the waterfront to the downtown via Market and Broad Street, a key recommendation of the 2005 Economic Development Strategy, is a core part of the Waterfront and Market Street plans.

- *Central Lynn*: This zone is centrally located in the City and is linked by Lynn's street network to four other economic zones. Western Avenue runs diagonally through the zone. Central Lynn encompasses 365 acres, or 4% of the City. More than half of this zone is residential and more than one-quarter is tax-exempt. This zone is developed with 11.3 million SF, or 13% of the building supply in Lynn. The average residential value in this zone is significantly lower than the citywide standard.

Short-term opportunities include the availability of industrial land adjacent to the GE Factory of the Future site, which could be developed as a business park for land-locked employers located elsewhere in the City that need to expand. Other opportunities would also require action such as assemblage of sites at key intersections along Western Avenue as a means to recapture retail spending. Density bonuses should be considered as a means to upgrade the downtown gateway from Lynn Commons onto Market Street, with façade funds and streetscape improvements to strengthen the surrounding residential neighborhoods. In addition, improving residential neighborhood amenities with off-street parking and more green space by removing some of the poor-conditioned and blighted housing stock should be considered and coordinated with revitalization efforts of the Lynn Housing Authority and Neighborhood Development. Additionally, redeveloping assemblages of low valued properties for new low-to-mid-rise buildings could also be considered, as a way to improve the neighborhood and tax base.

- *Lynnway*: This 370-acre zone is situated west of the downtown along the Lynnway and extends between the waterfront and the MBTA corridor. This section represents the greatest long-term opportunity for the City as it contains the largest amount of under-utilized land in the City as evidenced by the floor-area-ratio of 21%. Nearly half the land area is industrial and another 31% is commercial, while residential utilizes 2% of the land area. Residential values are lower in this zone than the citywide standard. Real estate taxes generated from this zone represent 6% of the total real property tax levy.

Zoning is primarily heavy industrial, which is consistent with some of the existing uses such as automotive junk yards, a LNG tank, electric transmission lines and substations, a waste transfer station, a sewer treatment plant, and a former landfill, to name a few. A recent overlay zoning district allowing high-rise residential will assist; however, attaining this type of investment will be a long-term challenge especially in light of the prevailing land uses, Brownfield conditions and Chapter 91 regulations.

The City has taken a major step towards revitalization of this critical area including completion of the Waterfront Master Plan and successful relocation of power lines, which was considered one of the primary obstacles to new development.

Other opportunities have been identified for the remaining zones as described in the study, a copy of which is included with Consolidated Plan materials.

**City of Lynn: Economic Development Strategy  
Existing Conditions in the Economic Opportunity Zones**

Economic Opportunity Zones	Acres	% of City	Building SF	% of City	% of RE Tax Levy	Vacant/ Available SF
Downtown	168	1.9%	5,482,870	6.4%	4.9%	441,513
Central Lynn	365	4.1%	11,296,815	13.3%	3.1%	131,884
Lynnway	370	4.1%	3,414,826	4.0%	5.6%	359,790
GE-Riverworks/Western Ave.	247	2.7%	4,850,516	5.7%	1.1%	--
Broad St./MBTA Corridor	150	1.7%	5,848,928	6.9%	2.0%	18,000
Boston St./Western Ave.	187	2.1%	4,713,689	5.5%	6.2%	4,417
Lower Broadway	74	0.8%	1,581,133	1.9%	2.0%	--
Hospital	48	0.5%	591,220	0.7%	0.5%	--
Total	1,608	17.9%	37,779,997	44.4%	25.4%	955,604

*Source: City of Lynn Board of Assessors and RKG Associates, Inc. Data as of 2005.*

The Economic Development Strategy study also identified a series of suggested goals and outcomes within the opportunity zones which are summarized in the following table.

**City of Lynn: Economic Development Strategy  
Potential Increase in Jobs, Housing Units & RE Taxes**

Economic Opportunity Zones	Increase in Jobs		Increase In Housing Units		Annual Increase in RE Taxes in million of \$ (2005)	
	Short-Term	Long-Term [1]	Short-Term	Long-Term [1]	Short Term	Long Term [1]
Downtown	183	1,431	604	1,334	\$1.50	\$3.64
Central Lynn	40	728	27	1	\$0.07	\$0.26
Lynnway	143	4,418	0	1,300	\$0.17	\$8.01
GE-Riverworks/Western Ave.	0	888	0	186	\$0.00	\$0.98
Broad St./MBTA Corridor	0	0	20	20	\$0.04	\$0.04

**City of Lynn: Economic Development Strategy  
Potential Increase in Jobs, Housing Units & RE Taxes**

Economic Opportunity Zones	Increase in Jobs		Increase In Housing Units		Annual Increase in RE Taxes in million of \$ (2005)	
	Short-Term	Long-Term [1]	Short-Term	Long-Term [1]	Short Term	Long Term [1]
Boston St./Western Ave.	0	310	54	(5)	\$0.06	\$0.20
Lower Broadway	0	100	0	0	\$0.00	\$0.09
Hospital	0	400	0	(10)	\$0.00	\$0.23
Total	366	8,274	705	2,826	\$1.83	\$13.45

[1] May take 20 years or longer depending on action with redevelopment and includes short term increases. Data as of 2005.  
Source: RKG Associates, Inc.

An initial, preliminary budget for potential redevelopment projects in the economic opportunity zones was prepared and summarized in the following table. This budget will need to be refined over time to reflect more accurate information on costs and opportunities. Over the short-term, the preliminary budget as of 2005 was estimated to range between \$2.5 and \$7.4 million to support the economic development strategy. Most of this cost would be incurred in the downtown to stimulate additional revitalization. Over the long-term the preliminary budget was estimated to range between \$75.8 million and \$156.7 million. A large portion of this preliminary budget assumes municipal action in regards to assemblage of properties within the economic opportunity zones for redevelopment, as well as zoning changes and density bonuses.

**City of Lynn: Economic Development Strategy  
Preliminary Implementation Budget (in \$ million 2005)**

Economic Opportunity Zones	Short Term Budget [1]		Long Term Budget [1]	
	Low	High	Low	High
Downtown	\$1.50	\$3.50	\$12.70	\$24.90
Central Lynn	\$0.21	\$0.62	\$6.30	\$12.50
Lynnway	\$0.70	\$3.00	\$7.40	\$19.70
GE-Riverworks/Western Ave.			\$30.00	\$59.90
Broad St./MBTA Corridor	\$0.11	\$0.32		
Boston St./Western Ave.			\$14.30	\$29.30
Lower Broadway			\$0.60	\$1.50
Hospital			\$4.50	\$8.90
Total	\$2.52	\$7.44	\$75.80	\$156.70

[1] Preliminary budget includes cost for assemblage, demolition, residential relocation, and other items (See Table 5)  
Source: RKG Associates, Inc.

**Infrastructure and Community Facility Needs**

The City recognizes the importance of continuous investments in order to maintain and enhance the community infrastructure. While precise long-term capital needs for infrastructure and community facilities are not available for all areas, it is clear that these needs dramatically

exceed currently available and projected resources. Based on input from all of the major stakeholders and agencies, the priority needs for the next five years include:

- Improvements to the water and waste water systems. The three year capital improvement plan for the Lynn Water and Sewer Commission calls for \$16 million in spending;
- Revitalization of City recreational and park facilities pursuant to the Open Space and Recreation Plan;
- Upgrades to municipal parking facilities to support economic development;
- Road reconstruction, sidewalk repairs and replacements. Lynn DPW's annual expenditures for this work are approximately \$1.15 million;
- Capital improvements for Lynn public buildings; and
- Upgrades to the Fire Department facilities and equipment.

### **Infrastructure and Community Facility Strategy**

All of the needs identified above will be addressed to some degree over the next five years. Work plans and/or planning studies are underway for each major item. Wherever feasible, planning and implementation activities for infrastructure improvements will be designed to support the community's housing and community development objectives. Funding is from multiple funding sources.

### **Public Services Needs**

For purposes of the Consolidated Plan and CDBG funding, public services include a broad range of programs and services including youth development, senior services, employment readiness and job training, health services, substance abuse prevention, community safety, and cultural diversity.

Lynn has a large low income population with an estimated 20.8% of the total population living below the poverty line. Further, an estimated 29% were born outside of the United States, more than twice the national average of 12.7%. There are numerous and extensive public service needs that far outstrip the capacity of the City or its non-profit agencies to fully address. Some of the most critical needs include:

- Youth - There are over 15,000 youth in the Lynn school system, the vast majority who come from low income households. A large percentage of these youth are "at risk" for low educational attainment, substance abuse, health problems, and involvement with the criminal justice system. Youth needs have been extensively documented by Lynn agencies and include: educational support; nutrition and health care; HIV prevention;



violence and substance abuse prevention; career development; recreational and cultural support; teen pregnancy prevention; etc. Gang activity and gang-related violence have reportedly been on the increase.

- Seniors – Lynn’s large senior population is also more likely to be low income and/or minority. Lynn seniors face many of the same needs as their counterparts around the county including: health care and nutrition services; access to transportation; home care; and, for frail seniors, access to affordable, assisted living.
- Adults – Lynn’s adult population speaks an estimated 37 different languages. Lynn residents are more likely to be unemployed or underemployed, and to be uninsured or underinsured (for health care). There is an extensive need for services that address both of these needs through job training activities, health care access efforts and the like. Domestic violence issues are also a significant factor for Lynn adults and youth.
- Minority Populations – Again, the Lynn community speaks an estimated 37 different languages and includes a very large minority population. There is a high need to provide open access to educational, job training, health care and other supportive services in a culturally sensitive and appropriate manner.
- Public Safety – The community faces significant, ongoing public safety concerns including substance abuse, high rates of property crimes, and gang violence.

## **Public Services Strategy**

Lynn has an enormous need for public services in relation to the relatively limited resources that are available. The City will continue to work closely with its large non-profit sector, health care providers, educators, police and others to obtain funding to address the most critical service needs, with a focus on prevention. The approach to homelessness prevention and services undertaken by LHAND in partnership with a range of local agencies provides a model for this collaboration. Fortunately, in the area of homelessness and special needs housing, there still exists significant sources of federal funding to support local activities. The City will monitor and pursue if feasible new funding sources such as CHOICE Neighborhoods, the Sustainable Communities initiative, and others that will support a comprehensive approach to housing, economic development and community services.

In allocating public funds, the City intends to continue to emphasize the importance of public-private partnerships so that public funds help to generate additional investments. In light of competing priorities and limited funding, the City will also move to reduce grant funding for public service related capital funding; however, loans will be made available on a limited basis. Further, an increasing emphasis will be placed on achievement by public service subgrantees of measurable outcomes that are consistent with the priority objectives. Key strategic goals for the future include:

- Facilitate educational attainment and healthy development of Lynn youth.

- Establish a Youthbuild or similar project as an alternative to gang activity.
- Promote independent living among Lynn's seniors and people with disabilities including promoting the provision of in-home services in order to minimize the need for nursing home care.
- Support community policing activities and citizen involvement in creating safe neighborhoods.
- Increase economic self-sufficiency among low and moderate income residents.
- Encourage community involvement and open access to services among Lynn's diverse minority groups.

**HUD Table 2B  
Community Development Needs**

<b>Priority Need</b>	<b>Priority Need Level</b>	<b>Unmet Priority Need</b>	<b>Dollars to Address Need</b>	<b>5 Yr Goal Plan/Act</b>	<b>Annual Goal Plan/Act</b>	<b>Percent Goal Completed</b>
<b>Public Facility</b>						
Parks and/or Recreation Facilities	High	Improve or repair playground areas, including equipment sports courts, and play areas Renovations to public parks and fields, including construction of bus drop-off and parking areas and fencing				
Tree Planting	High	Install shade trees				
<b>Infrastructure</b>						
Sidewalks	High	Replace eroded sidewalks and reset curbs				
Other Infrastructure	High	Construct and repair stairs and walks				
<b>Public Services</b>						
Senior Services	High	Social, educational and recreational activities for seniors Meals for home-bound, frail and isolated elders				
Handicapped Services	High	Activities for individuals with disabilities				
Mental Illness	High	Supportive services for individuals with mental illness				
Youth Services	High	After school and summer recreational activities and educational services for youth, including sports, arts, college preparation training and employment Violence prevention Drug abuse prevention				
Employment/Training Services	High	Education Computer and skills training Job readiness Job training Job placement Career development Internships Community service				

<b>Priority Need</b>	<b>Priority Need Level</b>	<b>Unmet Priority Need</b>	<b>Dollars to Address Need</b>	<b>5 Yr Goal Plan/Act</b>	<b>Annual Goal Plan/Act</b>	<b>Percent Goal Completed</b>
		ESOL, pre-GED and GED preparation classes				
Domestic Violence	High	Supportive services for victims of domestic violence				
Families	High	Activities and programs to strengthen families and family support systems				
Minorities	High	Supportive services for minority and immigrant communities				
Homeless	High	Job training and supportive services for the homeless Meals for the homeless Emergency shelter bed and day program Daily outreach to the homeless				
HIV/AIDS and Veterans	High	Supportive services and advocacy				
Public Security	High	Enhance safety and reduce crime with additional foot patrols				
<b>Economic Development</b>						
Retain and expand existing businesses and jobs/Create new businesses and jobs/ Support downtown revitalization	High	Grants and loans to businesses Support business and employment opportunities Support the growth of small businesses Provide information and guidance to entrepreneurs				

**Transition Table 2C**  
**Summary of Specific Housing/Community Development Objectives**  
**(Table 2A/2B Continuation Sheet)**

<b>Obj. #</b>	<b>Specific Objectives</b>	<b>Sources of Funds</b>	<b>Performance Indicators</b>	<b>Expected Number</b>	<b>Actual Number</b>	<b>Outcome/Objective*</b>
	<b>Owner Housing</b>					
1	Increase homeownership opportunities among low and moderate income households	HOME, CDBG	Production of affordable homes Savings accrued through IDA programs Savings accrued through FSS public housing program Homebuyer Assistance loans Second Mortgage program First Time Homebuyer classes			DH-1, DH-2, DH-3
2	Strengthen and revitalize neighborhoods and promote green industry building standards	HOME, CDBG	Homeowner loans and grants to low and moderate income households Incorporate Healthy Homes activities in revitalization efforts			DH-1, DH-2, DH-3
3	Develop Foreclosure Prevention Program to include education and neighborhood stabilization activities	NSP	Group & individual counseling, advocacy and refinancing Create a pool of capital for purchasing & rehabbing bank owned properties for resale			DH-1, DH-2, DH-3
	<b>Rental Housing</b>					
4	End chronic homelessness and provide supportive housing programs	McKinney, ESG	See Table 1C			DH-1, DH-2, DH-3
5	Preserve and increase affordable housing for low and moderate income households	HOME, CDBG, HOPWA	Rental assistance programs Production of affordable rental units through CHDOs Funding for redevelopment of Curwin Circle Funding to sustain state-aided public housing developments Enforcement of rent reasonableness in all			DH-1, DH-2, DH-3

Obj. #	Specific Objectives	Sources of Funds	Performance Indicators	Expected Number	Actual Number	Outcome/Objective*
			HCV leased units Other preservation activities			
	<b>Economic Development</b>					
6	Retain existing businesses and jobs	CDBG	Number of existing businesses that remain in Lynn Number of existing jobs that remain in Lynn			EO-1, EO-2, EO-3
7	Increase size of existing businesses	CDBG	Number of existing businesses that expand into larger space or increase jobs in Lynn			EO-1, EO-2, EO-3
8	Create new businesses and jobs	CDBG	Number of new businesses that locate in Lynn Number of new jobs created by new businesses			EO-1, EO-2, EO-3
	<b>Neighborhood Revitalization/Other</b>					
9	Encourage Downtown revitalization	HOME, CDBG	Number of new businesses located in Downtown Number of homeowner units located in Downtown Size of Downtown commercial and residential valuation			SL-1, SL-2, SL-3, EO-1, EO-2, EO-3
10	Continued development of the Washington Street and Market Street Gateways	HOME, CDBG	Address zoning issues that hinder development Acquire properties for redevelopment Engage in other targeted revitalization activities			SL-1, SL-2, SL-3, EO-1, EO-2, EO-3
11	Encourage Lynnway/Waterfront revitalization	HOME, CDBG	Number of new businesses located in Lynnway/Waterfront Number of homeownership units located in Lynnway/Waterfront Size of Lynnway/Waterfront commercial and residential valuation			SL-1, SL-2, SL-3, EO-1, EO-2, EO-3
12	Achieve maximum private	CDBG	Public to private			SL-1, SL-2,

Obj. #	Specific Objectives	Sources of Funds	Performance Indicators	Expected Number	Actual Number	Outcome/Objective*
	sector leverage from public investments		leverage ratios			SL-3, EO-1, EO-2, EO-3
	<b>Infrastructure</b>					
13	Enhance infrastructure investments to support economic development and housing objectives	CDBG	Infrastructure investments			SL-1, SL-2, SL-3, EO-1, EO-2, EO-3
	<b>Public Services</b>					
14	Facilitate educational attainment and healthy development of Lynn youth and seniors	CDBG	Youth program activities Educational activities Health, substance abuse prevention and other supportive services provided			SL-1, SL-2, SL-3
15	Promote safe neighborhoods	CDBG	Citizens involved in community activities Public safety activities			SL-1, SL-2, SL-3
16	Support community diversity	CDBG	Diversity of citizens participating at community events Provision of translation and other services for non-English speaking residents			SL-1, SL-2, SL-3
17	Promote access to health care services	CDBG	Health care services for low- and moderate-income households			SL-1, SL-2, SL-3
18	Increase economic self sufficiency among low and moderate income residents	CDBG	Completed job training and readiness programs Increased savings through IDA accounts Other self-sufficiency activities			EO-1, EO-2, EO-3
19	Provide permanent supporting housing and/or services for disabled and non-disabled residents	HOME, CDBG, HOPWA, VASH	VASH vouchers and related services for veterans Supportive housing for special needs populations			EO-1, EO-2, EO-3, DH-1, DH-2, DH-3

**\*Outcome/Objective Codes**

	Availability/Accessibility	Affordability	Sustainability
<b>Decent Housing</b>	DH-1	DH-2	DH-3
<b>Suitable Living Environment</b>	SL-1	SL-2	SL-3
<b>Economic Opportunity</b>	EO-1	EO-2	EO-3

*Lynn, Massachusetts*



*Buchanan Bridge*

# Strategic Plan for Homelessness & Special Needs



## **VI. STRATEGIC PLAN FOR HOMELESSNESS AND SPECIAL NEEDS**

Over the course of the five year Consolidated Plan period, the City intends to build on the existing Continuum of Care strategy to respond to homelessness and special needs populations, while evolving as needed to meet documented community needs in light of the recession's impact, and to respond to new requirements and opportunities presented by the Homeless Emergency Assistance and Rapid Transition to Housing Act (HEARTH) of 2009. The HEARTH Act makes changes to HUD's homeless assistance program and, therefore, to the implementation strategies adopted by the City of Lynn. The Emergency Shelter Grant program administered by the City will now be called the "Emergency Solutions Grant" program. HEARTH Act changes include:

- Homelessness prevention will be significantly expanded. In light of the serious impact that the recession has had on Lynn's housing situation, prevention of homelessness resulting from loss of jobs and foreclosure related activities will be a significant focus of future programming.
- Incentives will emphasize "housing first" and rapid re-housing, especially for homeless families.
- The creation of permanent supportive housing will continue for chronically homeless persons and families, while expanding this to include all homeless families.

HUD published the final rule on the definition of homelessness in the HEARTH Act and accompanying regulations, and the City has adjusted its strategies and priorities to ensure full compliance with the Act and subsequent amendments. Within the existing CoC framework, emphasis will be placed on implementing additional permanent supportive housing opportunities for individuals, families with children, unaccompanied youth and veterans.

In an effort to comply with HEARTH Act regulations, members of the Lynn Continuum of Care, formerly the Lynn PACT, have worked diligently in the past two years. During that time they:

- Redefined themselves as the Lynn Continuum of Care (Lynn CoC)
- Developed comprehensive by-laws, which defines membership for voting and non-voting members, dues, committee requirements and Executive Committee term limits.
- Developed and or strengthened several committees including:
  - Centralized Assessment
  - Education and Youth
  - Executive
  - Finance
  - Monitoring
  - Ranking and Review
  - Veterans
- Developed a Centralized Assessment system to coordinate with the City's Resource Center
- Undertook the first formal monitoring of all projects

- Engaged in a lengthy review and evaluation of projects funded under the HEARTH Act/McKinney Vento funding are most in line with the changes in these funding sources, and how the CoC could make changes to create more permanent housing for homeless individuals and families.

The new Emergency Solutions Grant funding for the homeless and at-risk population is now in place and is being administered at the Lynn Housing Authority & Neighborhood Development's Regional Housing Resource Center. Similar to the HPRP program, ESG can be used to prevent homelessness (i.e. for rental arrearages) or for re-housing activities (i.e. first and last month's rent). Demand for this type of program in the City of Lynn continues to be high and is a great addition to the "services package" offered to the homeless and at-risk populations.

Recognizing the disproportionate response of Lynn to homelessness relative to other regional communities, the City continues to emphasize the need for collaborative regional solutions. Towards this end, LHAND is serving as co-convener of the North Shore Housing Action Group (NSHAG), a network of 24 communities organized into three sub-regions. NSHAG is a major new initiative that commenced in 2009. Initial funding was provided by the Commonwealth's Interagency Council on Housing and Homelessness. Through this regional collaborative, LHAND has begun to work with other non-Lynn agencies to address the needs of the region's homeless and develop supportive housing opportunities in communities that currently have little or no such housing.

In addition to expanding the focus on regional homelessness solutions, homelessness prevention, "housing first" solutions and rapid re-housing, the City will continue to expand its efforts to reduce chronic homelessness; provide a continuum of care including emergency shelters, transitional housing, and needed supportive services leading to permanent, quality housing for homeless individuals and families with children; expand the supply of permanent supportive housing options for families with children and veterans; and, address the diverse needs of Lynn's special needs populations including non-elderly disabled households.

These efforts have clearly made a difference in Lynn, as similar efforts across the country appear to have done as well. The U.S. Department of Housing and Urban Development (HUD) released the 2013 Annual Homeless Assessment Report to Congress (AHAR) on November 22, 2013, noting reductions in every major category or subpopulation since 2010, the year the federal government established *Opening Doors*, a strategic plan to end homelessness. The AHAR finds significant and measurable progress to reduce the scale of long-term or 'chronic' homelessness as well as homelessness experienced by Veterans and families.

HUD's annual Point-in-Time Count estimates measure the scope of homelessness on a single night in January of each year. Based on data reported by more than 3,000 cities and counties, last January's one-night estimate reveals a 24 percent drop in homelessness among Veterans and a 16 percent reduction among individuals experiencing long-term or chronic homelessness since 2010. HUD's estimate also found the largest decline in the number of persons in families

experiencing homelessness since the Department began measuring homelessness in a standard manner in 2005.

### **Key Findings**

On a single night in January 2013, local planning agencies or 'Continuums of Care' reported:

- 610,042 people were homeless representing a 6.1 percent reduction from January 2010. Most homeless persons (64 percent) were individuals while 36 percent of homeless persons were in family households. Nearly two-thirds of people experiencing homelessness (65 percent or 394,698) were living in emergency shelters or transitional housing programs. Meanwhile, 35 percent (or 215,344) of all homeless people were living in unsheltered locations such as under bridges, in cars, or in abandoned buildings.
- Veteran homelessness fell by 24.2 percent (or 18,480 persons) since January 2010. On a single night in January 2013, 57,849 Veterans were homeless.
- Chronic homelessness among individuals declined by 15.7 percent (or 17,219 persons) since 2010.
- Homelessness among individuals declined nearly 4.9 percent (or 20,121 persons) since 2010. Meanwhile, homelessness among persons in family households declined by 8.2 percent (or 19,754 persons) since 2010. This decline is entirely composed of unsheltered people in families.

The City's five-year strategy to address homelessness and special needs populations will build on Lynn's well developed, coordinated homeless assistance, permanent housing and supportive service systems, while evolving as needed to reflect HEARTH requirements and priorities and to maximize opportunities for regional collaboration through NSHAG. Through its Continuum of Care (CoC) system, the Lynn CoC addresses the specific needs of the homeless subpopulations, including persons with substance abuse issues, veterans, persons with HIV/AIDS, the chronic homeless and others. The Continuum of Care collaborative has successfully assisted hundreds of homeless individuals and families in obtaining services and housing.

In addition to coordinating the City's housing related programs, Lynn Housing Authority and Neighborhood Development (LHAND) serves as the lead agency for Lynn CoC. As such, it plays a critical role in helping to ensure that existing and proposed federal, state, local and other housing resources are deployed in a cohesive and mutually reinforcing manner. LHAND helps to ensure that new program initiatives such as the Neighborhood Stabilization Program, as well as proposed initiatives including new VASH vouchers for veterans, are coordinated with the City's overall homelessness prevention strategy.

### **Homeless Needs**

Table 1A provides information on the estimated size of the homeless population in Lynn including both sheltered and unsheltered individuals and families with children. It also includes information on the inventory of "beds" available for each group. The information is based on the January 2013 annual point-in-time survey completed by Lynn CoC including a One Night Homeless Census Count and a Housing Activity Survey completed by providers participating in

the Lynn CoC system. Note the following information from Table 1A related to the size of the sheltered and unsheltered homeless populations:

- There are an estimated 127 homeless households of families with children (comprising 219 children and 150 adults), all of whom were sheltered as of the date of the survey except for one family which was displaced the night of the Point-in-Time Count due to a fire.
- There are an estimated 99 homeless individuals, of which 10 were not sheltered.
- An estimated 155 individuals are considered “chronically homeless,” of which 10 were not sheltered.
- Homeless subpopulations documented in Table 1A include persons with serious mental illness, veterans, chronic substance abusers, persons with HIV/AIDS and victims of domestic violence.

**TABLE 1A  
Homeless and Special Needs Populations**

**Continuum of Care: Homeless Population and Subpopulations Chart**

<b>Part 1: Homeless Population</b>	<b>Sheltered</b>		<b>Unsheltered</b>	<b>Total</b>
	<b>Emergency</b>	<b>Transitional</b>		
Number of Families with Children (Family Households):	88	38	1	127
1. Number of Persons in Families with Children	275	89	5	369
2. Number of Single Individuals and Persons in Households without children	54	35	10	99
<b>(Add Lines Numbered 1 &amp; 2 Total Persons)</b>	329	124	15	468
<b>Part 2: Homeless Subpopulations</b>	<b>Sheltered</b>		<b>Unsheltered</b>	<b>Total</b>
a. Chronically Homeless	145			
b. Seriously Mentally Ill*	69			
c. Chronic Substance Abuse*	162			
d. Veterans	11			
e. Persons with HIV/AIDS	7			
f. Victims of Domestic Violence	30			

In addition, the City performed the first Homeless Youth Count in Lynn on January 30, 31 and February 01 in coordination with the Lynn CoC membership and the Interagency Council on Housing and Homelessness. This effort revealed 95 unaccompanied homeless youth in the City of Lynn,. The Lynn CoC and the City of Lynn are using this valuable information as it works to meet the needs of the homeless population in Lynn.

**Housing and Shelter Inventory**

The Housing Inventory Chart (HIC) and the Point in Time Count information is now required to be entered electronically into the HUDHDX website and have been filed annually in this manner for the current year. The format does not work in Microsoft Word and is therefore omitted.

Please note that the inventory contains a variety of emergency, transitional and permanent supportive housing utilized to best serve the changing needs of the homeless population.

Lynn CoC’s definition of emergency shelter and transitional housing are as follows:

- Emergency Shelter Housing – Temporary in nature, usually meant to be no longer than ninety (90) days. The majority of residents in emergency shelters should be encouraged to return to permanent housing. Local examples of emergency housing are shelters funded by state and federal governments, hospital and mental health short-term placement facilities.
- Transitional Housing – Transitional Housing is housing that facilitates the movement of homeless individuals and families to permanent housing. It is housing that can house

homeless persons for up to 24 months. The provision of supportive services in conjunction with emergency or transitional housing is important in preparing the individual or family for independent living and permanent housing. Examples of transitional housing include congregate-style living for the disabled that prepare clients for long-term placement in permanent housing, and housing for individuals or family members escaping abusive situations.

In addition to the housing resources specifically targeted to the homeless, the City has a substantial portfolio of other affordable, subsidized housing units and vouchers that serve low-income households who may have been homeless before occupancy and/or would be homeless if these housing resources did not exist. This includes 4,423 project-based subsidized units and approximately 2,350 rental vouchers.

### **Homeless Strategy**

As stated previously, in Lynn, the Continuum of Care coalition is known as the Lynn Continuum of Care (Lynn CoC), with Lynn Housing Authority and Neighborhood Development (LHAND) as the lead agency. The Lynn CoC provider committee meets on a regular basis to design, plan, and coordinate service delivery issues for use of McKinney-Vento/HEARTH Act-funded grants. LHAND also maintains an internal Supportive Housing Committee that meets monthly to review and coordinate service-delivery issues. The Lynn CoC has taken the lead in responding as needed to the requirements and opportunities presented by the HEARTH Act of 2009 and any other future legislative/regulatory changes.

Since its inception, the various organizations which comprise the Lynn CoC have built a broad-based and coordinated system of housing resources and supportive services designed to move homeless families and individuals toward permanent housing and economic self-sufficiency. The following section is intended to provide a detailed description of the fundamental services that Lynn CoC member organizations provide in the prevention, outreach, and supportive services to homeless families and individuals. In tandem with the objectives described in Table 1C below, it provides a summary of the strategy to be used to address homeless needs in the City.

#### **Component: Prevention**

Existing prevention services and activities that are in place include:

- **Emergency housing assistance** is provided by the Department of Transitional Assistance, which places homeless families in shelters.
- **Housing search assistance** is coordinated by Lynn Economic Opportunity (LEO). As the primary provider of housing search assistance, LEO assists the homeless population in obtaining permanent housing. LEO assists in completion of the housing intake form and the housing application.
- **Emergency shelter and supportive services** are provided by the Lynn Shelter Association (LSA). The Lynn Shelter provides emergency housing to homeless men and women over the age of eighteen. LSA also provides emergency housing for families

each night at the Bridge House. Emergency shelter is provided by SPIN and BayRidge Hospital. In addition, Eliot Community Human Services' shelter specialists, working out of the Lynn Shelter, provide supportive services to the homeless population in Lynn. In addition, Eliot Community Human Services' Project for Assistance in Transition from Homelessness (PATH) provides mental health assessment, treatment, advocacy, benefit assistance, DMH referrals, housing assistance and other support services to the adult homeless population.

- **Housing and supportive services for abused women and children** are provided by Help for Abused Women and Their Children (HAWC). Housing for women and children is available at HAWC's shelter, which provides 24-hour staff coverage and advocacy assistance. Supportive services include HAWC's hotline, support groups, legal advocacy, children's programs, youth outreach programs, outreach programs, community education and the Crossroads hospital program.
- **Job training and employment services** are provided by Bridgewell and Eliot Community Human Services. Services include training in computer skills, instruction in resume preparation and interview skills, and follow-up employment services, including educational and vocational goals assessment and career plan development.
- **Educational services**, including GED preparation, Adult Basic Education (ABE) and English as a Second Language (ESL) are provided by Catholic Charities and by Operation Bootstrap on a referral basis.
- **Citizenship classes** are provided by Catholic Charities. Clients are provided citizenship examination preparation, assistance in filling out the citizenship application and locating a testing site.
- **Rental Assistance Programs for youth living on their own** are provided by Lynn Housing Authority & Neighborhood Development based on referrals from the Lynn Public Schools. Generally, rental assistance is provided only through high school graduation.
- **Legal services** are provided to low income and elderly residents by Neighborhood Legal Services and Eliot Community Human Services. Services include elder, employment, family, and housing law, public benefits, and community development. NLS provides legal advocacy to clients for benefit maximization and eviction defense to prevent homelessness. NLS works to ensure that consumers identified as having unutilized entitlement take all necessary steps to acquire the identified benefits, and provide legal advocacy in administrative proceedings as necessary when consumers are denied benefits to which they are entitled. Through the work of NLS individuals are helped to understand their rights, identify illegal barriers to housing access and recognize discrimination. NLS will represent individuals who face illegal housing access barriers to overcome those barriers and acquire the housing desired. NLS will also assist households to secure access to public and subsidized housing resources and provide direct legal assistance to those improperly denied. NLS will also continue to represent

homeless individuals and families who are improperly denied access to the emergency shelter system. Through its Tenancy Preservation Program (TTP) Eliot Community Human Services, working out of the Lynn Court provides clinical consultation in eviction cases that are entitled to “reasonable accommodations” due to the presence of a mental health or physical disability. Eliot Community Human Services clinicians work with the Housing Court to maintain stable housing by assisting tenants with referrals for treatment and support in order to ameliorate the causes of lease violations.

- **HOPE for the elderly vouchers**, offered by the Lynn Housing Authority & Neighborhood Development and Greater Lynn Senior Services, is a voucher program that provides a subsidy to elders living in rental housing.
- **Representative payee services** provided by Bridgewell and Eliot Community Human Services offer money management assistance to homeless individuals who are unable to receive and manage their own funds and have no other suitable person to act on their behalf.
- **Transitional housing and supportive services:**
  - In addition to housing, programs provide supportive services, including employment counseling, job training and education services, and assistance in attaining permanent housing.
  - Utilization of the HMIS HousingWorks system at the provider agencies will provide the continuum with an efficient, paperless tracking system to maintain accurate data. This data provides crucial information in the CoC’s prevention and outreach efforts.
- **Permanent housing:**
  - **Detailed on HUD’s HDX website;** in addition, through its comprehensive review process the Lynn CoC has requested reallocation of McKinney-Vento/HEARTH Act funding to create 14 new units of permanent housing for homeless individuals and families in the City of Lynn.

Families and individuals access/receive prevention assistance through the following process:

- Clients access assistance via the Continuum of Care process. At this time, LSA is the central point for the City’s CoC, but the City and the CoC are in the process of implementing a Centralized Assessment System through which anyone who is homeless in the City of Lynn can go to one location and receive the referrals and assistance needed. This also allows for data tracking on each client, so that information regarding all services being provided are in one place. This provides history when needed, and minimizes the risk of duplication of effort or service provision. This process is quite similar to that of LSA. Clients fill out an application and complete the intake process. Each client is assigned a case manager who assesses the client’s needs and provides referral information and follow-up. LSA provides transportation services for client



appointments when needed by means of a seven passenger van. Client information is maintained through utilization of the required HMIS database.

- Clients may also access assistance by contacting one of the CoC agencies directly either by phone or in person, through referrals from other CoC providers other than SPIN, or through referrals from social and human services providers in the community.

The CoC providers maintain close contact with the members of the CoC and other community agencies to maximize outreach to homeless individuals and families.

**Component: Outreach**

Outreach services currently in place for homeless persons including those who are living on the streets include:

- **Street advocates** as well as the City’s police department provide outreach to the City’s homeless on a daily basis. The street advocates spend time in areas frequented by homeless persons, encouraging utilization of supportive services. In addition, during the One Night Homeless Census Count homeless persons are informed of the availability of shelters and other supportive services. Outreach is also conducted at the continuum’s annual public hearing, which is held to elicit the input of the City’s citizens, agencies, community, and business leaders.
- **LSA** is the central outreach point for Lynn’s Continuum of Care. It may be accessed through CoC referrals, self-referrals, and street outreach workers. Case managers are available for walk-ins as well as by appointment. While accessing services is encouraged, it is not mandatory.
- **Eliot Community Human Services**, through its Aggressive Street Outreach (ASO) program provides street-based assistance to homeless individuals who live on the streets and rarely or never use shelters. Tangible items such as food and blankets are offered in an effort to build trust while engaging individuals to accept mental health services, benefit assistance, and housing support.
- **CoC providers meet** a minimum of once per month to discuss issues of homelessness. Information is shared and agencies provide updates on referrals, new sources of assistance, and housing lists.
- **CoC agencies perform outreach** and make referrals for their clients. Since the CoC approach is to utilize multiple services, each agency has a working knowledge of community resources and is responsible for documenting referrals. The coordination of the continuum’s resources and referrals is conducted by LSA, the lead service provider.
- **Walk-In Clinics** are available at the Lynn Community Health Center and the Lynn Shelter Association. Services are offered on an open or necessary.

- Staff of Bridgewell’s **Vocational Interest Program (VIP)** facilitate referrals and educate clients about services available through its comprehensive work readiness and job placement program. In addition, VIP staff visit other community agencies to ensure outreach to as many individuals as possible.
- **Utilization of the HMIS HousingWorks system** at the provider agencies will provide the continuum with an efficient, paperless tracking system to maintain accurate data. This data provides crucial information in the CoC’s prevention and outreach efforts.

In addition to these existing outreach services, plans call for enrollment clinics sponsored by the Center for Addictive Behaviors (CAB) that will bring together enrollment and outreach staff from the community to conduct high volume enrollment and provide clients with information related to health care access.

**Component: Supportive Services**

Supportive services that are currently in place include:

- **Case management services and needs assessment** are coordinated by LSA. Clients can access meals, telephones as well as transportation, referral, case management services and a daily lunch program. The location at the Multi-Service Center allows clients to access multiple services. For example, clients can participate in programs during the day, proceed to My Brother’s Table for dinner, and spend the night at the Lynn Shelter. Utilizing one common application, the CoC providers forward client information to LSA, which acts as the central depository and records the information in case management software. Additionally, as the principal point of coordination for referrals, LSA provides centralized referral services and follow-up through the use of case management software. In addition, Eliot Community Human Services’ Project for Assistance in Transition from Homelessness (PATH) provides mental health assessment, treatment, advocacy, benefit assistance, DMH referrals, housing assistance and other support services to the adult homeless population.
- **Legal advocacy services** are provided by NLS to homeless individuals and families many of who have been denied eligibility to emergency shelters and other housing. NLS provides legal advice and representation to families who are threatened with eviction and homelessness, clients with fair housing concerns, and clients with issues relating to domestic abuse, child support, elder law, credit problems, immigration, and shelter regulations. In addition, NLS conducts benefit entitlement screenings of homeless consumers and works in collaboration with agency staff to ensure that consumers identified as having unutilized entitlement take all necessary steps to maximize available benefits. These benefits include TANF, SSI and Social Security, Food Stamps, MassHealth (Medicaid), State Veterans Services Benefits, Emergency Aid To Elders the Disabled and Children (EAEDC – state funded), CommonHealth (state funded health care), Children’s Medical Security Plan (Massachusetts SCHIP program), Federal Veterans Benefits, Unemployment Compensation, Fuel Assistance, WIC, Unemployment Medical Insurance, Free Care (state funded health benefit), and refundable tax credits like the EITC. Legal representation is provided in administrative hearings and court

proceedings as necessary. NLS also assists the homeless in securing access to public and subsidized housing resources and provides direct legal assistance to those improperly denied. Homeless individuals and families who are improperly denied access to the emergency shelter system receive legal representation from NLS.

- **Job training and employment services** are provided by Bridgewell and Eliot Community Human Services. These services emphasize developing skills that will enable homeless persons to participate in the job market. Services include training in computer skills, instruction in resume preparation and interview skills, and follow-up employment services, including educational and vocational goals assessment and career plan development.
- **Representative payee services** provided by Bridgewell and Eliot Community Human Services offer money management assistance to homeless individuals who are unable to receive and manage their own funds and have no other suitable person to act on their behalf.
- **Alcohol/substance abuse services** provided by Bridgewell (after a recent merger with Project COPE) assist homeless individuals (English and Spanish speaking) in overcoming their addictions. In addition, substance abuse services are available at Eliot Community Human Services' outpatient clinic in Lynn, which offers individual and group counseling, education and psychopharmacology for individuals, adults and families.
- **Mental health services** are provided by the Department of Mental Health and the Bay Ridge Hospital. In addition, Eliot Community Human Services Lynn Friendship Club offers day services to mentally ill individuals and Eliot Community Human Services' crisis team provides psychiatric evaluation, crisis intervention, stabilization, and follow up.
- **Educational Services**, including GED preparation, Adult Basic Education (ABE) and English as a Second Language (ESL) are provided by Catholic Charities and by Operation Bootstrap on a referral basis.
- **Free meal program** is provided by My Brother's Table, which offers free evening meals. Greater Lynn Senior Services also provides a free breakfast program for persons over age 50.
- **Housing search assistance** is coordinated by Lynn Economic Opportunity (LEO). As the primary provider of housing search assistance, LEO assists the homeless population in obtaining permanent housing. LEO assists in completion of the housing intake form and the housing application.
- **Health care services** are provided by CAB, including health care enrollment and linkages to providers such as the Visiting Nurses Association.

## **Chronic Homelessness**

Chronically homeless individuals face barriers to obtaining housing because of mental illness and substance and/or alcohol abuse. Oftentimes, these clients do not follow through with referrals and treatments and refuse to accept available services. Other barriers include reductions in funding for existing programs and shortages of mental health, legal and substance abuse services.

In November of 2005, a broadly representative group of community leaders was convened to develop a plan to end chronic homelessness in Lynn, Massachusetts. The group, known as the Steering Committee to End Chronic Homelessness (“the Steering Committee”) included representatives from the business community, Lynn’s neighborhoods, government, law enforcement, health care, housing and supportive service providers. In tandem, Lynn CoC established a Chronic Homeless Focus Group.

Over a seven-month period, the Steering Committee convened meetings and strategy sessions, conducted research into Lynn’s needs, identified gaps and weaknesses in the current service delivery system, and assessed local and national “best practices”.

The group’s efforts were also directed at recognizing the need for an individualized approach in providing supportive services to the chronic homeless population. In recognizing the high incidence of alcohol and substance abuse and mental illness among the chronic homeless population, Lynn CoC provides outpatient counseling services to address these obstacles. In addition, the group reached out to other service providers in an effort to incorporate the most effective methods for combating chronic homelessness. In the past, Lynn’s emergency shelter has been utilized by the chronic homeless as a permanent residence. To reverse this practice, a street advocate noted above, working in cooperation with LSA, will aggressively target the chronic homeless to transition them out of the shelter system and into transitional and permanent housing.

The Steering Committee developed a series of goals for addressing chronic homelessness which the City and Lynn CoC member agencies will continue to work towards over the five-year period covered by the Consolidated Plan:

1. Enhance coordination between service providers, mental health experts, and the criminal justice system.
2. Expand availability of mental health services and long term substance abuse services for chronically homeless individuals.
3. Improve coordination and implementation policies at the Multi Service Center and other emergency shelters to discourage substance abuse and public nuisance activities.
4. Sustain existing network of affordable housing and supportive services, while engaging regional communities in meeting future demands.

5. Involve state and federal government directly in regional efforts to minimize and end chronic homelessness.
6. Coordinate services between Lynn CoC and North Shore HOME Consortium to regionalize services within 30 communities located throughout Essex County.
7. Implement a pilot permanent housing program for 10-15 chronically homeless individuals.

Today, as a result of Lynn CoC and LSA, a permanent housing program for the City's chronic homeless, Great Hill, houses approximately twenty-eight (28) individuals, some who have been in the program since its inception. This program has been highly successful and has contributed a steady decline in the number of chronic homeless street population.

### **Discharge Coordination Policy**

In addition to the specific priorities described above, the Steering Committee on Chronic Homelessness reviewed data on who is actually using homeless services in Lynn and determined that many clients come from other communities in Massachusetts and from around the country. The City of Lynn does not decide who will locate in this community. Neither does it control the flow of needy, potentially homeless individuals who are discharged every day from correctional, mental health, foster care and other public and private systems.

In recognition of this fundamental issue, the Steering Committee proposed the creation of a Discharge Coordination Policy focused on involving state and federal government agencies, along with other neighboring communities, in responding to the crisis of chronic homelessness. Recommended actions include:

- Establishing a Single Point of Contact (SPOC) for discharge coordination. The SPOC can be an important part of efforts to plan for appropriate housing and supportive services for families and individuals who are about to move into Lynn.
- Mandating discharge planning coupled with the provision of adequate housing and case management resources by state and federal discharging agencies. While the SPOC concept will assist in responding to imminent moves to the City, it is equally important that discharging agencies provide discharge planning resources so that the financial burdens do not shift directly to Lynn and other local communities.

Since the Steering Committee's recommendations were published in 2006, LHAND has assumed the role of co-convenor of the regional North Shore Housing Action Group (NSHAG). As noted above, NSHAG provides a forum for joint planning among 24 regional communities to develop supportive housing opportunities in communities that currently have few or no such resources.

Hospitals are required to prepare and publish discharge policies, which are reviewed by Lynn CoC members. Lynn CoC presently coordinates the Continuum of Care process with the Commonwealth of Massachusetts' discharge policies and guidelines. The Commonwealth has

developed and continues to develop policies to prevent individuals who are discharged from institutions and health care facilities from becoming homeless. One of the ways in which the Commonwealth provides for appropriate discharge planning across programs is the inclusion of discharge specifications in its contracts. The State's Operational Services Division, the agency responsible for overseeing the Massachusetts Purchase Service system, has developed planning specifications for the procurement of services. Its goal is to ensure consistency in discharge planning among vendors and to establish an effective discharge planning policy and system statewide.

Individual departments of the Commonwealth have worked to ensure appropriate discharge planning internally as well. Since 1983, the Department of Mental Health, for example, has adhered to an inpatient discharge planning policy that includes housing search among other measures, and is explicitly aimed at preventing homelessness. The policy prohibits DMH state hospitals and community mental health centers from electing to discharge clients from inpatient units with directions to seek housing or shelter in an emergency shelter. It directs staff to make every effort to place clients in suitable, affordable housing coupled with clinically appropriate services.

The Department of Corrections has developed system-wide policies and practices to encourage the discharge of offenders to appropriate housing or placements. As soon as an offender enters the corrections system, a needs assessment is conducted. This assessment forms the basis for the study and work the individual will do while incarcerated to prepare the individual for a successful discharge. One year prior to release, offenders attend a transition workshop; the workshop addresses all aspects of the transition back into the community including housing. Prior to release, the individual's transition plan is reviewed by a multi-disciplinary team. A case manager facilitates the transition to a Community Resource Center once the individual is released. Many resources are offered to ex-offenders; whether or not the individual avails themselves of these resources is determined by the individual alone unless the individual is under supervision after incarceration.

The Department of Children and Families (DCF) is in the process of reviewing its discharge planning policies to improve discharge planning from foster care and other youth facilities. The draft Permanent Planning Policy recommends changes to discharge planning, reinforcing Foster Care Review staff's involvement in focusing all involved with youth on planning for discharge and/or accepting a VPA to remain in custody until age 18. The agency has a Discharge Support Program that provides youth leaving DCF without returning home or being adopted, up to \$1,500 in funds to pay for housing and related expenses. The agency also has each youth meet with an outreach worker to assist with discharge planning, including the completion of a Mass Health application. Youth leaving DCF also receive a Leaving Care packet that includes a Discharge Guide, a \$50 gift card to a grocery store in the appropriate area, \$25 phone card and a \$50 gift certificate to a clothing or department store.

The City and Lynn PACT will continue to work with NSHAG, health care, corrections and other agencies and institutions to improve discharge policies and to coordinate activities in order to reduce instances of homelessness associated with poorly planned discharges.

## **Special Needs (Non-Homeless) Populations**

Table 1B provides estimates of need for non-homeless, special needs populations. Note the following data sources and assumptions used:

- Unmet needs for Elderly households are estimated to be 3,505 based on the updated CHAS tables showing the number of elderly households with housing problems (i.e. substandard, overcrowded, severely overcrowded, no income or no cash rent, cost burdened or severely cost burdened. Primary needs for this group include rental assistance, home repair loans and grants (for elderly homeowners), home care and health care, transportation, and nutrition.
- Unmet needs for the Frail Elderly households are assumed for this purpose to be the “extra elderly” households with housing problems on the updated CHAS tables. Note that these households represent a subset of the overall elderly household total. Primary needs for this group include rental assistance, home repair loans and grants (for elderly homeowners), home care and health care, transportation, and nutrition. The need for community-based health care is acute among this group in order to reduce the need for nursing home care.
- Unmet needs for Physically Disabled households are also derived from updated CHAS tables listing the number of disabled households with housing problems. In addition to rental assistance or home repair assistance (for homeowners), low-income persons with physical disabilities need accessible housing facilities and community-based health care.
- An estimate of persons with alcohol/other addiction problems is based on tripling the number of admissions that were reported by the Massachusetts Department of Public Health, Bureau of Substance Abuse Services (BSAS) to BSAS-contracted treatment programs in FY2007. Due to the pervasive nature of drug and alcohol problems nationwide, this is likely to be a conservative estimate.
- Estimates of the HIV/AIDS population are based on the Massachusetts Department of Health, HIV/AIDS Surveillance Program Quarterly Report as of 7/1/2008. In 2006, the AIDS Housing Corporation completed an “Essex County Housing Needs Assessment” which is subtitled “Housing is Health Care”. The report indicates that the “...greatest and most obvious need is the need for permanent, affordable housing.” The report’s recommendations included: increase the affordable housing stock; preserve existing housing resources; increase housing advocacy resources; and, encourage community collaboration.
- Estimates of the number of Victims of Domestic Violence are based on FY 2009 information provided by Help for Abused Women and their Children (HAWC).

**Table 1B  
Special Needs (Non-Homeless) Populations**

<b>SPECIAL NEEDS SUBPOPULATIONS</b>	<b>Unmet Need</b>	<b>Dollars to Address Unmet Need*</b>	<b>Multi-Year Goals</b>	<b>Annual Goals</b>
Elderly	3,505	\$36,466,020	50	10
Frail Elderly	1,405	\$14,617,620	50	10
Severe Mental Illness	Not available	Not available		
Developmentally Disabled	Not available	Not available	25	5
Physically Disabled	2,085	\$21,692,340	25	5
Persons w/ Alcohol/Other Drug Addictions	7,416	\$7,416,000		
Persons w/HIV/AIDS	HIV – 161 AIDS – 200 TOTAL – 361	\$3,755,844	460	92
Victims of Domestic Violence	2,254	\$2,254,000		
<b>TOTAL</b>	17,026	\$86,201,824	610	122

\*Accurate projections of the dollar amount needed to address the unmet needs of these populations are not available. For this purpose, the City has estimated the annual housing costs for housing the elderly, frail elderly, physically disabled and persons with HIV/AIDS in decent, safe and sanitary housing using 75% of the current HUD fair market rent for a 1-bedroom unit, i.e. \$867 per month or \$10,404 per year. For planning purposes an estimate of \$1,000 has been budgeted per person for the other subpopulations (persons with alcohol/other drug additions and victims of domestic violence).

**Priority Needs and Strategy**

The City’s priorities related to homelessness and special needs populations are based upon the work of Lynn CoC agency members, information provided by other service agencies, and the needs data summarized in Tables 1A and 1B. These priorities, and the City’s overall strategy, focus on addressing the gaps in housing and supportive services, and reflect a continued commitment to provide outreach and assessment to homeless individuals and families by identifying their needs and making connections to facilities and services.

Lynn CoC’s strategy is based on the idea that issues surrounding homelessness are best addressed through the coordination of services and by accessing different social service providers that specialize in one particular field, rather than having one agency try to meet all of the needs of the homeless population. Accordingly, the objectives reflect the continuum’s policy of facilitating the movement of clients through the CoC and ensuring that supportive services and housing are provided to homeless individuals and families in an effective and efficient manner.

- Continue to work with regional communities through the North Shore Housing Action Group to implement regional solutions to the homelessness problem, including encouraging development of supportive housing resources throughout the region.
- Work with the Commonwealth to transition from a shelter model to a “housing first” approach.
- Reduce and ultimately end chronic homelessness.



- Create additional permanent housing, job training, employment and supportive service opportunities for the chronic and other homeless populations.
- Facilitate access to housing, health care, nutrition and other supportive services for persons with HIV/AIDS using HOPWA and other available funds.
- Facilitate access to home care, nutrition, housing, transportation, recreation, and medical services for seniors and non-elderly disabled households.
- Apply for VASH and other available vouchers that can be combined with supportive services to address the needs of veterans and other sub-populations.
- Facilitate access to emergency services, counseling, support and permanent housing services for abused women and their children.
- Increase services for unaccompanied homeless youth.

Summary information on the City's priority homeless and special needs populations objectives are contained in Table 1C below. These objectives will continue to be refined and modified in the future to reflect changing community needs and priorities, as well as new funding opportunities and federal/state requirements. Note also that accomplishment of these objectives is dependent on receipt of adequate funding to sustain existing programs and to create new permanent supportive housing opportunities.

**Table 1C**  
**Summary of Specific Homeless/Special Needs Objectives**  
**(Table 1A/1B Continuation Sheet)**

<b>Obj #</b>	<b>Specific Objectives</b>	<b>Sources of Funds</b>	<b>Performance Indicators</b>	<b>Expected Number (5 year)</b>	<b>Actual Number</b>	<b>Outcome/Objective</b>
	<b>Homeless Objectives: Chronic Homeless</b>					
1	Reduce the overall rate of chronically homeless individuals	McKinney ESG Other	a) Reduction in number of individuals who remain continuously homeless for 1 year, or have at least four episodes of homelessness during a 3-year period			DH-1 SL-1
2	Create additional permanent housing opportunities for the chronic homeless population.	McKinney CDBG VASH Other	a) Increase in number of new permanent housing beds for chronically homeless persons including 10-15 unit pilot			DH-1 DH-2 SL-1 SL-2
3	Provide supportive services to the chronic homeless	McKinney VASH Foundation Other	a)Percentage/number of chronically homeless persons utilizing service and treatment programs			SL-1
	<b>Homeless Objectives: Other Homeless</b>					
4	Create additional permanent housing opportunities for families	McKinney CDBG Other	a)Percentage/number of permanent housing beds for homeless families with children b) Decrease in number of homeless families with children			DH-1 DH-2 SL-1 SL-2
5	Provide coordinated referrals and case management services to the homeless population	McKinney State Foundation	a)Percentage/number of homeless families and individuals receiving services			DH-1 SL-1 EO-1
6	Provide housing search services to assist the homeless population in obtaining permanent housing	McKinney State Foundation	a)Percentage/number of homeless individuals who have moved from emergency or transitional to permanent housing			DH-1 DH-2 SL-1 SL-2 EO-1
7	Provide job training and employment related services	McKinney Other federal State	a)Number/percentage of homeless adults placed in jobs or job training programs			EO-1
8	Provide emergency and transitional housing and services to homeless populations	McKinney ESG State Foundation	a) Transitional beds/shelters with supportive services for individuals b) Transitional beds/shelters with supportive services for families c) Emergency beds/shelters for homeless families with children d) Emergency shelters for homeless individuals			DH-1 DH-2 EO-1
	<b>Special Needs Objectives</b>					
	<b>Elderly and Frail elderly:</b>					

Obj #	Specific Objectives	Sources of Funds	Performance Indicators	Expected Number (5 year)	Actual Number	Outcome/Objective
9	Facilitate access to home care, nutrition, housing, transportation, recreation, and medical services for seniors	CDBG Other federal State Foundations	a)Number of affordable housing units, homemaking, nursing, transportation and personal care services provided to seniors with need			SL-1 EO-1 EO-2
10	Prevent foreclosure of low-income elderly homeowners and eviction due to foreclosure actions of elderly renters	NSP Other	a)Number of foreclosure prevention counseling and referrals provided			DH-2
	<b>Persons with HIV/AIDS</b>					
11	Facilitate access to housing, health care, nutrition, and other supportive services to persons with HIV/AIDS	HOPWA McKinney Other	a)Number of affordable housing units, healthcare and supportive services provided to persons with HIV/AIDS			
	<b>Other: Abused Women and Children</b>					
12	Facilitate access to emergency services, counseling, support and permanent housing	McKinney ESG Other	a)Number of permanent housing beds/shelters for abused women and their children			DH-1 DH-2 SL-1 SL-2 EO-1

*Please see the excerpt on the following pages that includes recent progress made by the Lynn CoC regarding specific action steps and progress on the tasks undertaken in recent months and as part of the 2013 CoC Application.*

## CoC GOALS AND OBJECTIVES

These goals take several documents into consideration. While the HEARTH Act and a desire for continued funding was the impetus, as we discussed in recent meetings, this legislation could be overridden by other legislation at any time, so the goals need to also reflect the larger intent of the CoC – to fill the needs of those who are homeless, reduce homelessness and reduce the risk of homelessness.

In addition to the HEARTH Act, the other documents used to develop these include the 2010 *Opening Doors Federal Strategic Plan to Prevent and End Homelessness*, the 2012 update to this plan, 2012 Appendix, the 2012 Amendment, the 2010 Department of Veterans Affairs (VA) *Plan for Ending Veterans Homelessness by 2015*, and the February 2013 *Ending Homelessness among Veterans: A Report by the United States Interagency Council on Homelessness*.

**Goal 1** - Develop and implement a common assessment tool for use continuum-wide in year one.

*The Lynn CoC has already developed a centralized or coordinated process for data collection for HUD. Using that tool as a base, The Lynn CoC is now designing a coordinated intake and data collection tool that will include a program participant intake, assessment, and provision of referrals. In addition, a centralized coordinated assessment system covering the catchment area that is easily accessed by both individuals and families seeking housing or services, which will be well advertised, and includes a comprehensive and standardized assessment tool will be made available at the Housing Authority Regional Resource Resource Center and at all HUD service sites. Detailed Aspects of the CoC's timeline are below.*

### **Objectives:**

- 1) Choose an HMIS vendor to develop all necessary components of the tool, including support and training. **Completed**
- 2) Develop written standards that establish which households are eligible for and/or should be prioritized for placement in transitional housing, rapid re-housing, and permanent supportive housing programs. **Completed within 6 months**
- 3) Develop clear, written policies and procedures around assessment, referrals, data entry, and data sharing for a centralized, continuum-wide, coordinated entry process. **Completed within 9 months**
- 4) Develop a general policy and procedures manual for the coordinated assessment process for those using the tool and provide training. **Completed within 6 months**
- 5) Develop a discrete tool for those in CoC whose data should be captured for an overview of the City's population but who do not receive HUD dollars and therefore are not required to use the HMIS data forms. **Completed within 9 months**
- 6) Recruitment of agencies who serve the homeless tangentially to provide data in the proscribed manner. **Completed within one year**

**Goal 2** - Create a coordinated system that includes all community organizations with an interest in homelessness by year five.

*This goal operates in conjunction with Goal one and serves to strengthen the community base of the CoC as well as the flow of information while, at the same time minimizing any duplication of services.*

**Objectives:**

- 1) Recruitment of new membership from appropriate sub groups including but not limited to City departments such as police, court(probation), economic development, mayor's office, etc., pastoral, city vendors, political representatives, philanthropic agencies, financial institutions, educational institutions, health facilities etc. **Added 4 new members within 6 months completed , add representative members (15) within 2 years, fulfill quota of full representation of membership within 5 years (30-50).**
- 2) Develop universal intake forms for all Lynn CoC members. **Complete within year one.**
- 3) Consult with the HMIS vendor to define the methods for providing access to all CoC members using a unique identifier and the limitations of how info sharing will be accomplished. **Complete within year one**
- 4) Establish monitoring goals for duplication of services and not to minimize to make best use of dollars allocated. **Complete within three years**
- 5) Establish a regular HMIS training **schedule complete within year one**
- 6) Define requirements of Lynn CoC membership related to training **complete within year one**
- 7) Define cost distribution of HMIS vendor **complete within year one**

**Goal 3** - Reduce the amount of time people spend homeless

*Massachusetts has over 1200 families in motels and 3500 families in shelter. Individuals in shelter are often transient but those who stay to find housing average 90 days to housing. Families in out shelters average 90-120 days to housing based on skills and other service needs. Families in motels are truly the most deeply disenfranchised in Massachusetts as they receive very few services and often spend in excess of 18 months or more before housing. The agencies have long suggested that the best process would be a motel to shelter to housing system and it appears that the funder will now be moving in that direction.*

**Objectives:**

- 1) Convert 6 units of transitional housing units in Lynn to permanent subsidized housing units by **year 3.**
- 2) Stabilization case management from all service dollars for both individuals and families lasts a minimum of 12 for individuals and 18 months for families. This reduces recidivism **completed and in place now**
- 3) Increase in the number of congregate shelters to help move motel families into a service rich environment that speeds housing placement **12 unit shelter within one year**
- 4) Establishment of central resource center for information on services and referrals **completed and in place now**

**Goal 4** – Reduce the number of episodes of homelessness for individuals and families.

Objectives:

*To reduce recidivism, the Lynn CoC participants have developed a stabilization work group that meets monthly to run cases. This group was formed in response to the enormous number of families without shelter or housing and the state mandate to house within 60 days. While rapid re-housing with services works, without services, the recidivism rate is tragically high and our service providers developed a system to address the needs of housed unstable families and individuals.*

- 1) Create a universal intake system that ensures maximization of benefits by **month six**
- 2) Individuals and families assisted receive stabilization services from placement for a minimum of 12-18 months **completed and in place now**.

***Stabilization of revenue and housing complete by year 8***

- 3) Build housing stock inventory for individuals
- 4) Increase SHP subsidies individual
  - 2 yrs.: 5 ind., 12 families,**
  - 5 yrs.: 10 ind., 10 families,**
  - 10 yrs. 20 ind., 20 families**
- 5) Increase mod rehab units  
**2 years 5 individual, 5 years, 10 individuals, 10 years 5 individuals**

**Goal 5** - Reduce the number of people who become homeless.

Objectives:

- 1) Build relationships with of area landlords
  - In place 25
  - 2 years 35,**
  - 5 years 40,**
  - 10 years 60**
- 2) Ensure CoC membership includes organizations and individuals representing employment, training and educational resources **completed and in place now,**  
**2 years, strengthen ties with NSCC and Salem state;**  
**5 years, establish homeless curriculum at NSCC**
- 3) **Generate a Directory of Services for those who are at Risk or Homeless listing services and contact information:** legal, substance abuse, domestic violence, mental health, medical, emergency shelter, housing resources, programs, detox, childcare, transportation, food pantries, MBT, clothing, eyeglasses, dental, OTHERS **within 2 years**
- 4) Market the resource Center to the City residents **in place now and ongoing**
- 5) Bring at least 3 of area food pantries into the CoC membership **within 1 year**
- 6) Build relationships with area immigrant and refugee organizations, encouraging membership with CoC **one in place now, add 2 within 2 years**
- 7) Build relationships with private and public funding organizations.
  - 2 years; local,**
  - 5 years public**

**Goal 6** - In compliance with *Opening Doors, Federal Plan to Prevent and End Homelessness* released in 2010, and its updates and amendments, fulfill the following:

Objective a) Actions toward ending chronic homelessness and homelessness among veterans by 2015

*LynnCoC has had an Active Veterans Committee for two years and has worked diligently to bring additional housing units to the City. Currently, we have a Veterans stabilization program at Great Hill with subsidized units and extensive case management, veterans units in nearly all our housing placement programs under SHP, S+C and VASH, have applied for a grant for Homeless family Housing construction and for additional VASH vouchers and host a Veterans Advocate weekly at the Lynn Shelter Association.*

- 1) Increase the number of veterans using SSVF, VASH and GPD. ***In place now***
- 2) Develop units of permanent housing units specifically designated for veterans.
  - a. ***10 in place now for individuals at Great Hill.***
  - b. ***2 years add 4 individual,***
  - c. ***5 years add 4,***
  - d. ***10 years add 4.***
- 3) Ensure the National Call Center for Homeless Veterans info is included in the centralized assessment and referral.
- 4) Using the centralized system, ***connect 100% Veterans with mainstream programs and services by 2015***
- 5) *Develop permanent housing for veterans housing for homeless families*
  - a. ***Year 5 20 units.***

Objective b) Actions toward ending homelessness among children, youth and families by 2020

1. Develop a research-informed intervention model that includes interventions for certain underserved and over-represented subgroups including LGBTQ youth, pregnant and parenting youth, child welfare-involved youth, and families experiencing domestic violence. ***Complete by year 5***
2. Ensure that interventions for youth include trauma-informed care ***complete by year 10 but ongoing for all programs throughout.***
3. Increase access to educational resources for youth. ***Begin year one***
4. Encourage public-private partnerships between nonprofits, government, health care organizations, local businesses and schools that seek to integrate diverse yet important supports and resources for children and youth. ***Begin year one and ongoing***

**Goal 7** - Establish a goal of ensuring that families who become homeless return to permanent housing within 30 days.

*It should be noted that a family who becomes homeless goes through a process that entails compliance with a state agency as well as any agency that may provide services from the Lynn CoC. That being said, a goal of providing a homeless family with permanent housing within 30*

*days of becoming homeless, while an admirable one is also specious, unless of course they have money and can afford a fair market rent, a security deposit and are working full time. Since the vast majority of the families we work with who become homeless do not have three months' rent in the bank, a job, a diploma or a GED, may not speak English, may have trauma, medical issues, multiple children and be a single parent, may be substance using and need detox, our goal is to build skill sets, set goals and move them towards a level of self-sufficiency so that when they key-up, they are able to remain housed. The vast majority of our families will need subsidies in order to survive, if not forever, for a minimum of 5-7 years.*

Objectives:

- 1) Increase the number of subsidized housing units for families in the Lynn CoC:  
*Year 2, 171; Year 5, 271; year 10, 371*
- 2) Increase the number of Veterans Supported Housing units for Families by  
*Year 5, 20*
- 3) Build relationships with local housing developers to ensure some new and newly available units are maintained for low and very-low income tenants. ***In place and ongoing***
- 4) Actively seek out funding for construction and rehabilitation funding to increase availability of affordable housing ***ongoing***
- 5) Build strong landlord relationships to promote at or below FMRs for families needing assistance without subsidies ***ongoing***
- 6) Work with all local and regional programs to establish relationships that assist our shelter programs with placements with living programs and subsidies (e.g. Gloucester, etc.).



*Lynn, Massachusetts*



*Grand Army of the  
Republic Building*

# Statement of Annual Plan Objectives

## **VII. STATEMENT OF ANNUAL PLAN OBJECTIVES**

The priorities, objectives and programs identified in the City's Annual Action Plan for City Fiscal Year 2015 are consistent with those described in the five-year Consolidated Plan. The Annual Plan supports the following broad strategic goals as required by the federal statutes:

- **Expand economic opportunities.** The Plan identifies needs and strategies to promote economic development including retaining existing jobs and creating new jobs for low and moderate income households; retaining existing businesses, encouraging business expansion, and marketing Lynn to new businesses; expanding homeownership opportunities for low and moderate income households; promoting economic self-sufficiency among disadvantaged persons; and, reducing barriers to full economic and civic participation by Lynn's increasingly diverse ethnic and cultural groups.
- **Provide decent housing.** The Plan identifies needs and strategies for retaining existing affordable housing including public housing and other subsidized housing resources; expanding the supply of affordable housing for low and moderate income households; preventing homelessness and assisting homeless persons to obtain affordable housing; increasing the supply of supportive housing for persons with special needs; reducing hazards from lead based paint and other environmental hazards in the home by adopting the HUD's Healthy Homes Principles identified in the Attorney General's "*Call to Action*"; and, eliminating barriers to fair housing.
- **Provide a suitable and safe living environment.** The Plan identifies needs and strategies for upgrading and revitalizing the City's urban core including the Downtown, Washington Street and Market Street Gateways; developing the Waterfront area; reducing concentrations of poverty and economic isolation; reducing crime; improving the conditions of streets, water supply, community facilities, playgrounds and other infrastructure components; providing critical supportive services for seniors, youth, and people with special needs; and, encouraging housing, commercial and other investments.

For the upcoming City fiscal year beginning July 1, 2013, the City projects that a total of approximately \$3.1 million in federal funds will be received for the CDBG, HOME, and ESG programs. The level of need within the community dramatically exceeds available funding; thus, the Consolidated Plan provides a framework for program and funding priorities.

### **Strategic Objectives: Economic and Community Development**

Within the context of limited resources and a sluggish economy, the City will continue to focus on priority economic development initiatives in order to retain and expand the number of local jobs, retain and expand the number of local businesses, and expand the City's revenue base. Priority areas over the next several years include implementation of the Waterfront Master Plan, the Washington Street Gateway and the Market Street Gateway. Wherever feasible, these initiatives will be coordinated with housing and

neighborhood revitalization efforts. Major strategic objectives for economic and community development over the next three years includes:

- Retain and expand existing businesses and jobs
- Create new businesses and jobs
- Continue efforts to support Downtown revitalization
- Encourage Lynnway/Waterfront revitalization including implementation of the Waterfront Master Plan
- Implement key master plan strategies including the Washington Street Gateway, Market Street Gateway, High Rock, and Open Space and Recreation Plan
- Participate in the Metropolitan Area Planning Council's Sustainable Communities Consortium
- Support development in identified Opportunity Zones
- Maximize private sector leverage and property tax revenue potential from public investments
- Encourage Payment In Lieu of Taxes (PILOT) from non-profits on properties utilizing CDBG, HOME or HOPWA funds for the creation or rehabilitation of affordable housing
- Increase economic self-sufficiency and income levels among low and moderate income residents including efforts to promote financial stability
- Enhance infrastructure investments to support economic development and housing objectives
- Facilitate educational attainment and healthy development of Lynn youth including efforts to reduce gang involvement through programs such as YouthBuild
- Promote safe neighborhoods
- Support community diversity
- Promote access to health care services for seniors, special needs households and all citizens

### **Strategic Objectives: Housing**

The City intends to continue its strategic approach to housing programs emphasizing preservation of existing resources and revitalization of the City's urban core. Efforts to address the foreclosure crisis will be continued. Resources will be focused on the areas

of highest foreclosure rates as defined in the City’s Neighborhood Stabilization Program. Through Healthy Homes and related efforts, the City will work to improve the environment and health of low-income households. Expanded efforts to provide housing and supportive services for returning veterans will be implemented. An increased focus on energy conservation and Green technologies will be implemented. Housing resources and programs will continue to be coordinated with economic development initiatives so as to maximize the direct economic benefits to Lynn residents. Major strategic objectives for affordable housing and the public housing program over the next three years include:

- Preserve existing affordable homeownership and rental opportunities for low and moderate income households
- Respond aggressively to prevent foreclosures and to address the negative impacts of foreclosures on neighborhoods and low and moderate-income households
- Promote sustainability, Green technologies, energy conservation initiatives and Healthy Homes principles
- Expand the supply of affordable homeownership for low and moderate income households
- Secure funding to support revitalization and preservation of existing public housing resources including Curwin Circle and state-assisted developments
- Assist first time homebuyers through downpayment assistance, IDA and other equity building activities
- Coordinate housing activities with other public sector economic development and infrastructure investments particularly in high impact areas such as the Waterfront, Downtown, Market Street and Washington Street
- Coordinate housing initiatives with economic self-sufficiency and supportive service programs
- Expand housing and supportive service opportunities for veterans

### **Strategic Objectives: Homelessness and Special Needs Populations**

The City will continue to work with the Lynn PACT Continuum of Care to provide a range of housing and supportive services for homeless and special needs populations. The City’s strategy will evolve as needed to respond to the requirements and opportunities of the HEARTH Act including a continued emphasis on “housing first” models. Priority efforts will be made to expand the supply of permanent supportive housing for families. The City will seek VASH vouchers and other resources to support the housing and service needs of veterans. Ongoing efforts will continue and be expanded to end chronic homelessness, provide emergency and transitional housing

services to needy families and individuals, and to address the needs of special needs populations including those with HIV/AIDS and seniors. Major strategic objectives for the homeless and special needs population over the next four years include:

- Conform to HEARTH Act and other new federal requirements
- Promote expansion of “housing first” models
- Address need to expand availability of permanent supportive housing for families with an emphasis on veterans with children
- Reduce and ultimately end chronic homelessness
- Create additional permanent housing, job training, employment and supportive service opportunities for the chronic and other homeless populations
- Expand housing and supportive service opportunities for veterans through VASH vouchers and other available resources
- Provide emergency and transitional housing and services
- Facilitate access to housing, health care, nutrition and other supportive services to persons with HIV/AIDS
- Facilitate access by seniors to home care, nutrition, housing, transportation, recreational and medical services
- Facilitate access to emergency services, counseling, support and permanent housing services to abused women and their children
- Promote access to housing, jobs and services by Lynn’s multi-linguistic populations

A summary of specific housing and community development objectives for City Fiscal Year 2015 is provided below.

**Transition Table 2C**  
**Summary of Specific Housing/Community Development Objectives**  
 (Table 2A/2B Continuation Sheet)

<b>Obj. #</b>	<b>Specific Objectives</b>	<b>Sources of Funds</b>	<b>Performance Indicators</b>	<b>Expected Number</b>	<b>Actual Number</b>	<b>Outcome/Objective*</b>
	<b>Owner Housing</b>					
1	Increase homeownership opportunities among low and moderate income households	HOME, CDBG	Production of affordable homes Savings accrued through IDA programs Savings accrued through FSS public housing program Homebuyer			DH-1, DH-2, DH-3

Obj. #	Specific Objectives	Sources of Funds	Performance Indicators	Expected Number	Actual Number	Outcome/Objective*
			Assistance loans Second Mortgage program First Time Homebuyer classes			
2	Strengthen and revitalize neighborhoods and promote green industry building standards & Healthy Homes principles	HOME, CDBG	Homeowner loans and grants to low and moderate income households			DH-1, DH-2, DH-3
3	Continue Foreclosure Prevention Program to include education and neighborhood stabilization activities	NSP	Group & individual counseling, advocacy and refinancing Create a pool of capital for purchasing & rehabbing bank owned properties for resale			DH-1, DH-2, DH-3
	<b>Rental Housing</b>					
4	End chronic homelessness and provide supportive housing programs	McKinney ESG	See Table 1C			DH-1, DH-2, DH-3
5	Preserve and increase affordable housing for low and moderate income households	HOME, CDBG, HOPWA	Rental assistance programs Production of affordable rental units through CHDOs Funding for redevelopment of Curwin Circle Funding to sustain state-aided public housing developments Enforcement of rent reasonableness in all HCV leased units Other preservation activities			DH-1, DH-2, DH-3
	<b>Economic Development</b>					
6	Retain existing businesses and jobs	CDBG, SBA, PRIVATE	Number of existing businesses that remain in Lynn Number of existing jobs that remain in Lynn			EO-1, EO-2, EO-3
7	Increase size of existing businesses	CDBG, SBA, PRIVATE	Number of existing businesses that expand into larger space or increase jobs in Lynn			EO-1, EO-2, EO-3
8	Create new businesses and jobs	CDBG, SBA, PRIVATE	Number of new businesses that locate in Lynn Number of new jobs created by new businesses			EO-1, EO-2, EO-3

Obj. #	Specific Objectives	Sources of Funds	Performance Indicators	Expected Number	Actual Number	Outcome/Objective*
	<b>Neighborhood Revitalization/Other</b>					
9	Encourage Downtown revitalization	HOME, CDBG, STATE, PRIVATE	Number of new businesses located in Downtown Number of homeowner units located in Downtown Size of Downtown commercial and residential valuation			SL-1, SL-2, SL-3, EO-1, EO-2, EO-3
10	Continue development of the Washington Street and Market Street Gateways	HOME, CDBG, STATE, SECTION 108, PRIVATE	Address zoning issues that hinder development Acquire properties for redevelopment Engage in other targeted revitalization activities			SL-1, SL-2, SL-3, EO-1, EO-2, EO-3
11	Encourage Lynnway/Waterfront revitalization	HOME, CDBG, SBA, STATE, SECTION 108, PRIVATE	Number of new businesses located in Lynnway/Waterfront Number of homeownership units located in Lynnway/Waterfront Size of Lynnway/Waterfront commercial and residential valuation			SL-1, SL-2, SL-3, EO-1, EO-2, EO-3
12	Achieve maximum private sector leverage from public investments	CDBG, SBA, PRIVATE	Public to private leverage ratios			SL-1, SL-2, SL-3, EO-1, EO-2, EO-3
	<b>Infrastructure</b>					
13	Enhance infrastructure investments to support economic development and housing objectives	CDBG, STATE	Infrastructure investments			SL-1, SL-2, SL-3, EO-1, EO-2, EO-3
	<b>Public Services</b>					
14	Facilitate educational attainment and healthy development of Lynn youth and seniors	CDBG, FEDERAL, STATE, PRIVATE	Youth program activities Educational activities Health, substance abuse prevention and other supportive services provided			SL-1, SL-2, SL-3
15	Promote safe neighborhoods	CDBG, FEDERAL, STATE,	Citizens involved in community activities Public safety activities			SL-1, SL-2, SL-3
16	Support community diversity	CDBG, FEDERAL, STATE, PRIVATE	Diversity of citizens participating at community events Provision of translation and other services for non-			SL-1, SL-2, SL-3

Obj. #	Specific Objectives	Sources of Funds	Performance Indicators	Expected Number	Actual Number	Outcome/Objective*
			English speaking residents			
17	Promote access to health care services	CDBG FEDERAL, STATE, PRIVATE	Health care services for low- and moderate-income households			SL-1, SL-2, SL-3
18	Increase economic self sufficiency among low and moderate income residents	CDBG FEDERAL, STATE, PRIVATE	Completed job training and readiness programs Increased savings through IDA accounts Other self-sufficiency activities			EO-1, EO-2, EO-3
19	Provide supporting housing and/or services for residents	HOME, CDBG, HOPWA, VASH	VASH vouchers and related services for veterans Supportive housing for special needs populations			EO-1, EO-2, EO-3, DH-1, DH-2, DH-3

**\*Outcome/Objective Codes**

	Availability/Accessibility	Affordability	Sustainability
<b>Decent Housing</b>	DH-1	DH-2	DH-3
<b>Suitable Living Environment</b>	SL-1	SL-2	SL-3
<b>Economic Opportunity</b>	EO-1	EO-2	EO-3



Lynn, Massachusetts



East Lynn Pop Warner

# Sources of Funds

## VIII. SOURCES OF FUNDS

The City expects to receive \$3,154,513 in Federal Fiscal Year 2014 entitlement funds for City Fiscal Year 2015. An estimated \$500,000 in program income will also be utilized to fund targeted housing, economic and community development activities. Table 3 below indicates the grant amounts, program income estimates and total budget for the CDBG, ESG and HOME. Note that the Program Income amounts represent estimates.

**Table 3**  
**City of Lynn**  
**City Fiscal Year 2015 (FFY14) Entitlement Program Funds**

<b>Program</b>	<b>FFY 2014 Grant Amount</b>	<b>Program Income Estimate</b>	<b>Total Budget</b>
<b>CDBG</b>	\$2,322,962	\$425,000	\$2,747,962
<b>ESG</b>	\$190,681		\$190,681
<b>HOME</b>	\$640,870	\$75,000	\$715,870
<b>TOTAL</b>	<b>\$3,154,513</b>	<b>\$500,000</b>	<b>\$3,654,513</b>

The amount allocated to the most flexible program (CDBG) in FFY 2014 represents a 1% decrease from the prior year's allocation and amounts to \$25.72 per Lynn resident on a per capita basis.

The impact of the projected Entitlement Program Funds will be enhanced by additional private sector, foundation, and federal, state and local government funds received by the City and its subgrantees. As part of the process for distributing entitlement funds, the City requests information from prospective grantees regarding other funding sources. Over the course of the five-year Consolidated Plan cycle, the City intends to increase emphasis on leveraging other funds so that limited entitlement funds achieve maximum impact and produce maximum benefits for Lynn's low and moderate income households.

In addition to entitlement funds, City agencies and providers receive funding from the McKinney-Vento Homeless Assistance Act programs and other public and private resources in order to reduce homelessness and address the needs of this population. A summary of projected homeless funding sources other than entitlement programs for the City's Fiscal Year 2015 is detailed in Table 4.

**Table 4**  
**Homeless Programs – Non-Entitlement Program**  
**Projected Funding for City Fiscal Year 2015**

<b>Source</b>	<b>Recipient</b>	<b>Purpose</b>	<b>Budget Estimate</b>
Shelter Plus Care	LHAND	Permanent Housing	\$983,838
Continuum of Care	LHAND	Homeless Services	\$1,021,297
Selected Section 8 Mod Rehabs	LHAND	Permanent Housing	\$2,845,222
<b>TOTAL</b>			<b>\$4,850,357</b>

Funding for public housing and leased housing programs is received by the Lynn Housing Authority and Neighborhood Development. Projected funding by program category for LHAND is shown on Table 5. Note that all amounts are preliminary and subject to change based on HUD and Congressional action. Note also that this table does not include the budgets for other Housing Authorities which lease units in Lynn through the Housing Choice Voucher program.

**Table 5**  
**Public Housing Program Funding Estimates**

<b>Source/Purpose</b>	<b>Budget Estimate</b>
HUD Public Housing Operating Subsidy	\$2,633,298
HUD Public Housing Capital	\$676,000
HUD Housing Choice Voucher Program	\$13,445,000
State Public Housing Fund	\$730,948
Public Housing Capital Fund	\$100,000
<b>TOTAL</b>	<b>\$17,585,246</b>

In addition to these funding sources, extensive additional resources will be allocated to support housing and community development activities over the course of the Annual Action Plan. Table 6 provides a partial listing of other funding sources that address Lynn’s housing, economic and community development needs and/or support the activities funded through the entitlement grant programs.

**Table 6**  
**Other Non-Housing and Community Development Funding Sources (Projected)**

<b>Activity</b>	<b>Source(s)</b>	<b>Amount</b>
<b><u>PUBLIC FACILITY IMPROVEMENTS</u></b>		
<b><u>Parks and Public/Recreational Facilities</u></b>		
Park Renovations	DPW	\$50,000.00
	Bond	\$2,005,000.00
Goldfish Pond Renovations	<b>CDBG</b>	<b>\$5,000.00</b>
Stone Cottage Renovations	<b>CDBG</b>	<b>\$100,000.00</b>
	STATE	\$100,000.00
	<b>Total Non-CDBG/ESG Funds:</b>	\$100,000.00
Lynn Common Renovations	<b>CDBG</b>	<b>\$172,200.00</b>
	STATE	\$400,000.00
	<b>Total Non-CDBG/ESG Funds:</b>	\$400,000.00
Kiley Park Renovations	<b>CDBG</b>	<b>\$50,000.00</b>
	State	\$200,000.00
	<b>Total Non-CDBG/ESG Funds:</b>	\$200,000.00
Multi-Service Center Improvements	<b>CDBG</b>	<b>\$25,000.00</b>
	State	\$50,000.00
Public Facility Improvements	Bond	\$1,495,000.00
	<b>Total Non-CDBG/ESG Funds:</b>	\$5,962,700.00
<b><u>INFRASTRUCTURE IMPROVEMENTS</u></b>		
Shade Tree Development	<b>CDBG</b>	<b>\$20,000.00</b>
	State	\$25,000.00
Street Improvements/Sidewalk Replacement	<b>CDBG</b>	<b>\$45,151.33</b>
	DPW/State	\$1,150,000.00
Combined Sewer Overflow	State Revolving Fund, Bonds	\$460,000.00
Water System Improvements	Municipal General Revenue, Bonds	\$2,130,000.00
Wastewater System	Municipal General Revenue, Bonds	\$3,285,000.00
Misc. Capital Improvements	Municipal General Revenue, Bonds	\$1,510,000.00
	<b>Total Non-CDBG/ESG Funds:</b>	\$8,535,000.00
<b><u>PUBLIC SERVICES</u></b>		
<b><u>Senior Services</u></b>		
Senior Center	<b>CDBG</b>	<b>\$18,745.02</b>
	Commonwealth of Mass. Formula Grant	\$101,376.00
	City of Lynn	\$147,000.00
	Volunteer Labor & In-kind Support	\$93,800.00
	In-Kind donations to support Brown Bag Program	\$87,132.00
	Value of donated goods & services	\$266,197.00
	<b>Total Non-CDBG/ESG Funds:</b>	\$695,505.00
Meals on Wheels	<b>CDBG</b>	<b>\$28,742.36</b>
	Commonwealth of Mass. Formula Grant	\$101,376.00

	City of Lynn	\$147,000.00
	Volunteer Labor & In-kind Support	\$93,800.00
	In-Kind donations to support Brown Bag Program	\$87,132.00
	Value of donated goods & services	\$266,197.00
	<b>Total Non-CDBG/ESG Funds:</b>	<b>\$695,505.00</b>
<b>Handicapped Services</b>		
Adult Education & Recreation Program	<b>CDBG</b>	<b>\$1,312.48</b>
	Participant Fees & Fundraising	\$33,000.00
	Pancake Breakfast	\$550.00
	Pasta Luncheon	\$600.00
	Summer Raffle	\$500.00
	Canteen Sales	\$725.00
	<b>Total Non-CDBG/ESG Funds:</b>	<b>\$35,375.00</b>
<b>Youth Services</b>		
Youth Assistance	<b>CDBG</b>	<b>\$38,000.00</b>
Curwin Circle Youth	<b>CDBG</b>	<b>\$4,686.26</b>
	CDBG Youth Assistance	\$1,331.39
	LHAND	\$17,000.00
	Gordon College	\$30,000.00
	<b>Total Non-CDBG/ESG Funds:</b>	<b>\$47,000.00</b>
Raw Art Works	<b>CDBG</b>	<b>\$2,882.01</b>
	Mental Insight	\$15,000.00
	Clowes Fund	\$10,000.00
	Ludcke Foundation	\$12,500.00
	Yawkey Foundation	\$25,000.00
	Cummings Foundation	\$50,000.00
	Surdna Foundation	\$60,000.00
	<b>Total Non-CDBG/ESG Funds:</b>	<b>\$172,500.00</b>
Community Minority Cultural Center	<b>CDBG</b>	<b>\$46,862.55</b>
	Value of donated services	\$33,865.00
	SAEP	\$15,000.00
	ESOL/Spanish/PC classes	\$25,000.00
	Assorted Fundraising Efforts	\$25,000.00
	MLK Fundraiser	\$10,000.00
	<b>Total Non-CDBG/ESG Funds:</b>	<b>\$108,865.00</b>
PAL/Friday Family Support Group	<b>CDBG</b>	<b>\$1,900.00</b>
	MSPCC	\$30,000.00
	<b>Total Non-CDBG/ESG Funds:</b>	<b>\$30,000.00</b>
LYSOA, Inc.	<b>CDBG</b>	<b>\$2,479.50</b>
	SYI FY2014 Grant of Mass.	\$65,851.00
	Amelia Peabody Foundation	\$30,000.00
	Anonymous Individual	\$25,000.00
	GE Employee Good Neighbor Fund	\$3,000.00
	Essex County District Attorney	\$25,000.00

	Other Private Foundations	\$23,500.00
	Governments Grants	\$6,649.00
	Fundraising	\$3,000.00
	<b>Total Non-CDBG/ESG Funds:</b>	<b>\$184,610.00</b>
College Application Education Project, Inc.	<b>CDBG</b>	<b>\$4,873.87</b>
	Federal Work Study	\$35,000.00
	Fidelity Charitable Gift Fund	\$500.00
	Federal Work Study Funds	\$35,000.00
	CAEP Fundraisers	\$4,467.00
	American Reinvestment Recovery Act	\$5,000.00
	Amelia Peabody Foundation	\$40,000.00
	Workforce Investment Board	\$20,000.00
	GEEGNF General Electric	\$10,000.00
	Spinney Mudge Grant	\$5,000.00
	Individual Donor Gifts	\$700.00
	United Fund of Greater Lynn	\$2,000.00
	CDBG Youth Assistance	\$571.89
	<b>Total Non-CDBG/ESG Funds:</b>	<b>\$158,238.89</b>
Building Bridges Through Music	<b>CDBG</b>	<b>\$2,000.00</b>
	After School Program Vouchers (EEC)	\$88,400.00
	Anticipated Private Foundation Grants	\$38,375.00
	Program Fees	\$20,000.00
	EDIC Loan	\$20,000.00
	Brookline Bank Loan	\$10,000.00
	Individual Donors	\$9,000.00
	United Way/EEC Grants	\$5,000.00
	<b>Total Non-CDBG/ESG Funds:</b>	<b>\$190,775.00</b>
Higher Ground Sports & Academic Development, Inc.	<b>CDBG</b>	<b>\$2,000.00</b>
	Boston Foundation Vision Fund	\$7,500.00
	GE Employee Good Neighbor Fund	\$5,000.00
	Eastern Bank Foundation	\$10,000.00
	Fundraising (events, individuals, etc.)	\$15,000.00
	Anonymous Individual Donor	\$15,000.00
	Other Private Foundations	\$200,000.00
	Other Bank Foundations	\$15,000.00
	<b>Total Non-CDBG/ESG Funds:</b>	<b>\$267,500.00</b>
<b>Employment Training</b>		
Operation Bootstrap	<b>CDBG</b>	<b>\$18,745.02</b>
	Dept. of Elementary & Sec. Ed./ Adult Learning Center	\$705,000.00
	NSWIB for College & Career Readiness	\$137,700.00
	Bootstrap fundraising efforts	\$107,300.00
	<b>Total Non-CDBG/ESG Funds:</b>	<b>\$950,000.00</b>
Vocational Interest Program	<b>CDBG</b>	<b>\$2,224.11</b>
	HUD	\$130,998.00
	<b>Total Non-CDBG/ESG Funds:</b>	<b>\$130,998.00</b>

Summer Youth Employment	<b>CDBG</b>	<b>\$44,000.00</b>
	State Youth Grant	\$206,000.00
	Private Sector	\$45,000.00
	<b>Total Non-CDBG/ESG Funds:</b>	<b>\$251,000.00</b>
Catholic Charities Education Center	<b>CDBG</b>	<b>\$8,591.47</b>
	Dept. of Transitional Assistance (Young Parent)	\$78,600.00
	NorthShore Workforce Investment Board (WIA Title I)	\$200,000.00
	Dept. of Transitional Assistance	\$36,113.00
	Donated worth of active volunteers	\$67,808.00
	<b>Total Non-CDBG/ESG Funds:</b>	<b>\$382,521.00</b>
Wellspring House/MediClerk	<b>CDBG</b>	<b>\$3,124.17</b>
	J. Jill Compassion Fund	\$10,000.00
	Charles Sanders Trust	\$10,000.00
	Mabel A. Horne Trust	\$5,000.00
	Essex County Community Foundation	\$5,000.00
	TD BankNorth Foundation	\$5,000.00
	Virginia Wellington Cabot Foundation	\$10,000.00
	Linden Foundation	\$5,000.00
	Edwin S. Webster Foundation	\$5,000.00
	TJX Foundation	\$5,000.00
	Salem Five Heritage Foundation	\$5,000.00
	Mifflin Memorial Fund	\$10,000.00
	USDA FSTEP	\$10,000.00
	North Shore Medical Center	\$16,384.00
	Wellspring House Inc.'s Annual Campaign	\$10,963.00
	Other Funders TBD	\$15,000.00
	<b>Total Non-CDBG/ESG Funds:</b>	<b>\$127,347.00</b>

**Crime Awareness**

Community Policing Initiative	<b>CDBG</b>	<b>\$30,000.00</b>
State Emergency Telecommunications Board	State	\$596,887.00
Justice Assistance Grant	Federal	\$69,180.00
Shannon Grant	State	\$52,000.00
COPS Office Retention Grant	Federal	\$250,000.00
Municipal Staffing Grant	State	\$102,000.00
	<b>Total Non-CDBG/ESG Funds:</b>	<b>\$1,070,067.00</b>

**Health Services**

Healing Abuse Working for Change (HAWC)	<b>CDBG</b>	<b>\$3,749.00</b>
	Dept. of Children & Families	\$40,000.00
	John Sawyer Memorial Trust	\$15,000.00
	John MacNair Foundation	\$3,000.00
	Violence Against Woman Act (VAWA)	\$22,500.00
	Charles Sanders Fund	\$3,000.00
	Frederick Weber Charities	\$5,000.00
	McCarthy Family Foundation	\$5,000.00
	Cummings Foundation	\$10,000.00

	Rogers Family Foundation	\$5,000.00
	Mifflin Memorial Fund	\$10,000.00
	Individual Donors	\$17,000.00
	Annual Walk for HAWC	\$44,992.00
	Junior Aid Society of Marblehead	\$3,000.00
	Victims of Crime Act (VOCA)	\$65,000.00
	<b>Total Non-CDBG/ESG Funds:</b>	<b>\$248,492.00</b>
<b>Other Public Service Needs</b>		
Lynn Shelter Association/Multi-Service Center Security Asst.	<b>ESG</b>	<b>\$48,398.00</b>
	DHCD	\$388,000.00
	Project Bread	\$25,000.00
	FEMA	\$11,000.00
	<b>Total Non-CDBG/ESG Funds:</b>	<b>\$424,000.00</b>
Multi-Service Center	<b>ESG</b>	<b>\$44,909.00</b>
Downtown Lynn Community Arts	<b>CDBG</b>	<b>\$6,873.17</b>
	Event Fees and Sponsorships	\$12,000.00
	In-kind donations	\$1,500.00
	<b>Total Non-CDBG/ESG Funds:</b>	<b>\$13,500.00</b>
Lynn Community Connections Coalition	<b>CDBG</b>	<b>\$6,248.34</b>
Rental Assistance	<b>ESG</b>	<b>\$84,027.00</b>
Lynn Museum	<b>CDBG</b>	<b>\$27,500.00</b>
	EDIC	\$27,500.00
	<b>Total Non-CDBG/ESG Funds:</b>	<b>\$27,500.00</b>
Community Movie Program	<b>CDBG</b>	<b>\$2,500.00</b>
Lynn Home for Women	<b>CDBG</b>	<b>\$2,000.00</b>
	Annie E. Wilson Trust	\$35,000.00
	Doris Benz Trust	\$10,000.00
	Eastern Charitable Foundation	\$10,000.00
	<b>Total Non-CDBG/ESG Funds:</b>	<b>\$55,000.00</b>
The Food Project	<b>CDBG</b>	<b>\$2,000.00</b>
	New England Biolabs Foundation	\$5,000.00
	Henry A. Pevear Trust	\$5,000.00
	Virginia Wellington Cabot Foundation	\$20,000.00
	<b>Total Non-CDBG/ESG Funds:</b>	<b>\$30,000.00</b>
<b>ECONOMIC DEVELOPMENT ACTIVITIES</b>		
Infrastructure Development	<b>CDBG</b>	<b>\$67,028.13</b>
Business Loan Support & Analysis	<b>CDBG</b>	<b>\$16,800.00</b>
Lynn SBAC	<b>CDBG</b>	<b>\$27,216.00</b>
LMFC Loan Fund	<b>CDBG Program Income</b>	<b>\$350,000.00</b>
Commercial Façade Program	<b>CDBG</b>	<b>\$50,000.00</b>
SBA Technical Assistance	SBA	\$110,233.00
	<b>Total Non-CDBG/ESG Funds:</b>	<b>\$110,233.00</b>



*Lynn, Massachusetts*



*College Application  
Education Project*

# Narrative Description of Projects

## **IX. NARRATIVE DESCRIPTION OF PROJECTS**

The City and its subgrantees will implement a wide array of housing, economic and community development programs and activities during City Fiscal Year 2015. Each of these programs and activities supports and relates to the priority needs and objectives identified in the five-year Consolidated Plan. Listed below is a summary of all programs and activities to be funded for the upcoming year organized by entitlement program funding source (CDBG, HOME and ESG).

Each program description includes:

1. Project ID assigned by the City;
2. Subgrantee name;
3. Project title;
4. Description of project or activity;
5. Local objectives addressed by project or activity referencing HUD required Tables 1C and 2C from the Consolidated Plan; and
6. Entitlement Program Funds allocated to program or activity. This includes funding from new grant funds as well as program income.

## Community Development Block Grant (CDBG) Funded Programs

The following pages provide a listing of CDBG funded activities for City Fiscal Year 2015 (FFY 2014). CDBG funds listed include both entitlement funds and program income.

The following **ECONOMIC DEVELOPMENT** activities are proposed to be funded with Community Development Block Grant (CDBG) funds:

*Small Business Loan Support Program – ID 1  
Lynn Office of Economic & Community Development  
Lynn City Hall, Room 311  
Lynn, MA 01901*

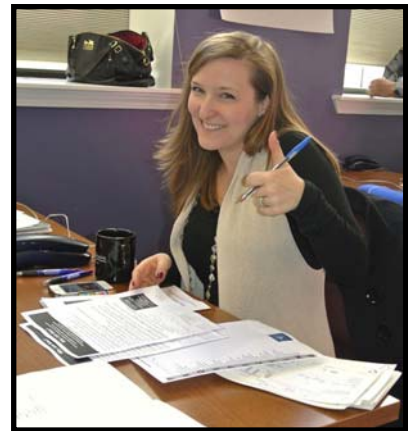
The Small Business Loan Support Program is designed to provide administrative, technical assistance, compliance and outreach to the Lynn Municipal Finance Corporation (LMFC). The LMFC and the Economic Development and Industrial Corporation of Lynn (EDIC) function as both a primary lender, lender of last resort and subordinated lender for 200 businesses that are primarily located in the City's designated planning area. It is estimated that **1** job will be created. The program generates business and employment opportunities for low/moderate-income residents. Funding will provide staff and professional support in preparation of loan packages, loan processing, technical assistance in support of economic development, as well as information regarding program availability, job creation and grantsmanship. CDBG funds in the amount of **\$16,800** will support this program. This activity will be completed by the end of the fiscal year.

**Performance Measure: Through the activity of the Small Business Loan Support Program, 1 Person will have New Availability/Accessibility by Creating Economic Development Opportunity.**

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*Lynn Small Business Assistance Center (SBAC) – ID 2  
Lynn Area Chamber of Commerce  
583 Chestnut Street  
Lynn, MA 01902*

The Lynn SBAC is an innovative project undertaken through a partnership of the Lynn public and private sectors to support the growth of small businesses in the City. The SBAC provides information and guidance to entrepreneurs in areas such as applying for city-administered micro-loans and finding affordable office, retail or manufacturing-space. It is estimated that the SBAC will receive 1,200 inquiries in the downtown area alone and that **1** job will be created. The program benefits Lynn residents who shop in the downtown area, 71% of whom are low/moderate income persons. Funding will be used to staff a trained in-take officer who will refer businesses and clients to appropriate personnel and/or resources, achieve outreach and integration of the economic development network and offer a range of services to attract clients. CDBG funds in the amount of **\$27,216** will support this program. This activity will be completed by the end of the fiscal year.



**Performance Measure:** Through the activity of the Lynn Small Business Assistance Center, 1 Person will have New Availability/Accessibility by Creating Economic Development Opportunity.

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**Lynn Municipal Finance Corporation (LMFC) Loan Fund– ID 3**  
**Lynn Office of Economic & Community Development**  
**Lynn City Hall, Room 311**  
**Lynn, MA 01901**



The LMFC Loan Program provides assistance to businesses located in Lynn for the purpose of job retention and job creation. This is a fixed loan program for the purchase and/or improvement of land, buildings, plant or equipment, inventory, etc. CDBG program income in the amount of **\$350,000** will be used to provide loans to businesses in the City, which will generate approximately **12** low/moderate income jobs and/or provide services to low/moderate income residents. Loan funding will be expended within the fiscal year; however, completion of this activity may extend over a three year period to satisfy job creation requirements.

**Performance Measure:** Through the activity of the Lynn Municipal Finance Corporation (LMFC) Loan Fund, 12 Persons will have New Availability/Accessibility by Creating Economic Development Opportunity.

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**Commercial Façade Program – ID 4**  
**Lynn Office of Economic & Community Development**  
**Lynn City Hall, Room 311**  
**Lynn, MA 01901**



The Commercial Façade Program provides assistance to businesses located in the downtown area for the purpose of upgrading and coordinating signage and storefront improvements to enhance the aesthetic appearance and economic vitality of the area. The maximum grant available is \$4,000.00. It is estimated that approximately **13** businesses will benefit from the Commercial Facade Program. CDBG funds in the amount of **\$50,000** will be used to provide grants to businesses in the City. Grant funding will be expended within the fiscal year.

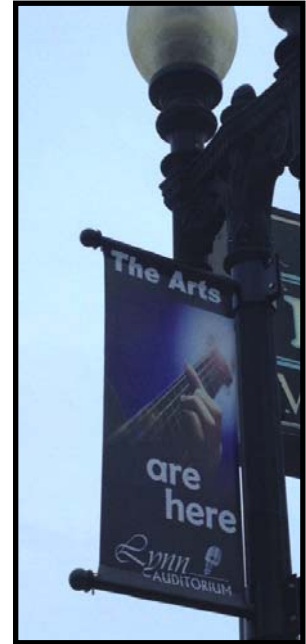
**Performance Measure:** Through the activity of the Commercial Façade Program, 13 Businesses will have Improved Availability/Accessibility by Enhancing Economic Development Opportunity.

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***Infrastructure Development Program– ID 5  
Lynn Office of Economic & Community Development  
Lynn City Hall, Room 311  
Lynn, MA 01901***

The Infrastructure Development Program’s objective is the enhancement of the community’s infrastructure facilities. Funding will provide infrastructure improvements (i.e. sidewalk replacement, shade trees, demolition, parking lots, streetscape amenities, antique lighting, etc.) in commercial areas to assist private commercial investment. It is estimated that approximately **20** businesses will benefit from infrastructure improvements. CDBG funds in the amount of **\$67,028.13** will support this program. This activity will be completed within two years.

**Performance Measure: Through the activity of the Infrastructure Development Program, 20 Businesses will have Improved Availability/Accessibility by Enhancing Economic Development Opportunity.**



The following **NEIGHBORHOOD PRESERVATION** activities are proposed to be funded with Community Development Block Grant (CDBG) funds:

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***Homeownership Programs– ID 7***

***Lynn Housing Authority & Neighborhood Development (LHAND)***

***10 Church Street***

***Lynn, MA 01902***

LHAND administers two homebuyer programs as follows:

- Realizing the Dream of Homeownership is meant to expand the affordability of homeownership to eligible first-time buyers whose savings and income are inadequate to meet certain costs associated with the purchase of a 1-4 residential property. This program is available city wide and the resources from this program will be in the form of a second mortgage. Homebuyers that meet the income requirements will be eligible for a \$5,000 forgivable deferred loan and a 0 % \$5,000 amortized loan for a term of 5 years for the maximum amount of \$10,000. The assistance is only for down-payment, closing costs, increasing energy efficiency and the correction of code violations.
- The “One Mortgage” Assistance Program provides down payment and closing cost assistance for those who are participating in the state approved “Soft Second” program. *The Soft Second loans are available to low and moderate income first-time homebuyers to reduce their first mortgage amounts and eliminate the need for Private Mortgage Insurance and make homeownership more affordable.* LHAND will match up to 1.5% of the down payment amount and provide closing cost assistance for a maximum amount of \$5,000 in the form of a forgivable deferred loan to eligible first-time buyers whose savings and income are inadequate to meet the cost associated with the purchase of a 1-4 residential property. This program is available city wide.

It is estimated that **10** households (est. 5 minority households) will be served during FY’15 utilizing **\$10,000** in CDBG funds to support these programs. This activity will be completed by the end of the fiscal year.

**Performance Measure: Through the activity of Homeownership Programs 10 households will have New Availability/Accessibility by Enhancing Decent Affordable Housing.**

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***Rehabilitation Grants and Loans– ID 8***

***Lynn Housing Authority & Neighborhood Development (LHAND)***

***10 Church Street***

***Lynn, MA 01902***

LHAND administers rehabilitation grant and loan programs as follows:

- Rehab Loan Program provides:
  - Direct Loan: Owner-occupants of 1 to 4 unit residential buildings, city –wide with a priority given to residents located within LHAND’s Neighborhood

Revitalization Area (NRA), are eligible for a \$10,000 loan at 3% interest for the cost of eligible repairs with a 5 - 15 year repayment period. Household income from all sources cannot exceed 80% of area median income.

- **Elderly Deferred:** Elderly owner-occupants (over 62 years old) who own a single family home are eligible for a \$15,000 deferred loan at 0% for the cost of eligible repairs. Household income from all sources cannot exceed 80% of area median income. Priority will be given to improving energy efficiency and the correction of code violations.
  - **Handicap Accessibility:** Owner-occupants who own a 1 to 4 unit residential building are eligible for a \$15,000 deferred loan at 0% in order to make any unit in their home handicap accessible. Household income from all sources cannot exceed 80% of area median income.
- **Grant Program provides:**
    - **Development Area Grant:** Residents located within the designated Target Area who own a 1-4 unit residential building are eligible for a grant of up to \$5,000 for eligible exterior repairs. Program is based on availability of funds and is limited to households whose incomes are less than 110% of the area median income.

It is estimated that **35** homeowners will be assisted during FY'15 utilizing **\$139,552** in CDBG funds to support these programs. This activity will be completed by the end of the fiscal year.

**Performance Measure: Through the activity of Rehabilitation Grants and Loans, 35 homeowners will have Improved Availability/Accessibility by Enhancing a Suitable Living Environment.**

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***Neighborhood Stabilization Program – ID 9***

***LHAND***

***10 Church Street***

***Lynn, MA 01902***

Non-profit organizations can utilize CDBG funds to purchase, rehabilitate and resell to potential first time homebuyers. Proceeds from the resale of the housing units will go back into a revolving fund to reuse for additional purchases. Program income in the amount of **\$75,000** will be used to support this program during FY'15. It is anticipated that approximately **2** units will be created through this process. This activity will be completed by the end of the fiscal year.

**Performance Measure: Through the activity of Neighborhood Stabilization Program, 2 households will have New Availability/Accessibility by Enhancing Decent Affordable Housing.**

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***Affordable Housing Rehabilitation – ID 10***  
***LHAND***  
***10 Church Street***  
***Lynn, MA 01902***

Non-profit organizations can utilize CDBG funds to rehabilitate existing low moderate housing units in an effort to continue to provide safe, energy efficient and affordable decent housing. CDBG grant funds in the amount of **\$25,000** from FY'15 will be used to support this program during FY'15. It is anticipated that approximately **10** units will be rehabilitated through this process. This activity will be completed by the end of the fiscal year.

**Performance Measure: Through the activity of Affordable Housing Rehabilitation, 10 households will have Improved Availability/Accessibility by Enhancing a Suitable Living Environment.**



The following **COMMUNITY FACILITIES** activities are proposed to be funded with Community Development Block Grant (CDBG) funds:

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***Shade Tree Development– ID 12***  
***Lynn Office of Community Development***  
***Lynn City Hall, Room 311***  
***Lynn, MA 01901***

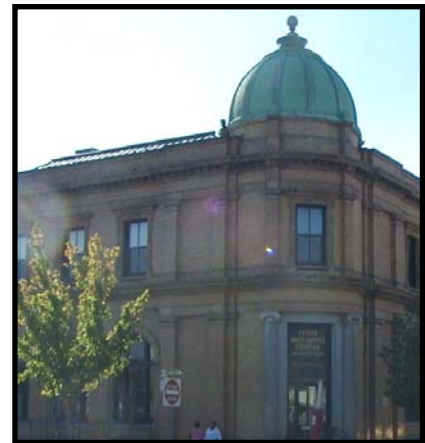


Shade Tree Development involves the installation of shade trees in various locations within the CRA, a designated slums and blight area. The locations for shade tree installations will be determined by the Department of Public Works and the Office of Economic and Community Development condition/request inventories, which are developed by field inspectors and resident requests. Installation of shade trees represents localized improvements, which primarily benefit the residents of neighborhoods identified for this activity. Funds allocated for this project will benefit approximately **100** persons, 60% of low/moderate income, as well as aid in the elimination of slums and blight. Funding will be used to continue the planting of shade trees within the CRA. CDBG funds in the amount of **\$20,000** will support this project. A pending Urban Forestry Challenge Grant of \$25,400 will also support this activity, which will be completed within two years.

***Performance Measure:*** Through the activity of Shade Tree Development, 100 Persons will have Improved Availability/Accessibility by Enhancing a Suitable Living Environment.

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***Lynn Multi-Service Center Improvements – ID 13***  
***100 Willow Street***  
***Lynn, MA 01901***



Interior and exterior capital improvements will be initiated at the Lynn Multi-Service Center. CDBG funds in the amount of **\$25,000** will support this activity, which will benefit approximately **3,000** persons, 100% of low/moderate income and will be completed by the end of the fiscal year.

***Performance Measure:*** Through the activity of the Lynn Multi-Service Center, 3,000 Persons will have Improved Availability/Accessibility by Enhancing a Suitable Living Environment.

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***Sidewalk Replacement– ID 14***  
***Lynn Office of Economic & Community Development***  
***Lynn City Hall, Room 311***  
***Lynn, MA 01901***



Sidewalk improvements consist of replacing eroded sidewalk areas as well as replacing and resetting curbs in various locations within the City's Comprehensive Revitalization (CRA), a designated slums and blight area. The locations for sidewalk improvements will be determined by the

Department of Public Works and the Office of Economic and Community Development condition/request inventories, which are developed by field inspectors and resident requests. Sidewalk replacement represents localized improvements, which primarily benefit the residents of neighborhoods identified for this activity. Funds allocated for this project will benefit approximately **100** persons of low/moderate income, as well as aid in the elimination of slums and blight. CDBG funds in the amount of **\$45,151.33** will support this project. This activity will be completed within two years.

**Performance Measure: Through the activity of Sidewalk Replacement, 100 Persons will have Improved Availability/Accessibility by Enhancing a Suitable Living Environment.**

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***Park Renovation - Goldfish Pond – ID 15  
Lafayette Park  
Lynn, MA 01902***

Park renovations at Goldfish Park will include the installation of an ultrasonic algae-clearing device to minimize algae growth and eliminate unpleasant odors resulting from increased algae growth in the pond. Funds allocated for this project will benefit approximately 10,400 persons, 61% being of low and moderate income. CDBG funds in the amount of **\$5,000** will support this project, which will be completed by September 2014.



**Performance Measure: Through the activity of Goldfish Pond Park Renovations, 10,400 Persons will have Improved Availability/Accessibility by Enhancing a Suitable Living Environment.**

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***Park Renovation – Stone Cottage – ID 16  
Circuit Avenue  
Lynn, MA 01904***

Renovations to the historic Stone Cottage will include the installation of a new roof, repainting of the building's exterior surfaces and window treatments designed to eliminate water penetration in the building. Funds allocated will have a citywide benefit, benefitting 58% persons of low and moderate income, as well as aiding in the elimination of slums and blight. CDBG funds in the amount of **\$100,000** will be used in conjunction with a pending Massachusetts Historical Commission Grant of \$100,000 to support this project, which will be completed in May 2015.



**Performance Measure: Through the activity of the Stone Cottage Renovation, 90,000 Persons will have Improved Availability/Accessibility by Enhancing a Suitable Living Environment.**

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***Park Renovation – Lynn Common – ID 17***  
***South Common Street***  
***Lynn, MA 01905***



Renovations to Lynn Commons will include the replacement of concrete walkways, fence restoration around the perimeter of the Small Commons area, installation of benches and tree plantings. Funds allocated will have a citywide benefit, benefitting 58% persons of low and moderate income, as well as aiding in the elimination of slums and blight. CDBG funds in the amount of **\$172,200** will be used in conjunction with a pending Parkland Acquisitions & Renovations for Communities Grant of \$400,000 to support this project, which will be completed in May 2016.

**Performance Measure: Through the activity of Lynn Common Renovations, 90,000 Persons will have Improved Availability/Accessibility by Enhancing a Suitable Living Environment.**

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***Park Renovations – Kiley Park – ID 18***  
***Sanderson Avenue***  
***Lynn, MA 01902***



Renovations to Kiley Park will include the installation of a water splash pad for toddlers and young children, installation of picnic tables and benches, and tree plantings. Funds allocated will have a citywide benefit, benefitting 58% persons of low and moderate income, as well as aiding in the elimination of slums and blight. CDBG funds in the amount of **\$50,000** will be used in conjunction with a pending Commons Backyard Grant of \$200,000 to support this project, which will be completed in May 2015.

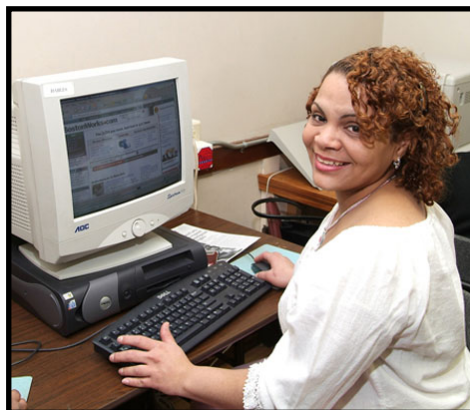
**Performance Measure: Through the activity of Kiley Park Renovations, 90,000 Persons will have Improved Availability/Accessibility by Enhancing a Suitable Living Environment.**

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The following **PUBLIC SERVICES** are proposed to be funded with Community Development Block Grant (CDBG) funds:

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***Education/ Employment Programs – ID 20***  
***Catholic Charities North (CCN)***  
***117 North Common Street***  
***Lynn, MA 01902***  
**[http://www.ccab.org/cc\\_lynn.html](http://www.ccab.org/cc_lynn.html)**



Catholic Charities North (CCN) provides academic and career development activities for high-risk, low or moderate-income youth, young adults, and adults who have a wide range of academic and employment needs. Educational classes, computer literacy and skills training, career development, internships, community service, and job placement services assist participants in obtaining employment and achieving economic self-sufficiency. To date CCN Education/Employment Programs have served **136** individuals who are unemployed/underemployed, high school dropouts, pregnant/parenting, immigrant/refugee, court-involved and provide them with appropriate education and employment skill-building interventions. 100% of participants are low/moderate income persons and 79% are from a minority group. Funding will be used to support part of the cost of a Job Developer/Case Manager for the Education Center. CDBG funding in the amount of **\$8,591.47** will support this program. This program receives additional funding: \$78,600, Dept. of Transitional Assistance (Young Parent Program); \$200,000, NorthShore Workforce Investment Board (WIA Title I); \$36,113, Dept. of Transitional Assistance; \$67,808, donated worth of active volunteers. This activity will be completed by the end of the fiscal year.

**Performance Measure: Through the activity of Catholic Charities Education/ Employment Programs, 136 Persons will have Improved Availability/Accessibility by Enhancing Economic Development Opportunity.**

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***Intro. to Computers, ESOL & Spanish Classes and After School & Summer Programs – ID 21***  
***Community Minority Cultural Center (CMCC)***  
***298 Union Street***  
***Lynn, MA 01901***  
**[www.cmcclynn.org](http://www.cmcclynn.org)**



The Community Minority Cultural Center (CMCC) provides support to four community based programs and organizations. CMCC provides an ESOL Program, computer classes, Spanish classes and a School Age Enrichment childcare program (SAEP). The ESOL Program is an English language learning program for non-native speakers. The computer classes provide computer access and training to youths and adults. The Spanish class provides effective language instruction to non-Spanish speakers. CMCC also provides a licensed school age afterschool and summer enrichment program. Both childcare programs include

before school and extended day programs. CMCC has served **839** individuals to date in FY'14, 100% being of low/moderate income and 74% being of a minority group. Funding is used for operating expenses. CDBG funds in the amount of **\$46,862.55** will support this program. This program receives additional funding from ESOL/Spanish/PC classes, \$25,000; MLK Fundraiser, \$10,000; SAEP, \$15,000; value of donated services, \$33,865; and assorted fundraising efforts, \$25,000. This activity will be completed by the end of the fiscal year.

**Performance Measure: Through the activity of CMCC Introduction to Computers and ESOL Classes, 839 Persons will have Improved Availability/Accessibility by Enhancing a Suitable Living Environment.**

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***Adult Education and Recreational Services – ID 22***

***Bridgewell***  
***471 Broadway***  
***Lynnfield, MA 01940***  
[\*\*\*www.bridgewell.org\*\*\*](http://www.bridgewell.org)



The Adult Education and Recreation Program offers a wide variety of diverse and challenging recreational activities for individuals with disabilities by offering appropriate social, educational, enriching and recreational events through the Education and Recreation Program, Monthly Special Events, Department of Conservation and recreation Universal Access Program, Special Olympics and many unique enrichment courses. The program's main objective is to encourage each individual to participate in enriching experiences through community membership and integration, build relationships, and express personal creativity. Program participants will be provided diverse opportunities to acquire new skills and knowledge, while having fun with peers. The Adult Education and Recreation Program has served **97** individuals with disabilities to date in FY'14, 100% of whom are from very-low to low-income households and 14% being from a minority group. Funding is used for personnel and expenses. CDBG funds in the amount of **\$1,312.48** will support this program. This program receives additional funding: \$33,000, participant fees and fundraising; \$550, Pancake Breakfast; \$600, Pasta Luncheon; \$500, Summer Raffle; \$725, Canteen Sales. This activity will be completed by the end of the fiscal year.

**Performance Measure: Through the activity of the Bridgewell Adult Education and Recreation Program, 97 Persons will have Improved Availability/Accessibility by Enhancing a Suitable Living Environment.**

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***Vocational Interest Program (VIP) – ID 23***

***Bridgewell***  
***471 Broadway***  
***Lynnfield, MA 01940***  
[\*\*\*www.bridgewell.org\*\*\*](http://www.bridgewell.org)



The VIP is a partially HUD-funded McKinney Project offered through a contract with the LHAND. The VIP provides job training and

support to individuals in the Lynn area who are homeless or at risk of becoming homeless. The program provides individuals with the opportunity to develop and refine skills needed to re-enter the workforce. Courses with a focus on job readiness are offered and include: work ethics, interviewing skills, resume development and basic computer skills. The program also assists homeless individuals in the Social Security Administration entitlement application process, transportation services, housing searches and other outreach activities as well as provides representative payee services for benefit recipients. The Vocational Interest Program has served 72 extremely low income individuals to date in FY'14, 17% from a minority group. Funding is used for personnel and expenses to support job training, readiness, outreach and referral services. CDBG funds in the amount of \$2,224.11 will support this program. This program receives additional funding from HUD in the amount of \$130,998. This activity will be completed by the end of the fiscal year.

**Performance Measure: Through the activity of the Bridgewell Vocational Interest Program, 72 Persons will have Improved Availability/Accessibility by Enhancing Economic Development Opportunity.**

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***Youth Sports Program – ID 24***  
***Lynn Housing Authority & Neighborhood Development (LHAND)***  
***92 Curwin Circle***  
***Lynn, MA 01902***  
[www.lhand.org](http://www.lhand.org)



The Curwin Youth Sports Program provides a comprehensive plan of recreational and educational activities for the youth of Curwin Circle, a public housing development containing 276 units of federally assisted housing for low-income residents. The program provides positive outlets for the youth and incorporates LHAND's anti-drug and violence mission. This program is an important tool in the LHAND's commitment to reduce the incidences of drug use and drug related violence in Curwin Circle. The program's main goals are to offer positive choices and provide healthy alternatives to the negative, self-destructive spiral of drug abuse and street violence and foster the development of a strong family living environment for the youth residing at Curwin Circle. Each year the program serves approximately 175 high-risk children ages 5-18, of which 90% are low/moderate income and 70% are from a minority group. Funding is used to fund the position of Youth Service Coordinator. CDBG funds in the amount of \$4,686.26 will support this program. This program receives additional funding from: Gordon College, \$30,000; LHAND, \$17,000; and CDBG youth assistance in the amount of \$1,331.39. This activity will be completed by the end of the fiscal year.

**Performance Measure: Through the activity of the Youth Sports Program, 175 Persons will have Improved Availability/Accessibility by Enhancing a Suitable Living Environment.**

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***Lynn Senior Center– ID 25***  
***Lynn Council on Aging***  
***8 Silsbee Street***

*Lynn, MA 01901*

[www.glss.net](http://www.glss.net)

The Lynn Senior Center (LSC) is an active community center that provides resources for persons aged 60 and over and the younger disabled. The center is a congregate meal site, an activity center, as well as a resource center providing advocacy, referrals, health and wellness offerings. Participation at the center continues to increase monthly as a direct result of the effects of today's economy. As the only active drop-in center for elders in the city, the Senior Center provides a safe, friendly and stimulating place to gather and connect with peers, learn new skills, develop friendships, and access support. The Senior Center is currently servicing **3,763** elderly citizens, 99% are low to moderate-income and 25% are from a minority group. Funding is used to partially cover the Senior Center's operating costs. CDBG funds in the amount of **\$18,745.02** will support this program. This program receives additional funding: \$101,376 from the Commonwealth of Mass. Formula Grant; \$147,000 in City funding; \$93,800 in volunteer labor and in-kind support; \$266,197 value in donated goods or services; \$87,132 in in-kind donations to support the Brown Bag program (fresh fruits and vegetables). This activity will be completed by the end of the fiscal year.



**Performance Measure: Through the activity of the Council on Aging Senior Center, 3,718 Persons will have Improved Availability/Accessibility by Enhancing a Suitable Living Environment.**

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***Meals on Wheels Program – ID 26***

***Lynn Council on Aging***

***8 Silsbee Street***

***Lynn, MA 01901***

[www.glss.net](http://www.glss.net)

The Meals on Wheels Program delivers nutritionally balanced meals to homebound senior citizens and adults with disabilities in the City of Lynn who are unable to prepare their own meals. The meals, which are tailored for special dietary needs, are an essential source of nutrition for these targeted consumers. Additionally, through their daily interaction with the trained staff delivering the meals, the program provides these consumers with an important source of social connection and a safety net in the event of emergencies. Meals on Wheels served approximately 86,400 meals last year (a decrease of 33,600 due to reduced funding.) To date, **554** Lynn individuals are receiving meals, 92% of the recipients are of low/ moderate income and 35% are from a minority group. Funding covers the cost of approximately 14,000 meals for Lynn seniors. CDBG funds in the amount of **\$28,742.36** will support this program. This program receives additional funding: \$101,376 from the Commonwealth of Mass. Formula Grant; \$147,000 in City funding; \$93,800 in volunteer labor and in-kind support; \$266,197 value in donated goods or services; \$87,132 in in-kind donations to support the Brown Bag program (fresh fruits and vegetables). This activity will be completed by the end of the fiscal year.



**Performance Measure: Through the activity of the Council on Aging Meals on Wheels Program, 554 Persons will have Sustained Availability/Accessibility by Enhancing a Suitable Living Environment.**

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***Adult Education Classes– ID 27***  
***Operation Bootstrap, Inc.***  
***20 Wheeler Street, Suite 203***  
***Lynn, MA 01902***  
**[www.operationbootstrap-lynn.org](http://www.operationbootstrap-lynn.org)**



Operation Bootstrap provides basic education services to Lynn residents who are 16 years of age and older. The organization operates an Adult Education Center for the Mass. Dept. of Elementary and Secondary Education. The center provides classes free of charge to community residents in the areas of English for Students of Other Languages (ESOL), Pre-GED and GED preparation classes. The program operates year round and has 350 training slots, with a wait list in excess of 700 applicants. To date in FY'14, **150** students have participated in the program of which 100% are of low and moderate-income and 82% are of a minority group. Funding is used for operating expenses. CDBG funds in the amount of **\$18,745.02** will support this program. This program receives additional funding: \$705,000 from the Mass. Department of Elementary and Secondary Education/Adult Learning Center; \$137,700 from NSWIB for College & Career Readiness; \$107,300 from Bootstrap fundraising efforts. This activity will be completed by the end of the fiscal year.

**Performance Measure: Through the activity of Adult Education Classes, 150 Persons will have New Availability/Accessibility by Enhancing a Suitable Living Environment.**

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***RAW Chiefs Program– ID 28***  
***Raw Art Works***  
***37 Central Square***  
***Lynn, MA 01901***  
**[www.rawart.org](http://www.rawart.org)**



Raw Art Works is a nationally recognized, community-based youth arts organization that uses the power of the arts to nurture growth in at-risk children and teenagers. As part of its RAW Chiefs Program, 16 at-risk teens ages 15-19 are hired to assist staff in leading arts groups for younger children. RAW Chiefs have been working with **174** children in groups each year, 79% being of low/moderate income families and 70% being of a minority group. RAW Chiefs develop and help other children develop both art skills (i.e. painting, drawing, and multi-media collage) and life skills (i.e. teamwork, conflict resolution, and leadership). The RAW Chiefs provide the younger children with role models of teens from their own community who are committed to resisting high-risk activities, and making the choices necessary to become strong, creative adults. Funding supports RAW Chiefs program



expenses. CDBG funds in the amount of **\$2,882.01** support this program. This program receives additional funding: \$15,000, Mental Insight; \$10,000, Clowes Fund; \$50,000, Cummings Foundation; \$25,000 from Yawkey Foundation; \$12,500 from Ludcke Foundation; \$60,000, Surdna Foundation. This activity will be completed by the end of the fiscal year.

***Performance Measure:*** Through the activity of Raw Chiefs Program, 174 Persons will have New Availability/Accessibility by Enhancing a Suitable Living Environment.

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***College Application Education Project – ID 29***  
***Grace United Methodist Church***  
***4 Adams Street Extension***  
***Lynn, MA 01901***  
[www.caeproject.org](http://www.caeproject.org)



The mission of the College Application Education Project, Inc. is to offer parents, middle school and high school students career development, college preparation, college selection, admissions and financial application training. The project also provides a series of programs and activities designed to enhance individual skills in resolving conflict, resistance to drugs and alcohol, self-esteem, self-discipline, decision making, leadership, while reinforcing positive citizenship, and seeing the value of education as a way to a productive future. The College Application Education Project has served **110** individuals to date in FY'14, 100% being of low/moderate income and 92% being of a minority group. CDBG funds in the amount of **\$4,873.87** will support this program. This program receives additional funding from the Federal Work Study Program, \$35,000; Amelia Peabody Foundation, \$40,000; CAEP Fundraisers, \$4,467; GEEGNF General Electric, \$10,000; Fidelity Charitable Gift Fund, \$500; United Fund of Greater Lynn, \$2,000; Federal Work Study Funds, \$35,000; Spinney Mudge Grant, \$5,000; Workforce Investment Board, \$20,000; American Reinvestment Recovery Act, \$5,000; Individual Donor Gifts, \$700; CDBG youth assistance, \$571.89. This activity will be completed by the end of the fiscal year.

***Performance Measure:*** Through the activity of College Application Education Project, 110 Persons will have New Availability/Accessibility by Enhancing a Suitable Living Environment.

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***Summer Youth Employment Program – ID 30***  
***Lynn Office of Community Development***  
***Lynn City Hall, Room 311***  
***Lynn, MA 01901***  
[www.lynndevelopment.com](http://www.lynndevelopment.com)



The Summer Youth Employment Program offers summer employment for Lynn youth ages 16-21. The program helps the City's youth become ambitious workers and dependable individuals. Last summer **169** Lynn youth were employed through the

program, of which 81% were from low/moderate income families and 71% were of a minority group. The positions run six weeks, 37.5 hours per week. Employment consists of light construction activities at selected sites in the City under the direction of a Program Supervisor. Additionally, private businesses in the City provide job training opportunities to improve participant work skills. Funding will be used for program expenses. CDBG funds in the amount of **\$44,000.00** will support this program. This program receives additional funding from a State Youth Grant \$206,000, and from the private sector, \$45,000. This activity will be completed by the end of the fiscal year.

**Performance Measure: Through the activity of the Summer Youth Employment Program, 169 Persons will have New Availability/Accessibility by Creating Economic Development Opportunity.**

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***Youth Assistance Program – ID 31***  
***Lynn Office of Community Development***  
***Lynn City Hall, Room 311***  
***Lynn, MA 01901***  
[www.lynndevelopment.com](http://www.lynndevelopment.com)



The Youth Assistance Program provides funding to public service agencies which service youth groups such as football, baseball, cheerleading, scouting, tutorial programs, etc. **8,663** youths are currently participating in Youth Assistance funded programs, of which 83% are from low and moderate income families and 45% are minorities. Funding will provide continued assistance for beneficial programs that help keep the City's youth off the streets and engaged in productive activities. CDBG funds in the amount of **\$38,000.00** will support this program. This activity will be completed by the end of the fiscal year.

**Performance Measure: Through the activity of the Youth Assistance Program, 8,563 Persons will have Improved Availability/Accessibility by Creating a Suitable Living Environment.**

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***Domestic Violence Prevention and Intervention Services – ID 32***  
***Healing Abuse Working For Change, Inc. (HAWC)***  
***140 Union Street, Suites 212-214***  
***Lynn, MA 01901***  
[www.hawcdv.org](http://www.hawcdv.org)



Funding supports the salary of the HAWC Lynn Program Manager working out of the Lynn office at 140 Union Street and serving residents of Lynn. HAWC supports the needs of domestic violence victims with both prevention and intervention services that include: a 24-hour hotline, emergency shelter, legal and medical advocacy, trauma recovery counseling, support groups, All services and programs are confidential and free of charge. Services are provided in Spanish, Portuguese and

English. In addition, HAWC works with the Lynn Police Department, probation, the court and other agencies to prevent domestic violence homicide through the High Risk Teams. To date, HAWC has serviced **675** Lynn victims of abuse and their children, 100% being of low/moderate income and 58% being of a minority group. CDBG funds in the amount of **\$3,749.00** will support this program. This agency receives additional funding from the following sources: Department of Children & Families, \$40,000; John Sawyer Memorial Trust, \$15,000; John MacNair Foundation, \$3,000; Victims of Crime Act (VOCA), \$65,000; Violence Against Women Act (VAWA), \$22,500; Mifflin Memorial Fund, \$10,000; Frederick Weber Charities, \$5,000; Charles Sanders Fund, \$3,000; McCarthy Family Foundation, \$5,000; Rogers Family Foundation, \$5,000; Junior Aid Society of Marblehead, \$3,000; Cummings Foundation, \$10,000; Individual donors, \$17,000; Annual Walk for HAWC, \$44,992. This activity will be completed by the end of the fiscal year.

**Performance Measure: Through the activity of HAWC, 675 Persons will have Improved Availability/Accessibility by Enhancing a Suitable Living Environment.**

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***MediClerk Program – ID 33***

***Wellspring House, Inc.***

***302 Essex Avenue***

***Gloucester, MA 01930***

**[www.wellspringhouse.org/educationandjob/mediclerk](http://www.wellspringhouse.org/educationandjob/mediclerk)**



The Wellspring House MediClerk Program is a job training collaboration between Wellspring House, Inc. and North Shore Medical Center to train low-income men and women from Lynn and surrounding communities for entry-level medical-clerical positions in NSMC hospitals located on the North Shore. The Program includes 250 hours of job training, 6 job shadowing opportunities, a 60 hour internship, professional success and job search seminars, plus 12 months of support following job placement. The program is targeted to residents who are earning low wages, or making the transition from public assistance to work, are homeless or at risk of homelessness. The MediClerk Program has serviced **8** Lynn residents to date in FY'14, 100% being of low income and 100% from a minority group. CDBG funds in the amount of **\$3,124.17** will support this program. This program receives additional funding from Essex County Community Foundation, \$5,000; J. Jill Compassion Fund, \$10,000; Charles Sanders Trust, \$10,000; Edwin S. Webster Foundation, \$5,000; Mabel A. Horne Trust, \$5,000; TDBanknorth, \$5,000; TJX Foundation, \$5,000; Virginia Wellington Cabot Foundation, \$10,000; Linden Foundation, \$5,000; Mifflin Memorial Fund, \$10,000; Salem Five Heritage Foundation, \$5,000; Wellspring House's Annual Fundraising Campaign, \$10,963; USDA FSTEP, \$10,000; North Shore Medical Center, \$16,384; Other Funders TBD, \$15,000. This activity will be completed by the end of the fiscal year.

**Performance Measure: Through the activity of the MediClerk Program, 8 Persons will have Improved Availability/Accessibility by Creating Economic Development Opportunity.**

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***Downtown Lynn Community Arts – ID 34***

***LynnArts/Lynn Museum***

***590 Washington Street***

***Lynn, MA 01901***

Community Arts Lynn consists of two free, public events: ArtsFest Lynn, a free outdoor festival that's fun for the whole family – including a variety of juried fine artists and crafters, music and entertainment, kids' activities, art-on-the-spot creations and food trucks; and Central Scare, Lynn's annual downtown haunted house which includes frights for everyone in the family (with help of Arts After Hours performers), mask-making and an alternative Teddy Bear Run for younger children. Both events offer activities that the whole family can enjoy. It is anticipated that **5,000** individuals will be reached through all three events, at least 75% being of low/moderate income. CDBG funds in the amount of **\$6,873.17** will support this program. This program receives additional funding from in-kind donations of space for the Haunted House, \$1,500; event fees and sponsorships, \$12,000. This activity will be completed by the end of the fiscal year.



***Performance Measure:*** Through the activity of Downtown Lynn Community Arts, 5,000 Persons will have Improved Availability/Accessibility by Enhancing a Suitable Living Environment.

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***Family Nurturing Parenting Program – ID 35***  
***Lynn Community Connections Coalition***  
***298 Union Street***  
***Lynn, MA 01901***  
**[www.lynncc.com](http://www.lynncc.com)**



The Lynn Community Connections Coalition is an organization that is fiscally represented by the Lynn Housing Authority & Neighborhood Development. The Family Nurturing Parenting Program is a family-based parent education program that helps families adopt a nurturing lifestyle. Parents and their children attend a series of meetings for 15 weeks that include dinner and family-centered activities, followed by separate classes for the parents and their children. The program goal is to facilitate the parenting philosophy of non-violence towards children, teens and adults, the environment, including animals, by teaching alternatives to verbal, emotional and physical violence including alternatives to physical punishment. To date there are **76** participants enrolled in the program, 100% of low/moderate income and 43% being of a minority group. CDBG funds in the amount of **\$6,248.34** will support this program. This agency receives no additional funding. This activity will be completed by the end of the fiscal year.

***Performance Measure:*** Through the activity of the Family Nurturing Parenting Program, 76 Persons will have New Availability/Accessibility by Creating a Suitable Living Environment.

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**Community Policing Initiative – ID 36**  
**Lynn Police Department**  
**300 Washington Street**  
**Lynn, MA 01902**  
[www.lynnpolice.org](http://www.lynnpolice.org)



This public safety program will provide additional police coverage in Lynn's Downtown area and selected target neighborhoods throughout the City during peak hours of activity. The program will provide additional foot patrols in the most crime-ridden areas to enhance the safety of businesses, customers and residents. The goal of the program is to reduce crime by connecting with the community on a personal level and engaging the community as part of the solution to criminal behavior. Officers will patrol selected areas on a more frequent basis and interact directly with local individuals to address related public safety concerns. The Community Policing Initiative will benefit over **28,000** individuals, 72% being of low/moderate income. CDBG funds in the amount of **\$30,000** will support this program. This activity will be completed by the end of the fiscal year.

**Performance Measure: Through the activity of the Community Policing Initiative, 28,000 Persons will have New Availability/Accessibility by Creating a Suitable Living Environment.**

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**Youth Boxing and Academic Support Program – ID 37**  
**Higher Ground Sports & Academic Development, Inc.**  
**161 Eastern Avenue**  
**Lynn, MA 01902**  
<http://highergroundsportsandfitness.com/>



Higher Ground Sports & Academic Development, Inc. (HGSAD) offers a program that includes both structured activities and those that address the individual needs and opportunities of the youth involved. Academic support includes tutoring and homework help, mentoring to raise students' academic aspirations through interactions with positive adult role models, technical support with SAT and other college preparation. The boxing program includes a structured boxing program and specialized activities for students who show a special interest and/or talent in boxing. CDBG funds in the amount of **\$2,000** will be used for program staff, space, boxing equipment, academic materials and part time trainers and tutors and related costs. This project will impact over **100** individuals, 80% being of low/moderate income. This activity received additional funding from the following sources: Boston Foundation Vision Fund, \$7,500.00; GE Employee Good Neighbor Fund, \$5,000.00; Eastern Bank Foundation, \$10,000.00; Fundraising (events, individuals, etc.), \$15,000.00; Anonymous Individual Donor, \$15,000.00; Other private Foundations, \$200,000.00; Other Bank Foundations, \$15,000.00.

**Performance Measure: Through the activity of Youth Boxing and Academic Support program, 100 Persons will have New Availability/Accessibility by Creating a Suitable Living Environment.**

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***“Educate, Engage, Empower” Integrative Arts Capacity Building – ID 38***

***Building Bridges Through Music***

***25 Exchange Street***

***Lynn, MA 01901***

**<http://bbtmusic.org/>**



Building Bridges Through Music Integrative Arts program increases the exposure to music and culturally diverse outlets and provides a positive connection with at-risk students from elementary through high school age. The Integrative Arts Program is a high quality and comprehensive educational enrichment program which enables youth to increase and/or enhance their academic skills using music, expressive arts and technology as the primary learning tools with performance as one of the outcomes. In addition to incorporating core subjects such as math, science and literacy, this activity will also integrate recreational activities such as physical fitness training because it is directly connected to the ability to perform and for overall positive health and well-being. This activity is expected to service **100** youth, 90% being of low/moderate income. CDBG funds in the amount of **\$2,000.00** will support this program. This agency receives additional funding from the following sources: After School Program Vouchers (EEC), \$88,400; Individual Donations, \$9,000; Program Fees, \$20,000; United Way/EEC Grants, \$5,000; EDIC Loan, \$20,000; Brookline Bank Loan, \$10,000; Anticipated Private Foundation Grants, \$38,375.

**Performance Measure: Through the activity of the Building Bridges Through Music program, 100 Persons will have New Availability/Accessibility by Creating a Suitable Living Environment.**

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***Youth Community Impact Program – ID 39***

***LYSOA, Inc.***

***16 City Hall Square***

***Lynn, MA 01901***

The Lynn Youth Street Outreach Advocacy (LYSOA) is a community based organization providing advocacy and services to at risk, proven risk, young adults and their families in the community. LYSOA designed a program to teach youth the importance of community involvement. The Youth Community Impact (YCI) is a community service/volunteer program that the youth have an opportunity to learn responsibility but to also interact with



other community activities in coordination with other agencies in the city. The youth will participate in community clean-up around the city in partnership with Centerboard. Participants

are referred by the Lynn Juvenile Court Probation Department. This activity is expected to service **18** proven-risk Lynn youth, 100% being of low/moderate income and 72% being of a minority group. CDBG funds in the amount of **\$2,479.50** will support this program. This program receives additional funding from the SYVI FY2014 Grant of Massachusetts, \$65,851; Amelia Peabody Foundation, \$30,000; Anonymous Individual, \$25,000; GE Employee Good Neighbor Fund, \$3,000; Essex County District Attorney, \$25,000; Other Private Foundations, \$23,500; Government Grants, \$6,649; fundraising, \$3,000. This activity will be completed by the end of the fiscal year.

***Performance Measure:*** Through the activity of the Youth Community Impact Program, **20 Persons** will have New Availability/Accessibility by Creating a Suitable Living Environment.

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***Community Movie Program – ID 40***  
***Lynn Office of Community Development***  
***Lynn City Hall, Room 311***  
***Lynn, MA 01901***  
[www.lynndevelopment.com](http://www.lynndevelopment.com)



OECD and the Lynn Parks & Recreation Department will coordinate a Community Movie Program, providing free and local family entertainment for Lynn residents. Two summer movies will be held at the Goldfish Pond Park, where free boat rides will be given on Goldfish Pond, and Red Rock Park. A free movie will also be held in the auditorium during the annual Lynn Common Tree Lighting Ceremony in December. CDBG funds in the amount of **\$2,500** will support this activity. Funds allocated for this project will have a citywide benefit, benefiting approximately **2,500** persons, 58% of whom will be of low/moderate income. This activity will be completed by the end of the fiscal year.

***Performance Measure:*** Through the activity of the Community Movie Program, **2,500 Persons** will have New Availability/Accessibility by Creating a Suitable Living Environment.

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***Lynn Central Square Farmers’ Market – ID 41***  
***The Food Project, Inc.***  
***120 Munroe Street***  
***Lynn, MA 01901***  
<http://thefoodproject.org/>



Over the past 11 years, the Lynn Central Square Farmers’ Market has grown from a small-scale, roadside farm stand into an important downtown institution. In addition to drawing hundreds of people downtown each week from June to November to purchase fresh, locally grown

produce, the market has become an important community gathering place and source of information about nutrition and healthy eating. At a time when the diet-related illnesses such as type 2 diabetes and heart disease have reached epidemic levels and the Massachusetts Department of Public health reports that only one in four Lynn residents eats the recommended amount of fruits and vegetables required for good health, the Lynn Central Square Farmers' Market is a vital source of fresh, affordable, culturally appropriate food that is accessible to all of the city's diverse population. In 2013, it is estimated that more than **7,500** customers purchased from the Central Square Farmers' Market, 58% being of low/moderate income. CDBG funds in the amount of **\$2,000** will support this program. This program receives additional funding from the following sources: New England Biolabs Foundation, \$5,000; Henry A. Pevear Trust, \$5,000; Virginia Wellington Cabot Foundation, \$20,000. This activity will be completed by the end of the fiscal year.

**Performance Measure: Through the activity of The Food Project, 7,500 Persons will have Improved Availability/Accessibility by Enhancing a Suitable Living Environment.**

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***Cultural District Coordination – ID 42***  
***Lynn Museum***  
***590 Washington Street***  
***Lynn, MA 01901***

The Lynn Museum and Historical Society will coordinate a variety of administrative and programmatic services designed to maximize the delivery of art and cultural activities for Lynn residents in the City's designated "Arts and Cultural District." These services will include: 1) promote joint planning, coordination and facilitate information sharing among cultural district partners; 2) maintain regular communication and convene regular meetings of a small steering committee made up of representatives from various art organizations, the City, EDIC, Chamber of Commerce and other stakeholders in the district; 3) strive to introduce the cultural district initiative to a more diverse pool of participants to serve on committees, assist with marketing and develop a broader range of cultural programs; 4) leverage the LMHS's role as an Essex National Heritage Area Visitor Center by providing a launching pad for all visitors to the City and the evolving cultural district. It is estimated that these events will draw approximately **5,000** people, 58% being of low/moderate income. CDBG funds in the amount of **\$27,500.00**. This activity receives additional funding from EDIC Lynn, \$27,500.



**Performance Measure: Through the activity of the Cultural District Coordination, 5,000 Persons will have Improved Availability/Accessibility by Enhancing a Suitable Living Environment.**

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***Friday Family Support Group- ID 43***  
***PAL Parent Professional Advocacy League***  
***177 Fayette Street***  
***Lynn, MA 01902-2237***



The Friday Family Support Group (FFSG) exists to provide children with Serious Emotional Disorders (SED), their parents and siblings with support in their community. The Group meets weekly on Friday nights, year-round, at the Lynn YMCA and provides recreational activities while also aiming to address social skills, acceptance and personal development. Group activities are led by a PAL Family Support Specialist who is employed by the MSPCC through a Department of Mental Health contract.



The goal of the FFSG is to keep families of SED children thriving in the community. Currently, this activity is servicing **439** parents and children, 100% being of low/moderate income and 59% are from a minority group. Workshops and special activities range between 30 and 290 participants. CDBG funds in the amount of **\$1,900.00** will support this program. This program receives additional funding from the MSPCC, \$5,000.00.

**Performance Measure: Through the activity of the Friday Family Support Group, 439 Persons will have Improved Availability/Accessibility by Enhancing a Suitable Living Environment.**

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***Washington Square Residence Meals Program- ID 44***

***Lynn Home for Women***

***144 Broad Street***

***Lynn, MA 01901***

**<http://www.washingtonsquareresidence.org/>**

The Lynn Home for Women has operated the Washington Square Residence (WSR) for 102 years. Opened originally as a boarding house for young female factory workers, WSR operates as an affordable housing resource primarily for low and moderate income single adults. The population includes men and women ages 17-84; native and foreign born, working individuals, students, retirees and others requiring an affordable, furnished, managed home.



Family style home cooked meals with emphasis on well balanced nutrition are served Monday-Thursday evenings; leftovers are available daily as well, at no cost to the resident. For many of the residents this is the most balanced meal they have access to. Currently, this activity is servicing **43** individuals, 100% being of low/moderate income. CDBG funds in the amount of **\$2,000.00** will support this program. This program receives additional funding from the following sources: Annie E. Wilson Trust, \$35,000; Doris Benz Trust, \$10,000; and Eastern Charitable Foundation, \$10,000.

**Performance Measure: Through the activity of the Washington Square Residence Meals Program, 43 Persons will have Improved Availability/Accessibility by Enhancing a Suitable Living Environment.**

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ID	Sub-grantee Name	Project Title & Project Description	Location	Priority Objective	Eligibility/ National Obj.	HUD Matrix Code	Performance Indicator	Accomplishment Type	CDBG FFY 2014 Funds
1	OECD	<p><b><i>Small Business Loan Support Program</i></b></p> <p>The Small Business Loan Support Program is designed to provide administrative, technical assistance, compliance and outreach to the Lynn Municipal Finance Corporation (LMFC). The LMFC and the Economic Development and Industrial Corporation of Lynn (EDIC) function as both a primary lender, lender of last resort and subordinated lender for 200 businesses that are primarily located in the City's designated planning area. The program generates business and employment opportunities for low/moderate-income residents.</p> <p>Funding will provide staff and professional support in preparation of loan packages, loan processing, technical assistance as well as information regarding program availability, job creation and grantsmanship.</p>	Community Wide	Table 2C: #6-10	570.201(o)(1) 570.208(a)(4) Low/Mod Jobs	18B	Small business loans, Technical assistance, Jobs	2 jobs, 200 businesses	\$16,800.00
2	OECD	<p><b><i>Lynn Small Business Assistance Center (SBAC)</i></b></p> <p>The Lynn SBAC is an innovative project undertaken through a partnership of the Lynn public and private sectors to support the growth of small businesses in the City. The SBAC provides information and guidance to entrepreneurs in areas such as applying for city-administered micro-loans and finding affordable office, retail or manufacturing space.</p> <p>Funding will be used to staff a trained in-take officer who will refer businesses and clients to appropriate personnel and/or resources, achieve outreach and integration of the economic development network and offer a range of services to attract clients.</p>	Community Wide	Table 2C: #6-10	570.201(o)(1) 570.208(a)(4) Low/Mod Jobs	18B	1,200 Business inquiries, small business loans	2 jobs	\$27,216.00
3	OECD	<p><b><i>Lynn Municipal Finance Corporation (LMFC) Loan Fund</i></b></p> <p>The LMFC Loan Program provides assistance to businesses located in Lynn for the purpose of job retention and job creation. This is a fixed loan program for the purchase and/or improvement of land, buildings, plant or equipment, inventory, etc.</p> <p>Program income will be used to provide loans to</p>	Community Wide	Table 2C: #6-10, 12	570.201(o)(1) 570.208(a)(4) Low/Mod Jobs	18A	Business loans	15 jobs	\$350,000.00 PI

ID	Sub-grantee Name	Project Title & Project Description	Location	Priority Objective	Eligibility/ National Obj.	HUD Matrix Code	Performance Indicator	Accomplishment Type	CDBG FFY 2014 Funds
		businesses in the City which will generate low/moderate income jobs and/or provide services to low/moderate income residents.							
4	OECD	<b>Commercial Façade Program</b> The Commercial Façade Program provides assistance to businesses located in the downtown area for the purpose of upgrading and coordinating signage and storefront improvements to enhance the aesthetic appearance and economic vitality of the area. The maximum grant available is \$4,000.00. It is estimated that approximately 6 businesses will benefit from the Commercial Façade Program.	Community Wide	Table 2C: #9, #10	570.201(o)(1)  570.208(b)(1) Low Mod Area	14E	Grants	13 businesses	\$50,000.00
5	OECD	<b>Infrastructure Development Program</b> The Infrastructure Development Program's objective is the enhancement of the community's infrastructure facilities. Funding will provide infrastructure improvements (i.e. sidewalk replacement, shade trees, demolition, parking lots, streetscape amenities, antique lighting, etc.) in commercial areas to assist private commercial investment.	Community Wide	Table 2C: #13	570.201( c)  570.208(a)(1) Low/Mod Area	17B		20 businesses	\$67,028.13
6	OECD	<b>Activity Delivery–Economic Development</b> Activity delivery costs include staff costs associated with providing Economic Development activities.	N/A	N/A	N/A	18B	N/A	N/A	\$308,207.67
7	LHAND	<b>Homeownership Programs</b> LHAND administers two homebuyer programs as follows:  <u>Realizing the Dream of Homeownership</u> is meant to expand the affordability of homeownership to eligible first-time buyers whose savings and income are inadequate to meet certain costs associated with the purchase of a 1-4 residential property. This program is available city wide and the resources from this program will be in the form of a second mortgage. Homebuyers that meet the income requirements will be eligible for a \$5,000 forgivable deferred loan and a 0 % \$5,000 amortized loan for a term of 5 years for the maximum amount of \$10,000. The assistance is only for down-payment, closing costs, increasing	Community Wide	Table 2C: #1,2	570.201(n)  570.208(a)(3) Low/Mod Households	14A, 14B	Homeowner-ship grants and loans	10 households	\$10,000

ID	Sub-grantee Name	Project Title & Project Description	Location	Priority Objective	Eligibility/ National Obj.	HUD Matrix Code	Performance Indicator	Accomplishment Type	CDBG FFY 2014 Funds
		<p>energy efficiency and the correction of code violations.</p> <p>The “One Mortgage” Assistance Program provides down payment and closing cost assistance for those who are participating in the state approved “Soft Second” program. <i>The Soft Second loans are available to low and moderate income first-time homebuyers to reduce their first mortgage amounts and eliminate the need for Private Mortgage Insurance and make homeownership more affordable.</i> LHAND will match up to 1.5% of the down payment amount and provide closing cost assistance for a maximum amount of \$5,000 in the form of a forgivable deferred loan to eligible first-time buyers whose savings and income are inadequate to meet the cost associated with the purchase of a 1-4 residential property. This program is available city wide.</p>							
8	LHAND	<p><b>Rehabilitation Grant and Loan Programs</b></p> <p>LHAND administers rehabilitation grant and loan programs as follows:</p> <p><u>Rehab Loan Program</u> provides:</p> <p><b>Direct Loan:</b> <u>Direct Loan:</u> Owner-occupants of 1 to 4 unit residential buildings, city –wide with a priority given to residents located within LHAND’s Neighborhood Revitalization Area (NRA), are eligible for a \$10,000 loan at 3% interest for the cost of eligible repairs with a 5 - 15 year repayment period. Household income from all sources cannot exceed 80% of area median income.</p> <p><b>Elderly Deferred:</b> Elderly owner-occupants (over 62 years old) who own a single family home are eligible for a \$15,000 deferred loan at 0% for the cost of eligible repairs. Household income from all sources cannot exceed 80% of area median income. Priority will be given to improving energy efficiency and the correction of code violations.</p> <p><b>Handicap Accessibility:</b> Owner-occupants who own</p>	Community Wide & Neighborhood Revitalization Area (NRA) or designated LHAND Target Area	Table 2C: #2,3	570.202(a)(1)  570.208(a)(3) Low/Mod Households	14A, 14B	Rehabilitation loans and grants	14 households	\$139,552

ID	Sub-grantee Name	Project Title & Project Description	Location	Priority Objective	Eligibility/ National Obj.	HUD Matrix Code	Performance Indicator	Accomplishment Type	CDBG FFY 2014 Funds
		<p>a 1 to 4 unit residential building are eligible for a \$15,000 deferred loan at 0% in order to make any unit in their home handicap accessible. Household income from all sources cannot exceed 80% of area median income.</p> <p><u>Grant Program provides:</u></p> <p><b>Development Area Grant:</b> Residents located within the designated Target Area who own a 1-4 unit residential building are eligible for a grant of up to \$5,000 for eligible exterior repairs. Program is based on availability of funds and is limited to households whose incomes are less than 110% of the area median income.</p>							
9	LHAND	<p><b>Neighborhood Stabilization Program</b></p> <p>Non-profit organizations can utilize CDBG funds to purchase, rehabilitate and resell to potential first time homebuyers. Proceeds from the resale of the housing units will go back into a revolving fund to reuse for additional purchases. CDBG grant funds in the amount of \$154,552 will be used to support this program during FY'15. It is anticipated that approximately 2 units will be created through this process.</p>	Community Wide	Table 2C: #2,3	570.202(a)(1)  570.208(a)(3) Low/Mod Households	14A, 14B	Residential reconstruction	2 housing units	<b>\$75,000 PI</b>
10	LHAND	<p><b>Affordable Housing Rehabilitation</b></p> <p>Non-profit organizations can utilize CDBG funds to rehabilitate existing low moderate housing units in an effort to continue to provide safe affordable decent housing. CDBG grant funds in the amount of <b>\$25,000</b> will be used to support this program during FY'15. It is anticipated that approximately <b>10</b> units will be rehabilitated through this process.</p>	Community Wide	Table 2C: #2,3	570.202(a)(1)  570.208(a)(3) Low/Mod Households	14A, 14B	Residential reconstruction	10 units	<b>\$25,000</b>
11	LHAND	<p><b>Activity Delivery-Housing</b></p> <p>Activity delivery costs include staff costs associated with providing housing activities</p>	Community Wide	N/A	N/A	05R	N/A	N/A	<b>\$290,040</b>
12	OECD	<p><b>Shade Tree Development</b></p> <p>Shade Tree Development involves the installation of shade trees in various locations within the City's CRA. The locations for shade tree installations will be</p>	CRA	Table 2C: #13, #15	570.201( c )  570.208(a)(1) Low/Mod	03N	New shade trees	1 Public Facility, 100 persons	<b>\$20,000.00</b>

ID	Sub-grantee Name	Project Title & Project Description	Location	Priority Objective	Eligibility/ National Obj.	HUD Matrix Code	Performance Indicator	Accomplishment Type	CDBG FFY 2014 Funds
		determined by the Department of Public Works and the Office of Economic and Community Development condition/request inventories, which are developed by field inspectors and resident requests. Installation of shade trees represents localized improvements, which primarily benefit the residents of neighborhoods identified for this activity.			Area				
13	OECD	<b>Lynn Multi Service Center Improvements</b> Improvements to the Lynn Multi-Service Center will include repointing exterior brick and decorative masonry, to seal and protect building.	100 Willow Street	Table 1C: #1, #5, #6, #7, #8	570.201( c)  570.208(a)(2) Low/Mod Clientele	03	Public Facility	1 Public Facility, 3,000 persons	<b>\$25,000.00</b>
14	OECD	<b>Sidewalk Replacement</b> Sidewalk improvements consist of replacing eroded sidewalk areas as well as replacing and resetting curbs in various locations within the City's Comprehensive Revitalization (CRA), a designated slums and blight area. The locations for sidewalk improvements will be determined by the Department of Public Works and the Office of Economic and Community Development condition/request inventories, which are developed by field inspectors and resident requests. Sidewalk replacement represents localized improvements, which primarily benefit the residents of neighborhoods identified for this activity.	CRA	Table 2C: #13, #15	570.201( c)  570.208(a)(1) Low/Mod Area	03N	New sidewalks	1Public Facility, 100 persons	<b>\$45,151.33</b>
15	OECD	<b>Goldfish Pond Park Renovation</b> Park renovations at Goldfish Park will include the installation of an ultrasonic algae-clearing device to minimize algae growth and eliminate unpleasant odors resulting from increased algae growth in the pond.	Lafayette Park	Table 2C: #13, #15, #16	570.201( c)  570.208(a)(1) Low/Mod Area	03F	Public Facility	1 Public Facility 10,400 persons	<b>\$5,000.00</b>
16	OECD	<b>Stone Cottage Renovation</b> Renovations to the historic Stone Cottage will include the installation of a new roof, repointing of the building's exterior surfaces and window treatments designed to eliminate water penetration in the building.	Circuit Avenue	Table 2C: #13, #15, #16	570.201( c)  570.208(a)(1) Low/Mod Area	03	Public Facility	1 Public Facility	<b>\$100,000.00</b>
17	OECD	<b>Lynn Common Renovation</b> Renovations to Lynn Commons will include the	South Common Street	Table 2C: #13, #15, #16	570.201( c)  570.208(a)(1)	03F	Public Facility	1 Public Facility	<b>\$172,200.00</b>

ID	Sub-grantee Name	Project Title & Project Description	Location	Priority Objective	Eligibility/ National Obj.	HUD Matrix Code	Performance Indicator	Accomplishment Type	CDBG FFY 2014 Funds
		replacement of concrete walkways, fence restoration around the perimeter of the Small Commons area, installation of benches and tree plantings.			Low/Mod Area				
18	OECD	<b><i>Kiley Park Renovation</i></b> Renovations to Kiley Park will include the installation of a water splash pad for toddlers and young children, installation of picnic tables and benches, and tree plantings.	Sanderson Avenue	Table 2C: #13, #15, #16	570.201( c ) 570.208(a)(1) Low/Mod	03F	Public Facility	1 Public Facility	<b>\$50,000.00</b>
19	OECD	<b><i>Activity Delivery-Community Facilities</i></b> Activity delivery costs include staff costs associated with providing Community Facilities activities.	N/A	N/A	N/A	03	N/A	N/A	<b>\$296,047.44</b>
20	Catholic Charities North (CCN)	<b><i>Education/ Employment Programs</i></b> Catholic Charities North (CCN) provides academic and career development activities for high-risk, low or moderate-income youth, young adults, and adults who have a wide range of academic and employment needs. Educational classes, computer literacy and skills training, career development, internships, community service, and job placement services assist participants in obtaining employment and achieving economic self-sufficiency.	117 North Common Street	Table 2C: #14, 18	570.201(e) 570.208(a)(2) Low/Mod Clientele	05H	Education/ Employment programs	136 persons	<b>\$8,591.47</b>
21	CMCC	<b><i>Introduction to Computers, ESOL &amp; Spanish Classes and After School &amp; Summer Programs</i></b> The Community Minority Cultural Center (CMCC) provides support to four community based programs and organizations. CMCC provides an ESOL Program, computer classes, Spanish classes and a School Age Enrichment childcare program (SAEP). The ESOL Program is an English language learning program for non-native speakers. The computer classes provide computer access and training to youths and adults. The Spanish class provides effective language instruction to non-Spanish speakers. CMCC also provides a licensed school age afterschool and summer enrichment program. Both childcare programs include before school and extended day programs.	298 Union Street	Table 2C: #14, 16	570.201(e) 570.208(a)(2) Low/Mod Clientele	05D	Improved scholastic performance	839 persons	<b>\$46,862.55</b>
22	Bridgewell	<b><i>Adult Education and Recreational Services</i></b>	471	Table 2C:	570.201(e)	05O	Recreational	97 persons	<b>\$1,312.48</b>

ID	Sub-grantee Name	Project Title & Project Description	Location	Priority Objective	Eligibility/ National Obj.	HUD Matrix Code	Performance Indicator	Accomplishment Type	CDBG FFY 2014 Funds
		The Adult Education and Recreation Program offers a wide variety of diverse and challenging recreational activities for individuals with disabilities by offering appropriate social, educational, enriching and recreational events through the Education and Recreation Program, Monthly Special Events, Department of Conservation and recreation Universal Access Program, Special Olympics and many unique enrichment courses. The program's main objective is to encourage each individual to participate in enriching experiences through community membership and integration, build relationships, and express personal creativity. Program participants will be provided diverse opportunities to acquire new skills and knowledge, while having fun with peers.	Broadway Lynnfield, MA 01940	#14, #16	570.208(a)(2) Low/Mod Clientele		activities		
23	Bridgewell	<b>Vocational Interest Program (VIP)</b> The VIP provides job training and support to individuals in the Lynn area who are homeless or at risk of becoming homeless. The program provides individuals with the opportunity to develop and refine skills needed to re-enter the workforce. Courses with a focus on job readiness are offered and include: work ethics, interviewing skills, resume development and basic computer skills. The program also assists homeless individuals in the Social Security Administration entitlement application process, transportation services, housing searches and other outreach activities as well as provides representative payee services for benefit recipients.	84 Silsbee Street	Table 1C: #1, #3, #5, #6, #7, #8	570.201(e)  570.208(a)(2) Low/Mod Clientele	05H	Employment for program participants	72 persons	\$2,224.11
24	LHAND	<b>Youth Sports Program</b> The Curwin Youth Sports Program provides a comprehensive plan of recreational and educational activities for the youth of Curwin Circle, a public housing development containing 276 units of federally assisted housing for low-income residents. The program provides positive outlets for the youth and incorporates LHAND's anti-drug and violence mission. This program is an important tool in the LHAND's commitment to reduce the incidences of drug use and drug related violence in Curwin Circle.	92 Curwin Circle	Table 2C: # 14, #15, #16	570.201(e)  570.208(a)(2) Low/Mod Clientele	05D	Youth recreational/ educational activities	175 youth	\$4,686.26



ID	Sub-grantee Name	Project Title & Project Description	Location	Priority Objective	Eligibility/ National Obj.	HUD Matrix Code	Performance Indicator	Accomplishment Type	CDBG FFY 2014 Funds
25	Lynn Council on Aging	<b>Senior Center</b> The Lynn Senior Center (LSC) is an active community center that provides resources for persons aged 60+ and the younger disabled. The center is a congregate meal site, an activity center, as well as a resource center providing advocacy, referrals, health and wellness offerings. Participation at the center continues to increase monthly as a direct result of the effects of today's economy. As the only active drop-in center for elders in the city, the Senior Center provides a safe, friendly and stimulating place to gather and connect with peers, learn new skills, develop friendships, and access support.	8 Silsbee Street	Table 2C: #14, #16	570.201(e)  570.208(a)(2) Low/Mod Clientele	05A	Senior recreational/ educational activities	3,763 seniors	\$18,745.02
26	Lynn Council on Aging	<b>Meals on Wheels Program</b> The Meals on Wheels Program delivers nutritionally balanced meals to homebound senior citizens and adults with disabilities in the City of Lynn who are unable to prepare their own meals. The meals are an essential source of nutrition for these targeted consumers. Additionally, through their daily interaction with the trained staff delivering the meals, the program provides these consumers with an important source of social connection and a safety net in the event of emergencies. Meals on Wheels served approximately 86,400 meals last year (a decrease of \$33,600 due to reduced funding.)	8 Silsbee Street	Table 1C: #9 Table 2C: #14	570.201(e)  570.208(a)(2) Low/Mod Clientele	05A	Meal delivery	86,400 meals, 554 persons	\$28,742.36
27	Operation Bootstrap, Inc.	<b>Adult Education Classes</b> Operation Bootstrap provides basic education services to Lynn residents who are 16 years of age and older. The organization operates an Adult Education Center for the Mass. Dept. of Elementary and Secondary Education. The center provides classes free of charge to community residents in the areas of English for Students of Other Languages (ESOL), Pre-GED and GED preparation classes. The program operates year round and has 350 training slots, with a wait list in excess of 700 applicants.	20 Wheeler Street, Suite 203	Table 2C: # 16, #18	570.201(e)  570.208(a)(2) Low/Mod Clientele	05	GED degree	150 persons	\$18,745.02
28	Raw Art Works	<b>RAW Chiefs Program</b>	37 Central Square	Table 2C: #14, #16	570.201(e)	05D	Youth recreational/ cultural activities	174 youth	\$2,882.01

ID	Sub-grantee Name	Project Title & Project Description	Location	Priority Objective	Eligibility/ National Obj.	HUD Matrix Code	Performance Indicator	Accomplishment Type	CDBG FFY 2014 Funds
		Raw Art Works is a nationally recognized, community-based youth arts organization that uses the power of the arts to nurture growth in at-risk children and teenagers. As part of its RAW Chiefs Program, 16 at-risk teens ages 15-19 are hired to assist staff in leading arts groups for younger children. RAW Chiefs develop and help other children develop both art skills (i.e. painting, drawing, and multi-media collage) and life skills (i.e. teamwork, conflict resolution, and leadership). The RAW Chiefs provide the younger children with role models of teens from their own community who are committed to resisting high-risk activities, and making the choices necessary to become strong, creative adults.			570.208(a)(2) Low/Mod Clientele				
29	College Application Education Project	<b>College Preparation Training</b> The mission of the College Application Education Project, Inc. is to offer parents, middle school and high school students career development, college preparation, college selection, admissions and financial application training. The project also provides a series of programs and activities designed to enhance individual skills in resolving conflict, resistance to drugs and alcohol, self-esteem, self-discipline, decision making, leadership, while reinforcing positive citizenship, and seeing the value of education as a way to a productive future.	4 Adams Street Ext.	Table 2C: #14, # 16, #18	570.201(e)  570.208(a)(2) Low/Mod Clientele	05D	Youth educational activities	110 youth	<b>\$4,873.87</b>
30	OECD	<b>Summer Youth Employment</b> The Summer Youth Employment Program offers summer employment for Lynn youth ages 16-21. The program helps the City's youth become ambitious workers and dependable individuals. Last summer 169 Lynn youth were employed through the program, of which 81% were from low/moderate income families and 71% were of a minority group. The positions run six weeks, 37.5 hours per week. Employment consists of light construction activities at selected sites in the City. Additionally, private businesses in the City provide job training opportunities to improve participant work skills.	Community Wide	Table 2C: #14, #16, #18	570.201(e)  570.208(a)(2) Low/Mod Clientele	05D	Youth summer employment	169 youth	<b>\$44,000.00</b>

ID	Sub-grantee Name	Project Title & Project Description	Location	Priority Objective	Eligibility/ National Obj.	HUD Matrix Code	Performance Indicator	Accomplishment Type	CDBG FFY 2014 Funds
31	OECD	<p><b>Youth Assistance</b></p> <p>The Youth Assistance Program provides funding to public service agencies which service youth groups such as football, baseball, cheerleading, scouting, tutorial programs, etc. 8,563 youths are currently participating in Youth Assistance funded programs, of which 83% are from low and moderate income families and 45% are minorities. Funding will provide continued assistance for beneficial programs that help keep the City's youth off the streets and engaged in productive activities.</p>	Community Wide	Table 2C: #14, #16	570.201(e) 570.208(a)(2) Low/Mod Clientele	05D	Youth	8,663 youth	\$38,000.00
32	Healing Abuse Working for Change	<p><b>Domestic Violence Prevention &amp; Intervention Services</b></p> <p>Funding supports the salary of the HAWC Lynn Program Manager working out of the Lynn office at 140 Union Street and serving residents of Lynn. HAWC supports the needs of domestic violence victims with both prevention and intervention services that include: a 24-hour hotline, emergency shelter, legal and medical advocacy, trauma recovery counseling, support groups, All services and programs are confidential and free of charge. Services are provided in Spanish, Portuguese and English. In addition, HAWC works with the Lynn Police Department, probation, the court and other agencies to prevent domestic violence homicide through the High Risk Teams.</p>	140 Union Street, Suites 212-214	Table 1C: #12	570.201(e) 570.208(a)(2) Low/Mod Clientele	05G	Battered and Abused Spouses	675 persons	\$3,749.00
33	Wellspring House	<p><b>MediClerk Program</b></p> <p>The Wellspring House MediClerk Program is a job training collaboration between Wellspring House, Inc. and North Shore Medical Center to train low-income men and women from Lynn and surrounding communities for entry-level medical-clerical positions in NSMC hospitals located on the North Shore. The Program includes 240+ hours of job training, 5-6 job shadowing opportunities, an internship, professional success and job search seminars, plus 12 months of support following job placement. The program is targeted to residents who are earning low wages, or</p>	302 Essex Avenue  Gloucester, MA	Table 2C: #8, #18	570.201(e) 570.208(a)(2) Low/Mod Clientele	05H	Employment for program participants	8 persons	\$3,124.17

ID	Sub-grantee Name	Project Title & Project Description	Location	Priority Objective	Eligibility/ National Obj.	HUD Matrix Code	Performance Indicator	Accomplishment Type	CDBG FFY 2014 Funds
		making the transition from public assistance to work, are homeless or at risk of homelessness.							
34	LynnArts/ Lynn Museum	<b>Downtown Lynn Community Arts</b> Community Arts Lynn consists of two free, public events: ArtsFest Lynn, a free outdoor festival that's fun for the whole family – including a variety of juried fine artist and crafters, music and entertainment, kids' activities, art-on-the-spot creations and food trucks; and Central Scare, Lynn's annual downtown haunted house which includes frights for everyone in the family (with help of Arts After Hours performers), mask-making and an alternative Teddy Bear Run for younger children. Both events offer activities that the whole family can enjoy.	Central Square	Table 2C: #9, #15, #16	570.201(e)  570.208(a)(1) Low/Mod Area	05	Recreational activities	5,000 persons	<b>\$6,873.17</b>
35	LHAND	<b>Lynn Community Connections Coalition</b> The Lynn Community Connections Coalition is an organization that is fiscally represented by the Lynn Housing Authority & Neighborhood Development. The Family Nurturing parenting Program is a family-based parent education program that helps families adopt a nurturing lifestyle. Parents and their children attend a series of meetings for 15 weeks that include dinner and family-centered activities, followed by separate classes for the parents and their children. The program goal is to facilitate the parenting philosophy of non-violence towards children, teens and adults, the environment, including animals, by teaching alternatives to verbal, emotional and physical violence including alternatives to physical punishment.	298 Union Street	Table 2C: #14,#15, #16, #18	570.201(e)  570.208(a)(2) Low/Mod Clientele	05	Family services	76 persons	<b>\$6,248.34</b>
36	Lynn Police Department	<b>Community Policing Initiative</b> This public safety program will provide additional police coverage in Lynn's Downtown area and selected target neighborhoods throughout the City during peak hours of activity. The program will provide additional foot patrols in the most crime-ridden areas to enhance the safety of businesses, customers and residents. The goal of the program is to reduce crime by connecting with the community on a personal level and engaging the community as part of	Targeted Areas	Table 2C: #15, #16	570.208(a)(1) Low/Mod Area	05I	Public safety services	28,000 persons	<b>\$30,000.00</b>

ID	Sub-grantee Name	Project Title & Project Description	Location	Priority Objective	Eligibility/ National Obj.	HUD Matrix Code	Performance Indicator	Accomplishment Type	CDBG FFY 2014 Funds
		the solution to criminal behavior. Officers will patrol selected areas on a more frequent basis and interact directly with local individuals to address related public safety concerns.							
37	<b>Higher Ground Sports &amp; Academic Support Program</b>	<b><i>Youth Boxing and Academic Support Program</i></b> Higher Ground Sports & Academic Development, Inc. (HGSAD) offers a program that includes both structured activities and those that address the individual needs and opportunities of the youth involved. Academic support includes tutoring and homework help as well as mentoring to raise students' academic aspirations through interactions with positive adult role models as well as technical support with SAT and other college preparation. The boxing program includes a structured boxing program and specialized activities for students who show a special interest and/or talent in boxing.	161 Eastern Avenue	Table 2C: #14,#15, #16,	570.201(e)	05	Youth	100 youth	<b>\$2,000.00</b>
38	<b>Building Bridges Through Music</b>	<b><i>"Educate, Engage, Empower" Integrative Arts Capacity Building</i></b> Building Bridges Through Music Integrative Arts program increases the exposure to music and culturally diverse outlets and provides a positive connection with at-risk students from elementary through high school age. The Integrative Arts Program is a high quality and comprehensive educational enrichment program which enables youth to increase and/or enhance their academic skills using music, expressive arts and technology as the primary learning tools with performance as one of the outcomes. In addition to incorporating core subjects such as math, science and literacy, this activity will also integrate recreational activities such as physical fitness training because it is directly connected to the ability to perform and for overall positive health and well-being.	25 Exchange Street	Table 2C: #14,#16	570.208(a)(2) Low/Mod Clientele	05A	Youth	100 youth	<b>\$2,000.00</b>
39	<b>LYSOA, Inc.</b>	<b><i>Youth Community Impact</i></b> The Lynn Youth Street Outreach Advocacy (LYSOA) is a community based organization providing advocacy and services to at risk, proven risk, young	16 City Hall Square	Table 2C: #14,#15,#16	570.208(a)(2) Low/Mod Clientele	05D	Youth	18 youth	<b>\$2,479.50</b>

ID	Sub-grantee Name	Project Title & Project Description	Location	Priority Objective	Eligibility/ National Obj.	HUD Matrix Code	Performance Indicator	Accomplishment Type	CDBG FFY 2014 Funds
		adults and their families in the community. LYSOA designed a program to teach youth the importance of community involvement. The Youth Community Impact (YCI) is a community service/volunteer program that our youth have an opportunity to learn responsibility but to also interact with other community activities in coordination with other agencies in the city. The youth will participate in community clean-up around the city in partnership with Centerboard. Participants are referred by the Lynn Juvenile Court Probation Department. This activity is expected to service 20 proven-risk Lynn youth, 100% being of low/moderate income and 89% being of a minority group.							
40	OECD	<b>Community Movie Program</b> OECD and the Lynn Parks & Recreation Department will coordinate a Community Movie Program, providing free and local family entertainment for Lynn residents. Two summer movies will be held at the Goldfish Pond Park, where free boat rides will be given on Goldfish Pond, and Red Rock Park. A free movie will also be held in the auditorium during the annual Lynn Commons Tree Lighting Ceremony in December. CDBG funds in the amount of <b>\$2,500</b> will support this activity. Funds allocated for this project will have a citywide benefit, benefiting approximately 2,500 persons, 58% of whom will be of low/moderate income. This activity will be completed by the end of the fiscal year.	Citywide	Table 2C: #14,#15,\$#16	570.208(a)(2) Low/Mod Clientele	05	Recreational activities	2,500 persons	<b>\$2,500.00</b>
41	The Food Project, Inc.	<b>Lynn Central Square Farmers' Market</b> Over the past 11 years, the Lynn Central Square Farmers' Market has grown from a small-scale, roadside farm stand into an important downtown institution. In addition to drawing hundreds of people downtown each week from June to November to purchase fresh, locally grown produce, the market has become an important community gathering place and	120 Munroe Street	Table 2C: #9,#14,#15, #16	570.208(a)(2) Low/Mod Clientele	05	Cultural activities	7,500 persons	<b>\$2,000.00</b>

ID	Sub-grantee Name	Project Title & Project Description	Location	Priority Objective	Eligibility/ National Obj.	HUD Matrix Code	Performance Indicator	Accomplishment Type	CDBG FFY 2014 Funds
		source of information about nutrition and healthy eating. At a time when the diet-related illnesses such as type 2 diabetes and heart disease have reached epidemic levels and the Massachusetts Department of Public health reports that only one in four Lynn residents eats the recommended amount of fruits and vegetables required for good health, the Lynn Central Square Farmers' Market is a vital source of fresh, affordable, culturally appropriate food that is accessible to all of the city's diverse population.							
42	<b>Lynn Museum and Historical Society</b>	<b><i>Cultural District Coordination</i></b> The Lynn Museum and Historical Society will coordinate a variety of administrative and programmatic services designed to maximize the delivery of art and cultural activities for Lynn residents in the City's designated "Arts and Cultural District." These services will include: 1) promote joint planning, coordination and facilitate information sharing among cultural district partners; 2) maintain regular communication and convene regular meetings of a small steering committee made up of representatives from various art organizations, the City, EDIC, Chamber of Commerce and other stakeholders in the district; 3) strive to introduce the cultural district initiative to a more diverse pool of participants to serve on committees, assist with marketing and develop a broader range of cultural programs; 4) leverage the LMHS's role as an Essex national Heritage Area Visitor Center by providing a launching pad for all visitors to the City and the evolving cultural district.	590 Washington Street	Table 2C: #9,#14,#15 #16	570.208(a)(2) Low/Mod Clientele	05	Recreational/cultural activities	5,000 persons	<b>\$27,500.00</b>
43	<b>Parent Professional Advocacy League</b>	<b><i>Friday Family Support Group</i></b> The Friday Family Support Group (FFSG) exists to provide children with Serious Emotional Disorders (SED), their parents and siblings with support in their community. The Group meets weekly on Friday nights, year-round, at the Lynn YMCA and provides recreational activities while also aiming to address social skills, acceptance and personal development.	20 Neptune Boulevard	Table 2C: #14,#15 #16	570.208(a)(2) Low/Mod Clientele	05	Recreational activities/social skills	439 persons	<b>\$1,900.00</b>

ID	Sub-grantee Name	Project Title & Project Description	Location	Priority Objective	Eligibility/ National Obj.	HUD Matrix Code	Performance Indicator	Accomplishment Type	CDBG FFY 2014 Funds
		Group activities are led by a PAL Family Support Specialist who is employed by the MSPCC through a Department of Mental Health contract. The goal of the FFSG is to keep families of SED children thriving in the community.							
44	Lynn Home for Women	<b>Washington Square Residence Meals Program</b> The Lynn Home for Women has operated the Washington Square Residence (WSR) for 102 years. Opened originally as a boarding house for young female factory workers, WSR operates as an affordable housing resource primarily for low and moderate income single adults. The population includes men and women ages 17-84; native and foreign born, working individuals, students, retirees and others requiring an affordable, furnished, managed home. Family style home cooked meals with emphasis on well balanced nutrition are served Monday-Thursday evenings; leftovers are available daily as well, at no cost to the resident. For many of the residents this is the most balanced meal they have access to.	144 Broad Street	Table 1C: #9 Table 2C: #14	570.208(a)(2) Low/Mod Clientele	05A	Meal Delivery	43 persons	\$2,000.00
45	OECD	<b>Activity Delivery-Public Services</b> Activity delivery costs include staff costs associated with providing Public Service activities	N/A	N/A	N/A	05	N/A	N/A	\$73,720.21
46	OECD	<b>Section 108 Loan Repayment</b> Loan repayment to the Department of Housing & Urban Development for previous housing, community facilities and economic development activities	N/A	N/A	N/A	19F	N/A	N/A	\$44,800.00
47	OECD	<b>Administration</b> General planning/administrative expenses.	N/A	N/A	N/A	21A	N/A	N/A	\$245,159.89
<b>TOTAL CDBG FUNDS</b>									<b>\$2,747,962</b>



## **HOME Funded Programs**

The following pages provide a listing of HOME funded activities for Fiscal Year 2015 (FFY 2014). HOME funds listed include both entitlement funds and program income.

Please note that the HOME match will be satisfied through a variety of sources, including McKinney funds, State HOME funds, Low Income Tax Credits, etc. The specifics of this match will be included on the HUD form 40107-A with the CAPER when it is submitted in September of 2014.

The City of Lynn will ensure that any property, which is funded with HOME Investment Partnership Program funds, remains affordable and a resale or recapture provision will be imposed for the designated period prescribed by the HOME program guidelines.

This obligation to occupy the premises for the duration of the affordability period or to repay the subsidy amount will be secured by a mortgage in favor of the City of Lynn. Participating program homeowners will also be obligated to properly maintain the property, its landscaping and related improvements.

## **Commitment to Affirmatively Further Fair Housing**

The City of Lynn, Massachusetts and the Lynn Housing Authority & Neighborhood Development are committed to the goals of eliminating discrimination in housing and affirmatively promoting fair housing choice for all citizens regardless of race, color, religion, sex, disability, familial status or national origin. Further, the City and the Lynn Housing Authority and Neighborhood Development, which administers all CDBG, HOME, McKinney-Vento Homeless Assistance, Public Housing and Section 8 housing-related programs in Lynn, are committed to the goal of integrating fair housing planning efforts into the City's overall housing and community development Consolidated Planning process. In the implementation of all activities covered under the Consolidated Plan for Housing and Community Development, the City and LHAND intend to affirmatively promote housing choice and to comply with all legal and statutory responsibilities with respect to fair housing including the provisions of the Fair Housing Act, the Housing and Community Development Act of 1974, the National Affordable Housing Act of 1990, HUD Consolidated Planning and other pertinent regulations.

LHAND has experience with creating affirmative marketing procedures and requirements for rental and homebuyer projects and understands that the jurisdiction is responsible for developing procedures for any HOME funded project containing 5 or more units.

The project specific affirmative marketing requirements and procedures will include:

- Methods for informing the public, owners and potential tenants about Federal Fair Housing Laws and LHAND's affirmative marketing policy such as the use of Equal Housing Opportunity logotype or slogan in press releases and solicitations for owners as well as written communication to fair housing and other groups;

- Requirements and practices each owner must adhere to in order to carry out LHAND's affirmative marketing procedures and requirements such as the use of commercial media, use of community contacts, use of Equal Housing Opportunity logotype or slogan and display of fair housing poster;
- Procedures to be used by owners to inform and solicit applications from persons in the housing market area who are not likely to apply for the housing without special outreach such as use of community organizations, places of worship, employment centers, fair housing groups or housing counseling agencies;
- Records will be kept describing actions taken by LHAND and by owners to affirmatively market units and records to assess the results of these actions; and,
- A description of how LHAND will annually assess the success of affirmative marketing actions and what corrective actions will be taken where affirmative marketing requirements are not met.

### **Minority Outreach Program**

LHAND is committed to establishing a minority outreach program to ensure the inclusion, to the maximum extent possible, of minorities and women, and entities owned by minorities and women, in order to facilitate the activities of LHAND to provide affordable housing authorized under the HOME or any other Federal housing law applicable.

LHAND's minority outreach program includes:

- Placing qualified small and minority businesses and women's business enterprises on solicitation lists;
- Assuring that small and minority businesses, and women's business enterprises are solicited whenever they are potential sources;
- Dividing total requirements, when economically feasible, into smaller tasks or quantities to permit maximum participation by small and minority business, and women's business enterprise;
- Establishing delivery schedules, where the requirement permits, which encourage participation by small and minority business, and women's business enterprise;
- Using the services and assistance of the Small Business Administration, and the Minority Business Development Agency of the Department of Commerce; and,
- Requiring the prime contractor, if subcontracts are to be let, to take the affirmative steps listed above.

## HOME RESALE / RECAPTURE GUIDELINES

The HOME Period of Affordability will be enforced through Resale or Recapture provisions as follows:

### **Subrecipients:**

The subrecipient, Lynn Housing Authority & Neighborhood Development, has selected the Recapture Provision for the First time Down Payment Assistance Program (a direct subsidy must be shown) and shall use the Resale Provision on homebuyer units newly constructed with HOME funds by itself or another nonprofit or CHDO. If the HOME assistance is a grant to the nonprofit or CHDO the Resale approach must be used.

All homebuyers in the project must be in the same category, i.e. the subrecipient cannot mix recapture and resale provisions within the same project.

For both Resale and Recapture, the new purchaser must be low or moderate income, meeting the HOME Program definition, and occupy the property as the family's principal residence during the entire period of affordability.

Recapture provisions will be enforced through an upfront agreement with the homebuyer, a recorded Mortgage and a Covenant.

Resale (rather than recapture) of HOME funds is the preferred method to be used for the HOME development subsidies to maintain long-term affordability. This allows the affected housing unit to be purchased by another low or moderate income-eligible buyer rather than recapturing HOME funds and being sold to person who is above the HOME income guidelines. Resale provisions will be enforced through an upfront agreement with the developer – Affordable Housing Restriction and a subsequent Deed Rider to the homebuyer.

It is the subrecipients responsibility, to find another low-income buyer if the initial homeowner does not continue to occupy the home during the Period of Affordability. This may be accomplished by working with real estate agents, maintaining a waiting list, and through affirmative marketing and advertisement.

The subrecipient shall work with the homeowner to avoid foreclosure, if at all possible.

### **Recapture – *To be used with Development Grants to Nonprofits or CHDO's***

- An upfront agreement between the original homebuyer and the City must be signed prior to purchase. This must state the amount of HOME direct subsidy and the Period of Affordability.
- The new purchaser must be low or moderate income, meeting the HOME Program definition, and occupy the property as the family's principal residence during the entire period of affordability.
- A Mortgage, Covenant and Promissory Note must be executed and recorded by the subrecipient on behalf of the City. It must include the number of years for Period of

Affordability, the amount of direct HOME subsidy it used for the Homebuyer, and the terms of occupancy required as their principal residence. It shall also include the amount of HOME funds that shall be forgiven each year the homebuyer is in compliance with the terms of said agreements and recorded documents.

- The HOME direct subsidy awarded to the homebuyer is the only amount subject to recapture.
- The Recapture is triggered in the event that the house is sold or occupied by other than the new purchaser during the period of affordability. Non-compliance with the residency requirement will require the immediate payback of outstanding HOME funds not forgiven.
- Pre-payment of the HOME Investment loan does not terminate the Period of Affordability. The owner will be required to complete the Period of Affordability as their principal residence. The exception to this is the sale of the residence or foreclosure.
- The Recapture amount shall be forgiven on a pro-rated basis based on the period of affordability, times the number of each remaining (partial and full) years left in that period.
- The City will collect the HOME Investment due when the house is sold or goes into foreclosure which shall be limited by the net proceeds available (if any). The net-proceeds of a sale are the sales price minus the non-home loan repayments and closing costs.

#### **Resale – *To be used with Direct Grant to Homebuyers***

- An upfront agreement between the developer and the City must be signed prior to use of HOME funds. This must state the amount of the HOME development subsidy, the Period of Affordability, and restrictions and guidelines on the subsequent buyer.
- An upfront agreement between the original homebuyer and the City must be signed prior to purchase. This must state the amount of HOME subsidy, the Period of Affordability, and state the Fair Return equity sharing provision. A capital improvement list shall be attached.
- The new homebuyer must be low or moderate income, meeting the HOME Program definition, and occupy the property as the family's principal residence during the entire period of affordability.
- A Deed Restriction running with the land, Affordable Housing Restriction and Promissory Note must be executed and recorded by the subrecipient on behalf of the City. It must include the number of years for Period of Affordability, the amount of HOME subsidy it used for the Homebuyer, the terms of occupancy required as their principal residence, and the restriction of the property's sale to only HOME income-eligible buyers during the Period of Affordability.
- A capital improvement list shall be included with the up-front agreement. Prior to any capital improvements being made during the Period of Affordability, the owner shall submit plans and specifications for approval as a capital cost. Capital improvements made without approval will not be credited within the Fair Return calculation.
- The Resale is triggered in the event that the house is sold or occupied by other than the new purchaser during the period of affordability. Non-compliance with the residency requirement will require the immediate payback of HOME funds invested into the property unless the house is sold.
- Restriction; Maximum Resale Price. With the exception of the Developer, the Owner's interest in a Low Income Unit or any portion thereof shall not be sold, conveyed,

transferred or otherwise disposed of for consideration in excess of the Maximum Resale Price as defined below. Consideration shall include the aggregate value of all money, property and services of every kind given or paid by the buyer to or for the benefit of the Owner in connection with the transfer of the Low Income Unit, including any consideration paid for any other real property or personal property conveyed by the Owner to the buyer. The seller shall receive a fair return on his investment.

The "Maximum Resale Price" for a Low Income Unit as of a given date shall be the sum of:

- (a) the consideration paid for the Low Income Unit as specified in the deed to the Owner increased five percent (5%) per annum, compounded annually;
- (b) plus the actual cost of other improvements made to the Low Income Unit by the Owner from time to time subject to the limitation that credit for such capital improvements shall not exceed one percent (1%) per year of the consideration paid for the Low Income Unit by the Owner;
- (c) plus the amount actually incurred by the Owner for the services of a real estate agent, up to an amount not greater than six percent (6%) of the sum of (a) plus (b) and provided that such expense is documented (the "Broker's Commission.")

The cost of improvements shall be included in the Maximum Resale Price only if, (i) the improvements are considered to be "capital" improvements within the definition of the United States Internal Revenue Code of 1986, as amended; (ii) the improvements complied with all pertinent statutes, ordinances and regulations at the time such improvements were made, and (iii) the cost of such improvements have been documented to the satisfaction of the City at the time of resale.

- Upon a Resale triggered during the Period of Affordability the subrecipient shall notify the City who shall 1) agree to the new sale price with consultation from the subrecipient and a written determination from a realtor or appraiser; 2) confirm the Fair Return calculation to the seller. 3) to review the income eligibility of the subsequent buyer; and 4) determine whether the subsequent homebuyer will continue the Period of Affordability in effect.
- Upon a Resale, if new HOME funds are provided to the subsequent buyer the Period of Affordability will be based upon HOME regulations. At that time the property may keep Resale provisions in effect or use Recapture provisions, as agreed upon by the subrecipient.
- Pre-payment of the HOME Investment loan does not terminate the Period of Affordability. The owner will be required to complete the Period of Affordability as their principal residence. The exception to this is the sale of the residence or foreclosure.
- The City will collect the HOME Investment due when the house is sold or goes into foreclosure which shall be limited by the net proceeds available (if any). The net-proceeds of a sale are the sales price minus the non-home loan repayments and closing costs.
- New HOME funds invested for the subsequent low-income homebuyer will extend the period of affordability according to HOME guidelines.

The following Neighborhood Preservation programs are proposed to be funded with HOME funds:

***Homeownership Programs– ID 48***  
***Lynn Housing Authority & Neighborhood Development (LHAND)***  
***10 Church Street***  
***Lynn, MA 01902***

LHAND administers two homebuyer programs as follows:

- Realizing the Dream of Homeownership is meant to expand the affordability of homeownership to eligible first-time buyers whose savings and income are inadequate to meet certain costs associated with the purchase of a single family or condominium residential property. This program is available city wide and the resources from this program will be in the form of a second mortgage. Clients that meet the income requirements will be eligible for a \$5,000 forgivable deferred loan and a 0%, \$5,000 amortized loan for a term of 5 years for the maximum amount of \$10,000. The assistance is only for down-payment, closing costs, increasing energy efficiency and the correction of code violations.
- The “One Mortgage” Assistance Program provides down payment and closing cost assistance for those who are participating in the state approved “Soft Second” mortgage program. *The Soft Second loans are available to low and moderate income first-time homebuyers to reduce their first mortgage amount and eliminate the need for Private Mortgage Insurance to make homeownership more affordable.* LHAND will match up to 1.5% of the down payment amount and provide closing cost assistance for a maximum amount of \$5,000 in the form of a forgivable deferred loan to eligible first-time buyers whose savings and income are inadequate to meet the cost associated with the purchase of a single family or condominium residential property. This program is available city wide.

It is estimated that **20** first-time homebuyers will benefit from this program in FY’15. HOME grant funds in the amount of **\$60,000** from FY’15 will support these programs.

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***Rehab Loan & Grant Programs– ID 49***  
***Lynn Housing Authority & Neighborhood Development***  
***10 Church Street***  
***Lynn, MA 01902***

LHAND administers two rehabilitation grant and loan programs as follows:

- Rehab Loan Program provides:
  - HOME Loan: Owner-occupants of single residential units, city –wide with a priority given to residents located within LHAND’s Neighborhood Revitalization

Area (NRA), which are located within LHAND's Neighborhood Revitalization Area (NRA), are eligible for a \$15,000 loan at 3% interest for the cost of eligible repairs with a 5 - 15 year repayment period. Household income from all sources cannot exceed 80% of area median income. Priority will be given to improving energy efficiency, the correction of code violations and the elimination of Lead Paint.

- **Elderly Deferred:** Elderly owner-occupants (over 62 years old) who own a single family home are eligible for a \$15,000 deferred loan at 0% for the cost of eligible repairs. Household income from all sources cannot exceed 80% of area median income. Priority will be given to improving energy efficiency and the correction of code violations.
- **Handicap Accessibility:** Owner-occupants who own a single unit residential building are eligible for a \$15,000 deferred loan at 0% in order to make their unit handicap accessible. Household income from all sources cannot exceed 80% of area median income.
- Grant Program provides:
  - **Development Area Grant:** Residents located within the designated Target Area, who own a single-family residential unit, are eligible for a grant of up to \$5,000 for eligible exterior repairs. This program is based on availability of funds and is limited to families whose household income is less than 80% of the area median income.
  - **Target Area Grant:** Residents located within the designated Target Area, who own a single-family residential unit, are eligible for a grant of up to \$3,000 for eligible exterior repairs. This program is based on availability of funds and is limited to families whose household income is less than 80% of the area median income.
  - **Target Area Exterior Paint Grant:** Residents located within the designated Target Area, who own a single-family residential unit, are eligible for a grant of up to \$500 for cost of exterior paint that is used to paint the exterior of their property. This program is based on availability of funds and is limited to families whose household income is less than 80% of the area median income.

It is estimated that **40** households will be assisted during FY'15. HOME grant funds in the amount of **\$135,000** from FY'15 will support these programs.

***CHDO – ID 50***

***Lynn Housing Authority & Neighborhood Development (LHAND)***

***10 Church Street***

***Lynn, MA 01902***

LHAND provides HOME funds to eligible Certified CHDO's to provide affordable homeownership and rental opportunities. This program will benefit **4** individuals. Proceeds from the resale of housing units can be reused by the CHDO for similar activities.

It is estimated that HOME CHDO funds in the amount of **\$96,130.50** from FY'15 and funds from the previous year will be used to fund these activities.

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***Neighborhood Stabilization Program – ID 51***

***Lynn Housing Authority & Neighborhood Development (LHAND)***

***10 Church Street***

***Lynn, MA 01902***

Non-profit organizations can utilize HOME funds to purchase & rehabilitate existing housing or acquire and construct new housing units to sell to potential first time homebuyers. Proceeds from the resale of the housing units will go back into a revolving fund to reuse for additional projects.

It is estimated that FY'15 HOME grant funds in the amount of **\$235,652.50** and **\$75,000** in Program Income will be used to support this program. It is anticipated that approximately **5** units will be created through this process.

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***Tenant Based Rental Assistance Program & Housing First –ID 52***

***Lynn Housing Authority & Neighborhood Development (LHAND)***

***10 Church Street***

***Lynn, MA 01902***

This program, as part of the agency's Housing First initiative, is meant to assist qualified families transitioning out of DTA emergency shelters into permanent housing that pay a disproportionate share of their income toward housing costs (rent and utilities), unaccompanied high school youth identified as at-risk by the Lynn School Department, elders identified by Greater Lynn Senior Services as victims of abuse and/or neglect, grandparents acting as parents, working families residing in HOME-funded developments located within the city's Neighborhood Revitalization Area (NRA) and Housing First. LHAND will provide these households with a housing grant per month to help pay their rent for a period of one (1) year.

This program will be supported from carry over HOME funds from the previous year. LHAND will assist **10** clients under this program.

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***Non-Profit Organization Assistance–ID 53***  
***Lynn Housing Authority & Neighborhood Development (LHAND)***  
***10 Church Street***  
***Lynn, MA 01902***

LHAND provides HOME funds to eligible non-profits organizations to provide affordable homeownership and rental opportunities through rehabilitation or new construction efforts. This program will increase the supply of good quality rental units for individuals and families at or below 60% of AMI.

This program will benefit **10** individuals. This program will be supported from carry over HOME funds from the previous year.

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***Non-Profit Support – ID 54***  
***Lynn Housing Authority & Neighborhood Development (LHAND)***  
***10 Church Street***  
***Lynn, MA 01902***

The Non-Profit Support (NDA) Program provides homeownership opportunities through the construction of moderately priced 1-2 unit residential buildings. The HOME funds will be used to pay for infrastructure and soft costs relating to the planning, design and development of new homes under the Infill Housing Program and, possibly, for the creation of affordable rental housing. It is estimated that these funds will contribute to the development of approximately **10** new units. The Non-Profit Support Program will utilize **\$50,000** in funds.

ID	Sub-grantee Name	Project Title & Project Description	Location	Priority Objective	HUD Matrix Code	Performance Indicator & Accomplishment Type	HOME FFY 2014 Funds
48	LHAND	<p><b><i>Homeownership Programs</i></b></p> <p>LHAND administers two homebuyer programs as follows:</p> <p><u>Realizing the Dream of Homeownership</u> is meant to expand the affordability of homeownership to eligible first-time buyers whose savings and income are inadequate to meet certain costs associated with the purchase of a single family or condominium residential property. This program is available city wide and the resources from this program will be in the form of a second mortgage. Clients that meet the income requirements will be eligible for a \$5,000 forgivable deferred loan and a 0% and \$5,000 amortized loan for a term of 5 years for the maximum amount of \$10,000. The assistance is only for down-payment, closing costs, increasing energy efficiency and the correction of code violations.</p> <p><u>The “One Mortgage” Assistance Program</u> provides down payment and closing cost assistance for those who are participating in the state approved “Soft Second” mortgage program. <i>The One Mortgage loans are available to low and moderate income first-time homebuyers to reduce their first mortgage amount and eliminate the need for Private Mortgage Insurance to make homeownership more affordable.</i> LHAND will match up to 1.5% of the down payment amount and provide closing cost assistance for a maximum amount of \$5,000 in the form of a forgivable deferred loan to eligible first-time buyers whose savings and income are inadequate to meet the cost associated with the purchase of a single family or condominium residential property. This program is available city wide.</p>	Community Wide	Table 2C: #1, #2, # 5	570.208 (a)(1) Low Mod. Area	20 Homebuyers	<b>\$60,000</b>
49		<p><b><i>Grant/ Loan Programs</i></b></p> <p>LHAND administers two rehabilitation grant and loan programs as follows:</p> <p><u>Rehab Loan Program</u> provides:</p> <p><b><u>HOME Loan:</u></b> Owner-occupants of single residential units, city-wide with a priority given to residents located within LHAND’s Neighborhood Revitalization Area (NRA), are eligible for a \$15,000 loan at 3% interest for the cost of eligible repairs with a 5 - 15 year repayment period. Household income from all sources cannot exceed 80% of area median income. Priority will be given to improving energy efficiency, the correction of code violations and the elimination of Lead Paint.</p>	Community Wide and/or designated LHAND Target Area	Table 2C: #2, #5	(a)(1) Low Mod. Area	14A, 14B Loans/grants to assist 10 households.	<b>\$135,000</b>

ID	Sub-grantee Name	Project Title & Project Description	Location	Priority Objective	HUD Matrix Code	Performance Indicator & Accomplishment Type	HOME FFY 2014 Funds
		<p><b>Elderly Deferred:</b> Elderly owner-occupants (over 62 years old) who own a single family home are eligible for a \$15,000 deferred loan at 0% for the cost of eligible repairs. Household income from all sources cannot exceed 80% of area median income. Priority will be given to improving energy efficiency and the correction of code violations.</p> <p><b>Handicap Accessibility:</b> Owner-occupants who own a single unit residential building are eligible for a \$15,000 deferred loan at 0% in order to make their unit handicap accessible. Household income from all sources cannot exceed 80% of area median income.</p> <p>Grant Program provides:</p> <p><b>Development Area Grant:</b> Residents located within the designated Target Area, who own a single-family residential unit, are eligible for a grant of up to \$5,000 for eligible exterior repairs. This program is based on availability of funds and is limited to families whose household income is less than 80% of the area median income.</p> <p><b>Target Area Grant:</b> Residents located within the designated Target Area, who own a single-family residential unit, are eligible for a grant of up to \$3,000 for eligible exterior repairs. This program is based on availability of funds and is limited to families whose household income is less than 80% of the area median income.</p> <p><b>Target Area Exterior Paint Grant:</b> Residents located within the designated Target Area, who own a single-family residential unit, are eligible for a grant of up to \$500 for the cost of exterior paint to be used to paint the exterior of the property. This program is based on availability of funds and is limited to families whose household income is less than 80% of the area median income.</p>					
50	LHAND	<p><b>CHDO</b></p> <p>LHAND provides HOME funds to eligible Certified CHDO's to provide affordable homeownership and rental opportunities.</p>	Community Wide	Table 2C: #4, # 5	570.208 (a)(1) Low Mod. Area	14B Development of homeownership & rental units 4 individuals	\$96,130.50
51	LHAND	<p><b>Neighborhood Stabilization Program</b></p> <p>Non-profit organizations can utilize HOME funds to purchase &amp; rehabilitate existing housing or acquire and construct new housing units to sell to potential first time homebuyers. Proceeds from the</p>	Community Wide	Table 2C: #2, # 3	12	Rental and homeownership development  10 units	\$235,652.50 \$75,000 PI

ID	Sub-grantee Name	Project Title & Project Description	Location	Priority Objective	HUD Matrix Code	Performance Indicator & Accomplishment Type	HOME FFY 2014 Funds
		resale of the housing units will go back into a revolving fund to reuse for additional projects.					
52	LHAND	<p><b>Tenant Based Rental Assistance &amp; Housing First Program</b></p> <p>This program as part of the agencies Housing First initiative, is meant to assist qualified families transitioning out of DTA emergency shelters into permanent housing that pay a disproportionate share of their income toward housing costs (rent and utilities), unaccompanied high school youth identified as at-risk by the Lynn School Department, working families residing in HOME-funded developments located within the city's Neighborhood Revitalization Area (NRA) and Housing First. LHAND will provide these households with a housing grant per month to help pay their rent for a period of one (1) year. HOME funds from the previous year will be used to support this program.</p>	Community Wide	Table 2C: #2, # 4 #,5	13	10 clients	Prior Year Funds
53	LHAND	<p><b>Non-Profit Organization Assistance</b></p> <p>LHAND provides HOME funds to eligible non-profits organizations to provide affordable homeownership and rental opportunities through rehabilitation or new construction efforts. This program will increase the supply of good quality rental units for individuals and families at or below 60% of AMI.</p>	Community Wide	Table 2C: #1, #5	14B	10 individuals	Prior Year Funds
54	LHAND	<p><b>Non-Profit Support</b></p> <p>The Non-Profit Support (NDA) Program provides homeownership opportunities through the construction of moderately priced 1-2 unit residential buildings. The HOME funds will be used to pay for infrastructure and soft costs relating to the planning, design and development of new homes under the Infill Housing Program and, possibly, for the creation of affordable rental housing. It is estimated that these funds will contribute to the development of approximately 4 new units. The Non-Profit Support Program will utilize funds from the previous year in FY'12. HOME funds from the previous year will be used to support his program.</p>	Community Wide	Table 2C: #1 #,5	12	10 units	\$50,000
55	LHAND	<p><b>Administration</b></p> <p>General administrative expenses</p>	N/A	N/A	N/A	N/A	\$64,087
<b>TOTAL HOME FUNDS</b>							<b>\$715,870</b>

## Emergency Solutions Grant (ESG) Funded Programs

The following pages provide a listing of ESG funded activities for City Fiscal Year 2015 (FFY 2014). ESG funds listed reflect the fiscal year entitlement grant allocation. The City's ESG match requirement will be fulfilled by attributing a portion of the value of the original rehabilitation of the City-owned Multi-Service Center (MSC) in 1991 and subsequent capital improvements through the years to meet this requirement. The City estimates that the cumulative amount of match credit that it has taken on the value of the rehabilitated MSC is \$2,412,625 to date; and the City estimates that it has another \$902,019 in ESG match credit available for future years. The City



*Lynn Multi-Service Center*

will be allocating ESG funds for both homeless prevention and rapid re-housing activities. Approximately 50% of ESG funds will be allocated towards homeless prevention activities with the balance of funds allocated for a rental assistance program. Additionally, the City is pursuing state rental assistance funding to supplement this year's ESG allocation for rental assistance. The City will continue to monitor the varying needs of its homeless population on an annual basis and use this assessment to determine future ESG allocations.

### **The following programs are proposed to be funded with ESG funds:**

***Lynn Multi Service Center– ID 56***  
***100 Willow Street***  
***Lynn, MA 01901***

The Lynn Multi-Service Center is a facility which currently houses three social service agencies that provide various services to the City's homeless population. These social service agencies include My Brother's Table (MBT) and Lynn Shelter Association (LSA) and Healthy Streets Outreach Program (HSOP). MBT is a local soup kitchen that provides approximately 220 free meals on a daily basis to Lynn's homeless and indigent populations. The LSA operates an emergency shelter program that provides over 21,000 emergency shelter bed nights to approximately 540



*My Brother's Table*

unduplicated individuals each year, almost 90% of which are chronically homeless. LSA also provides support services to over 200 individuals a year. The HSOP provides support services to Lynn's homeless population including infectious disease screening and testing, vaccinations for Hepatitis A and B, referrals to substance abuse treatment, health screenings, etc. ESG funds in

the amount of **\$44,909** will support this facility. Funding will cover operational expenses to continue the management of this facility, which services over **3,000** individuals, all of whom are of low and moderate income. The Multi-Service Center receives additional funding from tenant rents. This activity will be completed by the end of the fiscal year.

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***Multi-Service Center Security Assistant– ID 57***  
***Lynn Shelter Association (LSA)***  
***100 Willow Street***  
***Lynn, MA 01901***  
**<http://lsahome.org>**



***Security Assistant (left)***

The MSC Security Assistant provides daily outreach to the homeless and assists homeless and street people at the Multi-Service Center and in the central downtown business district by assisting them in finding employment, obtaining detoxification placements and assisting local merchants with intervention services. The Security Assistant spends time in areas frequented by homeless persons, encouraging utilization of supportive services. Typical behaviors which deter customers and revitalization of the downtown area, such as loitering, pan-handling, public drinking and petty theft are confronted and alleviated by the Security Assistant. Merchants are given the Security Assistant’s page number for direct and immediate communication. Working in cooperation with the Lynn Shelter Association, the Security Assistant is aggressively targeting the chronic homeless to transition them out of the shelter system and into transitional and permanent housing. The Security Assistant provides services to approximately **184** individuals each year, 100% being of low/moderate income and 58% being of a minority group. ESG funds in the amount of **\$48,398** will support this program. This program receives additional funding from the following sources: FEMA, \$11,000; DHCD, \$388,000; Project Bread, \$25,000. This activity will be completed by the end of the fiscal year.

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***Rental Assistance– ID 58***  
***Lynn Housing Authority Development (LHADG)***  
***10 Church Street***  
***Lynn, MA 01902***

The Lynn Housing Authority Development Group (LHADG) will provide tenant rental assistance in the form of first/last month’s rent, security deposits, short-term rental assistance up to twelve months and rental arrearages up to a six month look back period to eligible residents. ESG funds in the amount of **\$84,027** will support this program. It is expected that approximately 40 households will be assisted – 75% with prevention and 25% with re-housing and that all will be low-moderate income. This program receives no additional funding and will be completed by the end of the fiscal year. Please note that per the federal guidelines, no household may receive more than 24 months’ worth of ESG assistance in a three year period.

ID	Sub-grantee Name	Project Title & Project Description	Location	Priority Objective	HUD Matrix Code	Performance Indicator	Accomplishment Type	ESG FFY 2014 Funds
56	LOECD	<p><b>Lynn Multi-Service Center</b></p> <p>The Lynn Multi-Service Center is a facility which houses two social service agencies that provide services to the City's homeless population. These social service agencies include My Brother's Table (MBT) and the Lynn Shelter Association (LSA). MBT is a local soup kitchen that provides 220 free meals on a daily basis to Lynn's homeless and indigent populations. The LSA operates an emergency shelter program that provided over 21,000 emergency shelter bed nights to approximately 540 unduplicated residents last year, almost 90% of which were chronically homeless. The Multi-Service Center will service over 3,000 individuals annually, all of whom are of low and moderate income.</p>	100 Willow Street	Table 1C: #1, #3, #5, #6 #7, #8	03T	Facilities to house supportive service agencies	3,000 people	<b>\$44,909</b>
57	Lynn Shelter Association (LSA)	<p><b>Multi-Service Center Security Assistant</b></p> <p>The MSC Security Assistant provides daily outreach to the homeless and assists homeless and street people at the Multi-Service Center and in the central downtown business district by assisting them in finding employment, obtaining detoxification placements and assisting local merchants with intervention services. The Security Assistant spends time in areas frequented by homeless persons, encouraging utilization of the Day Program and other supportive services.</p>	100 Willow Street	Table 1C: #1, #2, #3, #5	03T	Outreach to homeless persons on the street	184 people	<b>\$48,398</b>
58	LHAND	<p><b>Rental Assistance</b></p> <p>The LHAND Group, Inc. will provide tenant rental assistance in the form of first/last month's rent, security deposits, short-term rental assistance up to six months and rental arrearages up to a three month look back period to eligible residents. This program receives no additional funding.</p>	Community Wide	Table 1C: #1, #2, #4, #8	05S	Rental assistance	50 people	<b>\$84,027</b>
59	OECD	<p><b>Administration</b></p> <p>General administrative expenses</p>	N/A	N/A	N/A	N/A	N/A	<b>\$13,347</b>
<b>TOTAL ESG FUNDS</b>								<b>\$190,681</b>

## HOPWA Funded Programs

Since 2005, the City has received a direct formula allocation of HOPWA funding on behalf of Essex County. Essex County's eligibility was based on the fact that more than 1,200 cases of AIDS had been reported to the Centers for Disease Control and Prevention and it was designated as a Metropolitan Statistical Area (MSA) by the Office of Management and Budget (OM). Lynn was chosen to administer the funds because it has the largest population in this MSA.

Beginning in FY'2015, the city of Lowell will be the administering agency for HOPWA funds formerly allocated to Essex County because of changes in how OMB revised delineations of the MSAs. However, the city of Lowell is working closely with Lynn to ensure that funds are available to adequately support eligible recipients in Essex County.

Prior to notification by HUD of the change in HOPWA allocations, the city of Lynn, in conjunction with the Lynn Housing Authority & Neighborhood Development (LHAND) issued a Request for Proposals for HOPWA services for Essex County. Proposals were submitted in mid-February for review by the Essex County HOPWA Advisory Committee. Proposals for continued or new funding were considered for the following categories:

- Rental assistance (long and short-term)
- Long Term Housing Initiative for Veteran's with HIV
- Housing production
- Homelessness prevention
- Housing information and support services
- Technical assistance and education
- Other eligible activities

### Performance Measures

Based upon applications received the following performance measures will be tracked:

- Required Housing Output: The projected number of households to be assisted in each year, by type of housing; and
- Required Client Outcome: The housing assistance provided helps eligible persons to establish or maintain housing stability, reduces their risk of homelessness, and improves their access to health care and other supportive services.

The following are the proposed funding allocations:

***Supportive Service– ID 60***  
***Independent Ways***  
***91 Liberty Street***  
***Lynn, MA 01901***



Independent Ways, formerly Lynn Shelter Association, provides case management and housing advocacy to **42** clients currently receiving support services and new participants who will enter through LHAND's start up then long term rental assistance. In addition, the agency coordinates services to eligible clients from the emergency shelter, Veterans program and chronic homeless pilot project. It is also expected that Independent Ways will be working closely with Lynn Community Health Center and other community based organizations to have more of an impact on the HOPWA eligible individuals residing in the Lynn area. HOPWA funds in the amount of **\$25,000** will be used for these activities.

***Rental Assistance – ID 61***  
***Lynn Housing Authority and Neighborhood Development***  
***10 Church Street***  
***Lynn, MA 01902***

LHAND administers a rental start-up and homelessness prevention programs. Under the rental start-up program clients are eligible to receive first month's rent, last month's rent and/or a security deposit. Under the homelessness prevention program clients are eligible to receive up to 21 weeks of rental assistance to pay back rent and on-going rent to avoid homelessness. It is estimated that approximately **12** clients will be serviced through these programs. HOPWA funds in the amount of **\$15,587** will be used for this activity.

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***Program Coordination/ Technical Assistance– ID 62***  
***Lynn Housing Authority and Neighborhood Development***  
***10 Church Street***  
***Lynn, MA 01902***

As the Essex County administrator for HOPWA funds, LHAND has assumed a coordinating role for the provision of housing services, information and technical assistance to improve services to the HOPWA eligible population. It is estimated that approximately **160** clients will be serviced countywide through these programs. In addition, this line item provides staff support for LHAND's rental start-up and homelessness prevention program. HOPWA funds in the amount of **\$15,000** will be used for this activity.

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***Rental Assistance/ Supportive Service– ID 63***  
***Commonwealth Land Trust***  
***1059 Tremont Street, Suite 2***  
***Roxbury, MA***

The Commonwealth Land Trust will provide **15 to 20** units of SRO housing at the Windsor House located in Lawrence, MA. CLT will provide case management and create Individual Service Plans for all clients. The 15 plus units provided will help the needs of this vulnerable population in the Lawrence area. The program at Windsor House is designed to break the cycle of homelessness for individuals diagnosed with HIV/AIDS and other complicating challenges such as mental illness and/or substance abuse. The target population for the HOPWA program

will be single homeless men and women with disabilities primarily from emergency shelters. HOPWA funds in the amount of **\$130,000** will be used for this activity.

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***Rental Assistance- ID 64***

***Emmaus  
127 How Street  
Haverhill, MA***

LHAND subcontracts with Emmaus located at 127 How Street, Haverhill, MA to administer a rental start-up program and homelessness prevention program in the lower Merrimack Valley Region of Essex County. These programs will assist approximately **20** clients in paying their rent and utilities to prevent homelessness or to secure permanent affordable housing. HOPWA funds in the amount of **\$32,000** will be used for this activity.

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***Supportive Service- ID 65***

***Emmaus  
127 How Street  
Haverhill, MA***

LHAND subcontracts with Emmaus located at 127 How Street, Haverhill, MA to provide housing services to clients. Program services include but are not limited to counseling, information and referral services to assist approximately **65** clients to locate, acquire, finance and maintain housing. HOPWA funds in the amount of **\$48,000** will be used for this activity.

---

***Supportive Service- ID 66  
North Shore Community Action Program  
98 Main Street  
Peabody, MA 01960***

LHAND subcontracts with North Shore Community Action Program (NSCAP) located at 98 Main Street, Peabody, MA to provide housing information services, housing supportive services and homelessness prevention to low-income people living with HIV/AIDS. The main goals of this program are to obtain permanent affordable appropriate housing to approximately **60 plus** households that are homeless or imminently homeless and to ensure that all placed clients maintain permanent housing. HOPWA funds in the amount of **\$50,000** will be used for this activity.

---

***Rental Assistance- ID 67  
Serenity Supportive Housing  
9 Nike Village  
Topsfield, MA 01983***

LHAND will subcontract with Serenity House for housing support services on behalf of their permanent congregate housing program in Topsfield. The agency provides housing to **15** men and women in the Nike Village, which consists of four three-bedroom ranch style houses. Specifically, the HOPWA funds will provide short-term rental assistance of **\$12,000**.

---

***Permanent Housing – ID 68***  
***Lynn Housing Authority & Neighborhood Development***  
***10 Church Street***  
***Lynn, MA***

Two years ago The Washington Square Residence opened with 2 rooms set aside for HOPWA eligible individuals. These permanent rental units were made possible through a \$50,000 HOPWA construction grant given by the City to increase the supply of affordable housing for this specialized population.

This year, the Committee approved a **\$25,000** set aside to be used for the creation of additional affordable rental units in conjunction with a major rehab project located in the Sagamore Hill District.

ID	Sub-grantee Name	Project Title & Project Description	Location	Priority Objective	HUD Matrix Code	Performance Indicator	Accomplishment Type	HOPWA FFY 2014 Funds
60	LHAND	<p><b>Independent Ways</b></p> <p>Independent Ways, formerly Lynn Shelter Association, provides case management and housing advocacy to <b>42</b> clients currently receiving rental assistance from LHAND. In addition, the agency coordinates services to eligible clients from the emergency shelter, Veterans program and chronic homeless pilot project. It is also expected that Independent Ways will be working closely with Lynn Community Health Center and other community based organizations to have more of an impact on the HOPWA eligible individuals residing in the Lynn area. HOPWA funds in the amount of <b>\$25,000</b> will be used for this activity.</p>	Essex County	Table 1C: #11	31	Support services	42 clients to be served	<b>\$25,000</b>
61	LHAND	<p><b>Rental Assistance</b></p> <p>LHAND administers a rental start-up and homelessness prevention programs. Under the rental start-up program clients are eligible to receive first month's rent, last month's rent and/or a security deposit. Under the homelessness prevention program clients are eligible to receive up to 21 weeks of rental assistance to pay back rent and on-going rent to avoid homelessness. It is estimated that approximately <b>12</b> clients will be serviced through these programs. HOPWA funds in the amount of <b>\$15,587</b> will be used for this activity.</p>	Essex County	Table 1C: #11	31	Support services	12 clients to be served	<b>\$15,587</b>
62	LHAND	<p><b>Program Coordination/ Technical Assistance</b></p> <p>As the Essex County administrator for HOPWA funds, LHAND has assumed a coordinating role for the provision of housing services, information and technical assistance to improve services to the HOPWA eligible population. It is estimated that approximately <b>160</b> clients will be serviced countywide through these programs. In addition, this line item provides staff support for LHAND's rental start-up and homelessness prevention program. HOPWA funds in the amount of <b>\$15,000</b> will</p>	Essex County	Table 1C: #11	31	Support services	160 clients to be served	<b>\$15,000</b>

<b>ID</b>	<b>Sub-grantee Name</b>	<b>Project Title &amp; Project Description</b>	<b>Location</b>	<b>Priority Objective</b>	<b>HUD Matrix Code</b>	<b>Performance Indicator</b>	<b>Accomplishment Type</b>	<b>HOPWA FFY 2014 Funds</b>
		be used for this activity.						
<b>63</b>	<b>LHAND</b>	<p><b><i>Commonwealth Land Trust</i></b></p> <p>The Commonwealth Land Trust will provide <b>15 to 20</b> units of SRO housing at the Windsor House located in Lawrence, MA. CLT will provide case management and create Individual Service Plans for all clients. The 15 to 20 units provided will help the needs of this vulnerable population in the Lawrence area. The program at Windsor House is designed to break the cycle of homelessness for individuals diagnosed with HIV/AIDS and other complicating challenges such as mental illness and/or substance abuse. The target population for the HOPWA program will be single homeless men and women with disabilities primarily from emergency shelters. HOPWA funds in the amount of <b>\$130,000</b> will be used for this activity.</p>	Essex County	Table 1C: #11	31	Support services	15 to 20 clients to be served	<b>\$130,000</b>
<b>64</b>	<b>LHAND</b>	<p><b><i>Emmaus – Rental Assistance</i></b></p> <p>LHAND subcontracts with Emmaus located at 127 How Street, Haverhill, MA to administer a rental assistance program in the Lower Merrimack Valley region of Essex County. Emmaus runs a rental start-up program and homelessness prevention program. These programs will assist approximately 20 clients in paying their rent and utilities to prevent homelessness or to secure permanent affordable housing. HOPWA funds in the amount of <b>\$32,000</b> will be used for this activity.</p>	Essex County	Table 1C: #11	31	Support services	20 clients to be served	<b>\$32,000</b>
<b>65</b>	<b>LHAND</b>	<p><b><i>Emmaus – Supportive Services</i></b></p> <p>LHAND subcontracts with Emmaus located at 127 How Street, Haverhill, MA to provide housing services to clients. Program services include but are not limited to counseling, information and referral services to assist approximately <b>65</b> clients to locate, acquire, finance and maintain housing. HOPWA funds in the amount of <b>\$48,000</b> will be used for this activity.</p>	Essex County	Table 1C: #11	31	Support services	65 clients to be served	<b>\$48,000</b>

<b>ID</b>	<b>Sub-grantee Name</b>	<b>Project Title &amp; Project Description</b>	<b>Location</b>	<b>Priority Objective</b>	<b>HUD Matrix Code</b>	<b>Performance Indicator</b>	<b>Accomplishment Type</b>	<b>HOPWA FFY 2014 Funds</b>
<b>66</b>	<b>LHAND</b>	<p><b><i>North Shore Community Action Program</i></b></p> <p>LHAND subcontracts with North Shore Community Action Program (NSCAP) located at 98 Main Street, Peabody, MA to provide housing information services, housing supportive services and homelessness prevention to low-income people living with HIV/AIDS. The main goals of this program are to obtain permanent affordable appropriate housing to approximately <b>60 plus</b> households that are homeless or imminently homeless and to ensure that all placed clients maintain permanent housing. HOPWA funds in the amount of <b>\$50,000</b> will be used for this activity.</p>	Essex County	Table 1C: #11	31	Support services	60 plus families to be served	<b>\$50,000</b>
<b>67</b>	<b>LHAND</b>	<p><b><i>Serenity Supportive Housing</i></b></p> <p>LHAND will subcontract with Serenity House for housing support services on behalf of their permanent congregate housing program in Topsfield. The agency provides housing to <b>15</b> men and women in the Nike Village, which consists of four three-bedroom ranch style houses. HOPWA Funds in the amount of <b>\$12,000</b> will provide short-term rental assistance.</p>	Essex County	Table 1C: #11	31	Support services	15 men and women to be served	<b>\$12,000</b>
<b>68</b>	<b>LHAND</b>	<p><b><i>Permanent Housing</i></b></p> <p>Two years ago The Washington Square Residence opened with 2 rooms set aside for HOPWA eligible individuals. These permanent units were made possible through the \$50,000 HOPWA construction grant given by the City to increase the supply of housing for this specialized population.</p> <p>This year, the Committee approved a <b>\$25,000</b> set aside to be used for the creation of additional affordable rental units in conjunction with a major rehab project located in the Sagamore Hill District</p>	Essex County	Table 1C: #11	31	Permanent Housing		<b>\$25,000</b>
<b>69</b>	<b>LHAND</b>	<p><b><i>HOPWA Administration</i></b></p> <p>General Administrative Expenses</p>	Essex County	N/A	N/A	N/A	N/A	<b>\$10,905</b>

ID	Sub-grantee Name	Project Title & Project Description	Location	Priority Objective	HUD Matrix Code	Performance Indicator	Accomplishment Type	HOPWA FFY 2014 Funds
<b>TOTAL HOPWA FUNDS</b>								<b>\$363,492</b>

*Lynn, Massachusetts*

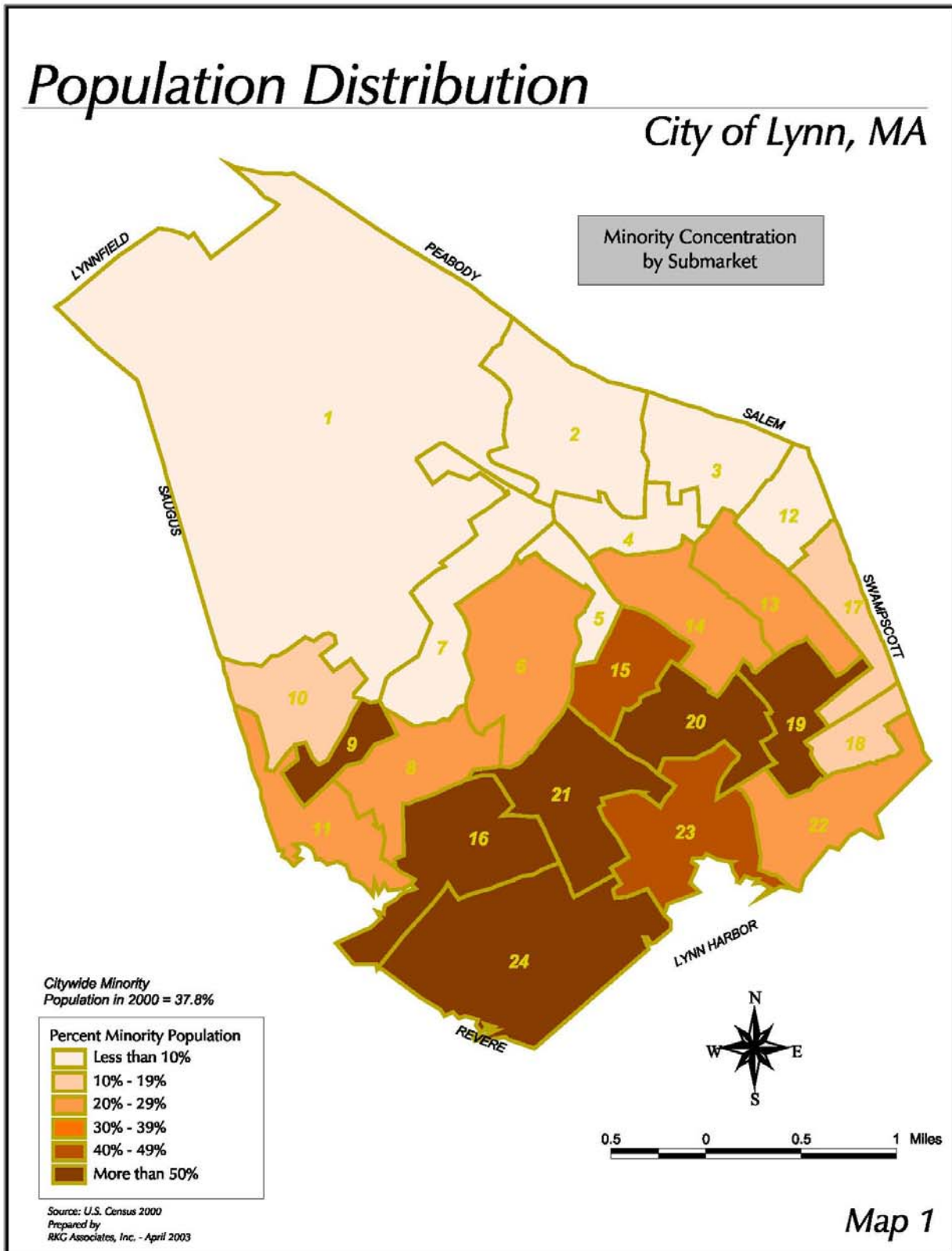


*Downtown Streetlight  
in Springtime*

# Distribution Maps



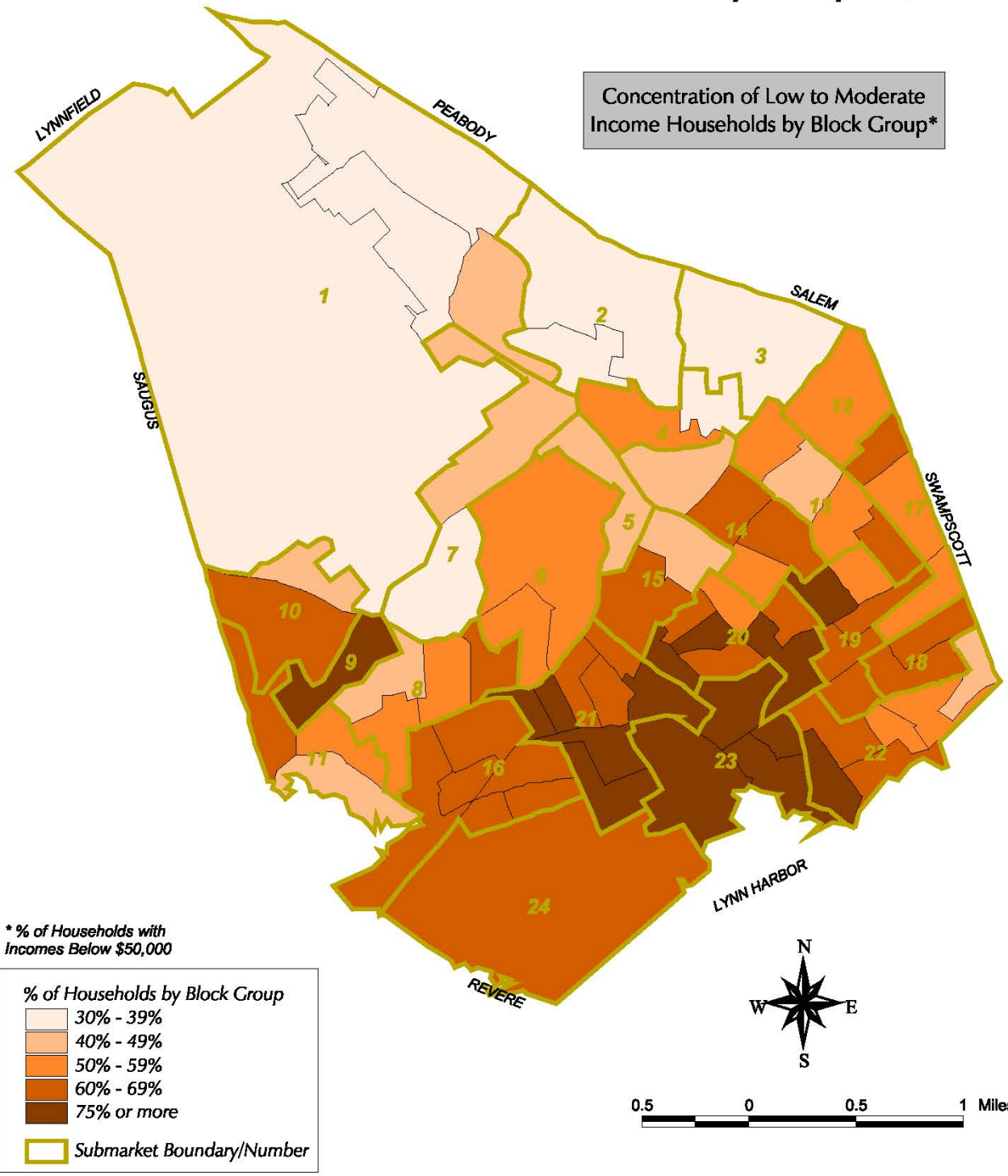
## X. DISTRIBUTION MAPS



# Household Distribution

City of Lynn, MA

Concentration of Low to Moderate Income Households by Block Group\*



\* % of Households with Incomes Below \$50,000

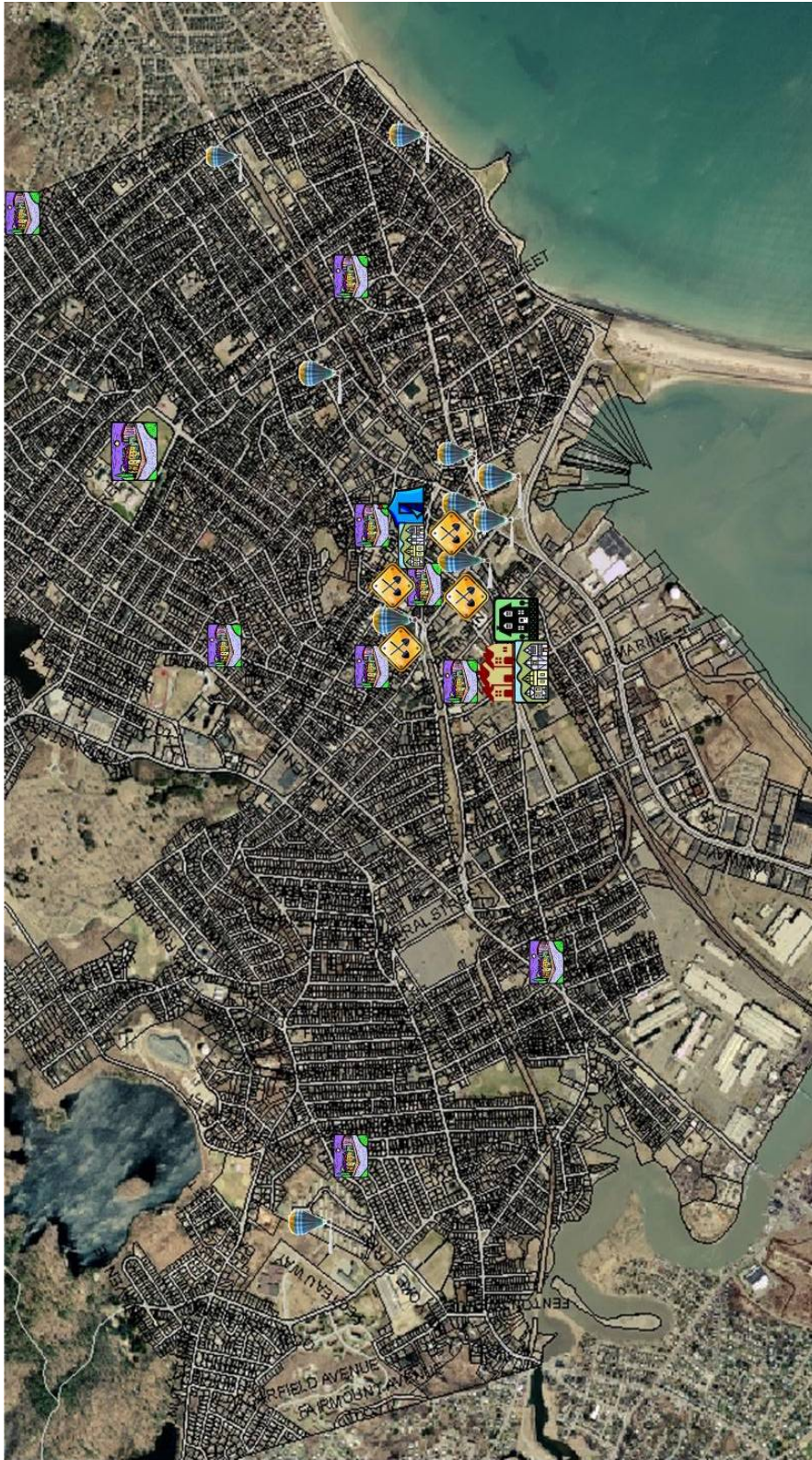
% of Households by Block Group	
<span style="display:inline-block; width:15px; height:15px; background-color:#f9e79f; border:1px solid black;"></span>	30% - 39%
<span style="display:inline-block; width:15px; height:15px; background-color:#f4a460; border:1px solid black;"></span>	40% - 49%
<span style="display:inline-block; width:15px; height:15px; background-color:#e67e22; border:1px solid black;"></span>	50% - 59%
<span style="display:inline-block; width:15px; height:15px; background-color:#c95832; border:1px solid black;"></span>	60% - 69%
<span style="display:inline-block; width:15px; height:15px; background-color:#8c564b; border:1px solid black;"></span>	75% or more
<span style="display:inline-block; width:15px; height:15px; border:2px solid yellow;"></span>	Submarket Boundary/Number



0.5 0 0.5 1 Miles

Map 2

Prepared by RKG Associates, Inc.



**Project Distribution Map – City of Lynn Aerial Map**

**Community Development Block Grant Addresses**

-  Public Service Activities
-  Economic Development Activities
-  Community Facility Activities

**Emergency Shelter Grant Addresses**



**Housing Activities**

-  HOME Addresses
-  HOPWA Addresses

*Lynn, Massachusetts*



*Veterans Appreciation  
Parade*

# Certifications

# XI. CERTIFICATIONS



## CPMP Non-State Grantee Certifications

Many elements of this document may be completed electronically, however a signature must be manually applied and the document must be submitted in paper form to the Field Office.

- This certification does not apply.  
 This certification is applicable.

### NON-STATE GOVERNMENT CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

**Affirmatively Further Fair Housing** -- The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

**Anti-displacement and Relocation Plan** -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential antidisplacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

**Drug Free Workplace** -- It will or will continue to provide a drug-free workplace by:

1. Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the grantee's workplace and specifying the actions that will be taken against employees for violation of such prohibition;
2. Establishing an ongoing drug-free awareness program to inform employees about --
  - a. The dangers of drug abuse in the workplace;
  - b. The grantee's policy of maintaining a drug-free workplace;
  - c. Any available drug counseling, rehabilitation, and employee assistance programs; and
  - d. The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace;
3. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph 1;
4. Notifying the employee in the statement required by paragraph 1 that, as a condition of employment under the grant, the employee will --
  - a. Abide by the terms of the statement; and
  - b. Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;
5. Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph 4(b) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federal agency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;
6. Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph 4(b), with respect to any employee who is so convicted --
  - a. Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or
  - b. Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency;
7. Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs 1, 2, 3, 4, 5 and 6.

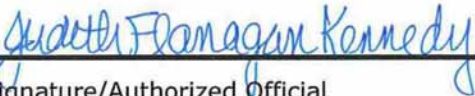
**Anti-Lobbying** -- To the best of the jurisdiction's knowledge and belief:

8. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
9. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
10. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

**Authority of Jurisdiction** -- The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

**Consistency with plan** -- The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

**Section 3** -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.

  
\_\_\_\_\_  
Signature/Authorized Official

June 20, 2014

Date

Judith Flanagan Kennedy

Name

Mayor

Title

Lynn City Hall, Room 306

Address

Lynn, MA 01901

City/State/Zip

781-598-4000

Telephone Number

- This certification does not apply.  
 This certification is applicable.

### Specific CDBG Certifications

The Entitlement Community certifies that:

**Citizen Participation** -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

**Community Development Plan** -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR 24 part 570)

**Following a Plan** -- It is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.

**Use of Funds** -- It has complied with the following criteria:

11. Maximum Feasible Priority - With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);
12. Overall Benefit - The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) 2014, 2015, 2016, (a period specified by the grantee consisting of one, two, or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;
13. Special Assessments - It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

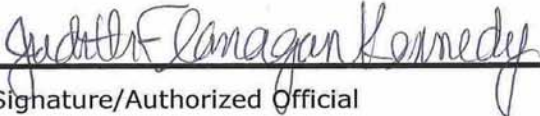
**Excessive Force** -- It has adopted and is enforcing:

14. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
15. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

**Compliance With Anti-discrimination laws** -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

**Lead-Based Paint** -- Its activities concerning lead-based paint will comply with the requirements of part 35, subparts A, B, J, K and R, of title 24;

**Compliance with Laws** -- It will comply with applicable laws.

  
Signature/Authorized Official

June 20, 2014  
Date

Judith Flanagan Kennedy  
Name  
Mayor  
Title  
Lynn City Hall, Room 306  
Address  
Lynn, MA 01901  
City/State/Zip  
781-598-4000  
Telephone Number



- This certification does not apply.
- This certification is applicable.

**OPTIONAL CERTIFICATION  
CDBG**

Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having a particular urgency as specified in 24 CFR 570.208(c):

The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBG-assisted activities, which are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.

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Signature/Authorized Official	Date
<div style="border: 1px solid black; width: 100%; height: 20px; margin-top: 10px;"></div>	
Name	
<div style="border: 1px solid black; width: 100%; height: 20px; margin-top: 5px;"></div>	
Title	
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Address	
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City/State/Zip	
<div style="border: 1px solid black; width: 100%; height: 20px; margin-top: 5px;"></div>	
Telephone Number	

<input type="checkbox"/> This certification does not apply.
<input checked="" type="checkbox"/> This certification is applicable.

### Specific HOME Certifications

The HOME participating jurisdiction certifies that:

**Tenant Based Rental Assistance** -- If the participating jurisdiction intends to provide tenant-based rental assistance:

The use of HOME funds for tenant-based rental assistance is an essential element of the participating jurisdiction's consolidated plan for expanding the supply, affordability, and availability of decent, safe, sanitary, and affordable housing.

**Eligible Activities and Costs** -- it is using and will use HOME funds for eligible activities and costs, as described in 24 CFR § 92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in § 92.214.

**Appropriate Financial Assistance** -- before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;

  
\_\_\_\_\_  
Signature/Authorized Official

June 20, 2014

Date

Judith Flanagan Kennedy
Name
Mayor
Title
Lynn City Hall, Room 306
Address
Lynn, MA 01901
City/State/Zip
781-598-4000
Telephone Number

<input checked="" type="checkbox"/> <b>This certification does not apply.</b> <input type="checkbox"/> <b>This certification is applicable.</b>
--

### HOPWA Certifications

The HOPWA grantee certifies that:

**Activities** -- Activities funded under the program will meet urgent needs that are not being met by available public and private sources.

**Building** -- Any building or structure assisted under that program shall be operated for the purpose specified in the plan:

1. For at least 10 years in the case of assistance involving new construction, substantial rehabilitation, or acquisition of a facility,
2. For at least 3 years in the case of assistance involving non-substantial rehabilitation or repair of a building or structure.

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Signature/Authorized Official	Date
<input type="text"/>	
Name	
<input type="text"/>	
Title	
<input type="text"/>	
Address	
<input type="text"/>	
City/State/Zip	
<input type="text"/>	
Telephone Number	

- This certification does not apply.  
 This certification is applicable.

### ESG Certifications

I, **Judith Flanagan Kennedy**, Chief Executive Officer of the **City of Lynn, Massachusetts**, certify that the local government will ensure the provision of the matching supplemental funds required by the regulation at 24 *CFR* 576.51. I have attached to this certification a description of the sources and amounts of such supplemental funds.


I further certify that the local government will comply with:

1. The requirements of 24 *CFR* 576.53 concerning the continued use of buildings for which Emergency Shelter Grants are used for rehabilitation or conversion of buildings for use as emergency shelters for the homeless; or when funds are used solely for operating costs or essential services.
2. The building standards requirement of 24 *CFR* 576.55.
3. The requirements of 24 *CFR* 576.56, concerning assurances on services and other assistance to the homeless.
4. The requirements of 24 *CFR* 576.57, other appropriate provisions of 24 *CFR* Part 576, and other applicable federal laws concerning nondiscrimination and equal opportunity.
5. The requirements of 24 *CFR* 576.59(b) concerning the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970.
6. The requirement of 24 *CFR* 576.59 concerning minimizing the displacement of persons as a result of a project assisted with these funds.
7. The requirements of 24 *CFR* Part 24 concerning the Drug Free Workplace Act of 1988.
8. The requirements of 24 *CFR* 576.56(a) and 576.65(b) that grantees develop and implement procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted with ESG funds and that the address or location of any family violence shelter project will not be made public, except with written authorization of the person or persons responsible for the operation of such shelter.
9. The requirement that recipients involve themselves, to the maximum extent practicable and where appropriate, homeless individuals and families in policymaking, renovating, maintaining, and operating facilities assisted under the ESG program, and in providing services for occupants of these facilities as provided by 24 *CFR* 76.56.
10. The requirements of 24 *CFR* 576.57(e) dealing with the provisions of, and regulations and procedures applicable with respect to the environmental review

responsibilities under the National Environmental Policy Act of 1969 and related authorities as specified in 24 *CFR* Part 58.

11. The requirements of 24 *CFR* 576.21(a)(4) providing that the funding of homeless prevention activities for families that have received eviction notices or notices of termination of utility services will meet the requirements that: (A) the inability of the family to make the required payments must be the result of a sudden reduction in income; (B) the assistance must be necessary to avoid eviction of the family or termination of the services to the family; (C) there must be a reasonable prospect that the family will be able to resume payments within a reasonable period of time; and (D) the assistance must not supplant funding for preexisting homeless prevention activities from any other source.
12. The new requirement of the McKinney-Vento Act (42 *USC* 11362) to develop and implement, to the maximum extent practicable and where appropriate, policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons. I further understand that state and local governments are primarily responsible for the care of these individuals, and that ESG funds are not to be used to assist such persons in place of state and local resources.
13. HUD's standards for participation in a local Homeless Management Information System (HMIS) and the collection and reporting of client-level information.

I further certify that the submission of a completed and approved Consolidated Plan with its certifications, which act as the application for an Emergency Shelter Grant, is authorized under state and/or local law, and that the local government possesses legal authority to carry out grant activities in accordance with the applicable laws and regulations of the U. S. Department of Housing and Urban Development.

  
Signature/Authorized Official

June 20, 2014

Date

Judith Flanagan Kennedy

Name

Mayor

Title

Lynn City Hall, Room 306

Address

Lynn, MA 01901

City/State/Zip

781-598-4000

Telephone Number

<input type="checkbox"/> This certification does not apply. <input checked="" type="checkbox"/> This certification is applicable.
--

**APPENDIX TO CERTIFICATIONS**

Instructions Concerning Lobbying and Drug-Free Workplace Requirements

**Lobbying Certification**

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

**Drug-Free Workplace Certification**

1. By signing and/or submitting this application or grant agreement, the grantee is providing the certification.
2. The certification is a material representation of fact upon which reliance is placed when the agency awards the grant. If it is later determined that the grantee knowingly rendered a false certification, or otherwise violates the requirements of the Drug-Free Workplace Act, HUD, in addition to any other remedies available to the Federal Government, may take action authorized under the Drug-Free Workplace Act.
3. Workplaces under grants, for grantees other than individuals, need not be identified on the certification. If known, they may be identified in the grant application. If the grantee does not identify the workplaces at the time of application, or upon award, if there is no application, the grantee must keep the identity of the workplace(s) on file in its office and make the information available for Federal inspection. Failure to identify all known workplaces constitutes a violation of the grantee's drug-free workplace requirements.
4. Workplace identifications must include the actual address of buildings (or parts of buildings) or other sites where work under the grant takes place. Categorical descriptions may be used (e.g., all vehicles of a mass transit authority or State highway department while in operation, State employees in each local unemployment office, performers in concert halls or radio stations).
5. If the workplace identified to the agency changes during the performance of the grant, the grantee shall inform the agency of the change(s), if it previously identified the workplaces in question (see paragraph three).
6. The grantee may insert in the space provided below the site(s) for the performance of work done in connection with the specific grant: Place of Performance (Street address, city, county, state, zip code) Check if there are workplaces on file that are not identified here. The certification with regard to the drug-free workplace is required by 24 CFR part 21.

Place Name	Street	City	County	State	Zip
Lynn City Hall	City Hall Square	Lynn	Essex	MA	01901
Lynn Housing Authority and Neighborhood Development	10 Church Street	Lynn	Essex	MA	01902

7. Definitions of terms in the Nonprocurement Suspension and Debarment common rule and Drug-Free Workplace common rule apply to this certification. Grantees' attention is called, in particular, to the following definitions from these rules: "Controlled substance" means a controlled substance in Schedules I through V of the Controlled Substances Act (21 U.S.C. 812) and as further defined by regulation (21 CFR 1308.11 through 1308.15); "Conviction" means a finding of guilt (including a plea of *nolo contendere*) or imposition of sentence, or both, by any judicial body charged with the responsibility to determine violations of the Federal or State criminal drug statutes; "Criminal drug statute" means a Federal or non-Federal

criminal statute involving the manufacture, distribution, dispensing, use, or possession of any controlled substance; "Employee" means the employee of a grantee directly engaged in the performance of work under a grant, including:

- a. All "direct charge" employees;
- b. all "indirect charge" employees unless their impact or involvement is insignificant to the performance of the grant; and
- c. temporary personnel and consultants who are directly engaged in the performance of work under the grant and who are on the grantee's payroll. This definition does not include workers not on the payroll of the grantee (e.g., volunteers, even if used to meet a matching requirement; consultants or independent contractors not on the grantee's payroll; or employees of subrecipients or subcontractors in covered workplaces).

Note that by signing these certifications, certain documents must be completed, in use, and on file for verification. These documents include:

1. Analysis of Impediments to Fair Housing
2. Citizen Participation Plan
3. Anti-displacement and Relocation Plan

  
\_\_\_\_\_  
Signature/Authorized Official

June 20, 2014

Date

Judith Flanagan Kennedy

Name

Mayor

Title

Lynn City Hall, Room 306

Address

Lynn, MA 01901

City/State/Zip

781-598-4000

Telephone Number

*Lynn, Massachusetts*



*Lynn Woods Reservation*

# Program Guidelines



## XII. PROGRAM GUIDELINES



### PROGRAM GUIDELINES **REALIZING THE DREAM HOMEOWNERSHIP PROGRAM**

Our goal is to work with eligible first time buyers whose savings and income are inadequate to meet certain costs associated with the purchase of a 1-4 family or condominium residential property; to enhance the appearance of Lynn's neighborhoods and to correct all health and safety code violations. This program provides:

- Homebuyers whose household income does not exceed the income limits below will be eligible for a \$5,000 deferred loan and a \$5,000 loan at 0% interest amortized over five (5) years. The assistance is only for down-payment, closing cost, lead paint removal or the correction of all code violations.
- This program is available city-wide.

#### **Eligibility Criteria:**

1. Household income (all sources) must not exceed the following gross annual limits:

<b>Household Size (Number of Persons)</b>							
1	2	3	4	5	6	7	8
\$47,450	\$54,200	\$61,000	\$67,750	\$73,200	\$78,600	\$84,050	\$89,450
<b>Gross Annual Income Limits as of 12/18/2013</b>							

2. The applicant(s) must enroll and participate in an MHFA approved Homebuyer Workshop and receive a completion certificate prior to applying for the **"Realizing the Dream" Homeownership** program. (LHAND provides Homebuyer Workshops throughout the year)
3. LHAND will not accept applications for a Predatory or Sub-prime loan.
4. The applicant (s) must occupy the property as their primary residence.
5. The applicant(s) must have a minimum of \$2,000 of their own savings to participate in this program. The minimum down payment must comply with the buyer's mortgage product and the maximum down payment cannot exceed 10% of the purchase price. A household cannot have more than \$50,000 in cash assets, excluding 401K's and other retirement accounts after the purchase of the property.
6. The purchase property must be a 1-4 family or condominium residential property. Ownership must be in fee simple title or 99-year leasehold interest.
7. The applicant(s) must not have owned a home in the past three (3) years.
8. At time of initial occupancy, the property must be free from any defects that pose a danger to the health or safety of occupants. The property must pass a Housing Quality Standards

(HQS) inspection for code compliance by our housing specialist. The housing inspection is not in place of a detailed home inspection by a professional home inspector

**9. Dwellings Occupied by Children under the age of 6**

Please be advised that as a condition of participating in this program, LHAND will require a Lead-Paint test of the units (including all common areas) occupied by children under the age of six (6) years, if Lead Paint is found, all applicable areas (interior and exterior) must be delead. The cost of deleading may be eligible under the Lead Abatement Grant Program. The removal of lead paint must be completed within 3 (three) months of property transfer to the first-time homebuyer.

Should the applicant already have a "Certificate of Abatement Compliance" on the dwelling, the LHAND Rehabilitation Specialist will provide details on the required conditions under which the LHAND can accept the certificate.

10. The after-rehabilitation appraised value of the purchase property cannot exceed \$362,790 for a single-family home / condominium; \$461,113 for a 2-family home; \$560,231 for a 3-family home; or \$646,421 for a 4-family home.
11. The applicant(s) should be credit worthy with a minimum credit score of 660 and above. Serious negative credit experiences will have to be fully explained and documented in writing if further eligibility is to be considered. All loans are subject to the approval of the LHAND Loan Committee and the Executive Director. Submission of a completed application does not automatically constitute a commitment of funds.

**PLEASE READ THE FOLLOWING CAREFULLY:**

**INCOMPLETE APPLICATIONS WILL RESULT IN A DELAY IN PROCESSING WHICH MAY MAKE YOU INELIGIBLE FOR LOAN ASSISTANCE. COMPLETED APPLICATIONS WILL BE SUBMITTED TO THE LOAN COMMITTEE FOR REVIEW ONLY AFTER ALL OF THE APPLICATION MATERIALS LISTED BELOW HAVE BEEN RECEIVED. APPLICATION PROCESSING TAKES APPROXIMATELY THREE (3) WEEKS PENDING LOAN COMMITTEE APPROVAL.**

**STEP 1:**

***Immediately after signing the Contract to Purchase submit the following documents:***

1. **Application Form**
2. **Guidelines** – Sign and date.
3. **Income Documentation** – *See Income Documentation Checklist attached to Application.*
4. **Bank Statements** – Three (3) months of most recent bank statements (original bank statements).
5. **Contract to Purchase** – *Signed photocopy.*
6. **Any other documentation needed for household verification purposes.**

After the above documentation is submitted to the LHAND office, a Rehabilitation Specialist from LHAND will contact you to schedule an inspection of the interior and exterior and the premises for "Public Health and Safety" violations. **It is necessary that you are present during the inspection.**

**STEP 2:**

Upon completion of the inspection, you will receive a copy of the inspection report. The inspection report will indicate code violations that must be corrected before initial occupancy and other code violations that must be corrected within four months of occupancy. You may make arrangements with the seller to correct all or some of the items listed on the inspection report. Any code violations the seller will correct must be included in the P&S agreement. If there are items you will be responsible for, you must submit copies of written itemized cost estimates from licensed contractors. If you want to do a portion or all of

the work, you must submit an *itemized* cost estimate (“quote”) for the materials. LHAND will not reimburse a client for his/her own labor. Permits must be submitted prior to commitment.

You are free to choose your own **licensed** contractors, or to undertake work yourself, provided that we agree you are capable.

### **STEP 3:**

Submit the following documentation:

*Please provide photocopies when asked.*

1. **MHFA SEMINAR COMPLETION CERTIFICATE**
2. **Delead "Full Certificate of Compliance" or Lead Paint Inspection Report and Written Cost Estimates** – Photocopy. For all units in which children under six (6) are expected to reside. If property is *not* de-leaded, participants will be required to participate in the Lynn Lead Program to abate property.
3. **Purchase and Sale (P & S)** - Signed photocopy and copy of deposit check.
4. **Mortgage Application from Lender** - Photocopy.
5. **Commitment Letter from Lender** – Photocopy. A Conditional Commitment letter will be accepted for initial review of the application.
6. **Truth & Lending Statement and Good Faith Estimate (GFE)**
8. **Proposed Deed from Lenders Atty.** - Photocopy.
7. **Appraisal from Lender** – Photocopy.
8. **Home Inspection** – Report Required.
9. **Itemized Cost Estimates** – Photocopy of estimates for correction of code violations or deleading estimates from a licensed deleader.
10. **Tenant Survey** – Completed and signed by tenant(s) provided by LHAND.
11. **Buyer/Seller Disclosure Statement** - Signed by Buyer and Seller provided by LHAND.
12. **Vacancy Notice** - Completed and signed by owner, if any vacancies provided by LHAND.

### **STEP 4:**

A written commitment, detailing your funding amounts, will be provided to you after all the necessary paperwork is in order. At this point you should notify your lender and the lender's closing attorney so that they can schedule the closing two weeks or later from receipt of the LHAND commitment letter. You should notify LHAND immediately of the closing date and time. LHAND will notify you of the “**Realizing the Dream**” loan closing and will provide you with a check for down payment and/or closing costs. **Please allow 5-7 business days for LHAND to process check** once the bank has approved the closing.

Funds from the “**Realizing the Dream**” program that are allocated for rehabilitation will be held in escrow by LHAND and will be disbursed when work is completed.

If the cost of all required work (i.e. down payment, rehabilitation, deleading) exceeds the maximum loan amount available under this program, LHAND staff will advise the buyer of other resources if available,

which may be combination of programs that may help you complete the purchase and rehabilitation of your home.

**Additional Eligibility Criteria:**

1. The principal amount of this loan is due and payable to the LHAND at the time of any additional creation of units to the property, sale, transfer, conversion of the property to a rental unit or to another non-residential use, default, or destruction of the property due to fire or any other unknown reasons. **The property must be owner-occupied for the duration of the loan indebtedness. LHAND will periodically request that the borrower provide documentation of proof of owner-occupancy.**
2. The property must be: 1) occupied by the seller and will become vacant immediately after closing; 2) tenant purchaser occupied or; 3) vacant. No involuntary displacement of tenants as a direct result of the acquisition is allowed. A Disclosure Statement relating to this matter will be provided to the Seller(s) and will be required to be signed by both the Buyer(s) and Seller(s).
3. LHAND will not consider requests to subordinate its' lien position for any purpose except to refinance the existing first mortgage for a lower interest rate.
4. LHAND will **only** accept a fully documented loan.

**Additional Requirements:**

**Post Purchase Workshop**

All homebuyers participating in the "Realizing the Dream" Homeownership Program are encouraged to participate in a Post Purchase Workshop within one year after purchasing. A complete list of certified homeownership workshops can be found at [www.chapa.org](http://www.chapa.org).

**LHAND Follow Up:**

LHAND may request applicants to participate in a brief survey either by phone or mail.

Additionally, LHAND is a community partner with the Mass Save Program and recommends taking advantage of the free energy assessment offered. More information about energy rebates and free home energy assessments visit [www.masssave.com](http://www.masssave.com).

***"If you close your first mortgage prior to the LHAND Homebuyer assistance then you are ineligible for assistance and your application will be voided. No grant funds will be disbursed after your bank closing."***

Please sign below to confirm that you have received a copy of the "Realizing the Dream for Homeownership" Guidelines and that you have read and understands these Guidelines.

\_\_\_\_\_  
DATE

\_\_\_\_\_  
APPLICANT'S SIGNATURE

\_\_\_\_\_  
DATE

\_\_\_\_\_  
CO-APPLICANT'S SIGNATURE





PROGRAM GUIDELINES  
**THE “ONE” MORTGAGE PROGRAM**

The objective of this program is to provide down payment and closing cost assistance for those who are participating in the State approved “One” Program. The “One Mortgage” loan Program is available to low and moderate income first time homebuyers to reduce their first mortgage amount in order to eliminate the need for Private Mortgage Insurance (PMI) and to make homeownership more affordable. The LHAND will provide a 1.5% forgivable loan for down-payment and closing cost assistance to eligible first-time buyers whose savings and income are inadequate to meet the cost associated with the purchase of a 1-4 family or condominium residential properties. The resources of this program will be in the form of a deferred loan. Program is subject to the availability of funds.

- This program is available city-wide.

**Eligibility Criteria:**

1. Household income (all sources) must not exceed the following gross income limits:

<b>Household Size (Number of Persons)</b>							
1	2	3	4	5	6	7	8
\$47,450	\$54,200	\$61,000	\$67,750	\$73,200	\$78,600	\$84,050	\$89,450
<b>Gross Annual Income Limits as of 12/18/2013</b>							

2. The applicant(s) must enroll and participate in an MHFA approved Homebuyer Workshop and receive a completion certificate prior to applying for the “**One Mortgage**” Homeownership program. (LHAND provides Homebuyer Workshops throughout the year.)
3. The applicant (s) must occupy the property as their primary residence.
4. The applicant(s) must have a minimum of 1.5% down-payment of their own savings to participate in this program. The minimum down payment must comply with the buyer’s mortgage product and the maximum down payment cannot exceed 10% of the purchase price. A household cannot have more than \$50,000 in cash assets, excluding 401K’s and other retirement accounts after the purchase of the property.
5. The purchase property must be a 1-4 family or condominium residential property. Ownership must be in fee simple title or 99-year leasehold interest.
6. The applicant(s) must not have owned a home in the past three (3) years.
7. At time of initial occupancy, the property must be free from any defects that pose a danger to the health or safety of occupants. The property must pass a Housing Quality Standards (HQS) inspection for code compliance by our housing specialist. The housing inspection is not in place of a detailed home inspection by a professional home inspector.
8. **Dwellings Occupied by Children under the age of 6**

Please be advised that as a condition of participating in this program, LHAND will require a Lead-Paint test of the units (including all common areas) occupied by children under the age of six (6) years, if Lead Paint is found, all applicable areas (interior and exterior) must be

deleaded. The cost of deleading may be eligible under the Lead Abatement Grant Program. The removal of lead paint must be completed within 3 (three) months of property transfer to the first-time homebuyer.

Should the applicant already have a "Certificate of Abatement Compliance" on the dwelling, the LHAND Rehabilitation Specialist will provide details on the required conditions under which the LHAND can accept the certificate.

9. The after-rehabilitation appraised value of the purchase property cannot exceed \$362,790 for a single-family home / condominium; \$461,113 for a 2-family home; \$560,231 for a 3-family home; or \$646,421 for a 4-family home.
  
10. The applicant(s) should be credit worthy with a minimum credit score of 660 if purchasing a single family property or condominium and 680 if purchasing a two or three family property. Serious negative credit experiences will have to be fully explained and documented in writing if further eligibility is to be considered. All loans are subject to the approval of the LHAND Loan Committee and the Executive Director. Submission of a completed application does not automatically constitute a commitment of funds.

**PLEASE READ THE FOLLOWING CAREFULLY:**

**INCOMPLETE APPLICATIONS WILL RESULT IN A DELAY IN PROCESSING WHICH MAY MAKE YOU INELIGIBLE FOR LOAN ASSISTANCE. COMPLETED APPLICATIONS WILL BE SUBMITTED TO THE LOAN COMMITTEE FOR REVIEW ONLY AFTER ALL OF THE APPLICATION MATERIALS LISTED BELOW HAVE BEEN RECEIVED. APPLICATION PROCESSING TAKES APPROXIMATELY THREE (3) WEEKS PENDING LOAN COMMITTEE APPROVAL.**

**STEP 1:**

***Immediately after signing the Contract to Purchase submit the following documents:***

1. **Application Form**
2. **Guidelines** – Sign and date.
3. **Income Documentation** – *See Income Documentation Checklist attached to Application.*
4. **Bank Statements** – Three (3) months of most recent bank statements (original bank statements).
5. **Contract to Purchase** – *Signed photocopy.*
6. **Any other documentation needed for household verification purposes.**

After the above documentation is submitted to the LHAND office, a Rehabilitation Specialist from LHAND will contact you to schedule an inspection of the interior and exterior and the premises for "Public Health and Safety" violations. **It is necessary that you are present during the inspection.**

**STEP 2:**

Upon completion of the inspection, you will receive a copy of the inspection report. The inspection report will indicate code violations that must be corrected before initial occupancy and other code violations that must be corrected within four months of occupancy. You may make arrangements with the seller to correct all or some of the items listed on the inspection report. Any code violations the seller will correct must be included in the P&S agreement. If there are items you will be responsible for, you must submit copies of written itemized cost estimates from licensed contractors. If you want to do a portion or all of the work, you must submit an *itemized* cost estimate ("quote") for the materials. LHAND will not reimburse a client for his/her own labor. Permits must be submitted prior to commitment.

You are free to choose your own **licensed** contractors, or to undertake work yourself, provided that we agree you are capable.

### **STEP 3:**

Submit the following documentation:

*Please provide photocopies when asked.*

1. **MHFA SEMINAR COMPLETION CERTIFICATE**
2. **Delead "Full Certificate of Compliance" or Lead Paint Inspection Report and Written Cost Estimates** – Photocopy. For all units in which children under six (6) are expected to reside. If property is *not* de-leaded, participants will be required to participate in the Lynn Lead Program to abate property.
3. **Purchase and Sale (P & S)** - Signed photocopy and copy of deposit check.
4. **Mortgage Application from Lender** - Photocopy.
5. **Commitment Letter from Lender** – Photocopy. A Conditional Commitment letter will be accepted for initial review of the application.
6. **Truth & Lending Statement and Good Faith Estimate (GFE).**
8. **Proposed Deed from Lenders Atty.** - Photocopy.
7. **Appraisal from Lender** – Photocopy.
8. **Home Inspection** – Report Required.
9. **Itemized Cost Estimates** – Photocopy of estimates for correction of code violations or deleading estimates from a licensed deleader.
10. **Tenant Survey** – Completed and signed by tenant(s) provided by LHAND.
11. **Buyer/Seller Disclosure Statement** - Signed by Buyer and Seller provided by LHAND.
12. **Vacancy Notice** - Completed and signed by owner, if any vacancies provided by LHAND.

### **STEP 4:**

A written commitment, detailing your funding amounts, will be provided to you after all the necessary paperwork is in order. At this point you should notify your lender and the lender's closing attorney so that they can schedule the closing two weeks or later from receipt of the LHAND commitment letter. You should notify LHAND immediately of the closing date and time. LHAND will notify you of the **"The "One Mortgage" Homeownership Program"** loan closing and will provide you with a check for down payment and/or closing costs. **Please allow 5-7 business days for LHAND to process check** once the bank has approved the closing.

Funds from the **"The "One Mortgage" Homeownership Program"** that are allocated for rehabilitation will be held in escrow by LHAND and will be disbursed when work is completed.

If the cost of all required work (i.e. down payment, rehabilitation, deleading) exceeds the maximum loan amount available under this program, LHAND staff will advise the buyer of other resources if available, which may be combination of programs that may help you complete the purchase and rehabilitation of your home.

### **Additional Eligibility Criteria:**

5. The principal amount of this loan is due and payable to the LHAND at the time of any additional creation of units to the property, sale, transfer, conversion of the property to a rental unit or to another non-residential use, default, or destruction of the property due to fire or any other unknown reasons. **The property must be owner-occupied for the duration of the loan indebtedness. LHAND will periodically request that the borrower provide documentation of proof of owner-occupancy.**
6. The property must be: 1) occupied by the seller and will become vacant immediately after closing; 2) tenant purchaser occupied or; 3) vacant. No involuntary displacement of tenants as a direct result of the acquisition is allowed. A Disclosure Statement relating to this matter will be provided to the Seller(s) and will be required to be signed by both the Buyer(s) and Seller(s).
7. LHAND will not consider requests to subordinate its' lien position for any purpose except to refinance the existing first mortgage for a lower interest rate.
8. LHAND will **only** accept a fully documented loan.

**Additional Requirements:**

**Post Purchase Workshop**

All homebuyers participating in the Soft Second Homeownership Program must complete a Post Purchase Workshop within one year after purchasing. A complete list of certified homeownership workshops can be found at [www.chapa.org](http://www.chapa.org).

**LHAND Follow Up:**

LHAND may request applicants to participate in a brief survey either by phone or mail.

Additionally, LHAND is a community partner with the Mass Save Program and recommends taking advantage of the free energy assessment offered. More information about energy rebates and free home energy assessments visit [www.masssave.com](http://www.masssave.com).

**“If you close your first mortgage prior to the LHAND Homebuyer assistance then you are ineligible for assistance and your application will be voided. No funds will be disbursed after your bank closing.”**

**Please sign below to confirm that you have received a copy of the “The “One Mortgage” Homeownership Program” Guidelines and that you have read and understands these Guidelines.**

\_\_\_\_\_  
DATE

\_\_\_\_\_  
APPLICANT'S SIGNATURE

\_\_\_\_\_  
DATE

\_\_\_\_\_  
CO-APPLICANT'S SIGNATURE







**PROGRAM GUIDELINES  
REHAB LOAN PROGRAM**

Our goal is to work with owner occupants to rehabilitate existing dwellings, enhance the appearance of Lynn's neighborhoods and correct all health and safety code violations. This program provides:

Household Size (Number of Persons)							
1	2	3	4	5	6	7	8
\$74,250	\$84,810	\$95,370	\$105,930	\$114,510	\$122,980	\$131,450	\$139,90
Gross Annual Income Limits							

**Direct Loan:** Owner-occupants of 1 to 4 unit residential buildings, which are located within the city of Lynn with priority given to LHAND's Neighborhood Revitalization Area (NRA), are eligible for a \$15,000 loan at 3% interest for the cost of eligible repairs with a 5 - 15 year repayment period. Household income from all sources cannot exceed the income limits above.

Household Size (Number of Persons)							
1	2	3	4	5	6	7	8
\$47,450	\$54,200	\$61,000	\$67,750	\$73,200	\$78,600	\$84,050	\$89,450
Gross Annual Income Limits as of 12/18/2013							

**Elderly Deferred – Direct Loan:** Owner-occupants age 62 or older who own a single family home are eligible for a deferred \$15,000 loan at 0% interest for the cost of eligible repairs. Household income from all sources cannot exceed the income limits above. This program is city wide.

**Handicap Accessibility – Direct Loan:** Owner-occupants who own a 1 to 4 unit residential building are eligible for a \$15,000 deferred loan at 0% in order to make any unit in their home handicap accessible. Household income from all sources cannot exceed the income limits above. This program is city wide.

**Lead Paint Leveraging Loan –** Owner occupants who own a single family home and are participating in the City of Lynn Lead Abatement Program are eligible for a \$5,000 loan at 2% interest with a repayment term of 5-10 years for eligible improvements with priority given to health and safety code violations. Households whose income to debt ratio exceeds 50% may be eligible to pay interest only for up to 24 months then equal payments for the remainder of the term up to 10 years. Household income from all sources cannot exceed the income limits above.

**Eligibility Criteria:**

1. The after-rehabilitation appraised value of the purchase property cannot exceed \$362,790 for a single-family home / condominium; \$461,113 for a 2-family home; \$560,231 for a 3-family home; or \$646,421 for a 4-family home.
2. Applicant must be credit worthy. Serious negative credit experiences will have to be fully explained and documented in writing if further eligibility is to be considered.
3. Stable employment for the past two years, and evidence of the likely continuation of current income is required on each borrower. Self-employed or incorporated applicants are required to submit financial statements for the past two years and an estimated statement for "year to date".

4. The housing debt to income ratio cannot exceed 30%, and the total debt to income ratio cannot exceed 36%.
5. Total (existing & proposed) property debt-to-value ratio cannot exceed 90% of the current City of Lynn Assessed Value. This requirement can only be waived if all persons who would sign the note have exceptionally good credit and stable employment histories.
6. The property must be owner-occupied for the duration of the loan indebtedness. LHAND will periodically request that the borrower provide documentation of proof of owner-occupancy.
7. Applications will be accepted on a “first come – first serve basis”.
8. As an integral component of LHAND’s Rehab Loan Program, all applicable equipment and construction materials must meet Energy Star or LHAND approved sustainability criteria in order to receive approval. Therefore, applicants for this program must utilize Energy Star qualified materials and equipment such as windows/doors, insulation, boilers, hot water tanks and/or roofing materials.
9. Eligible work must conform to LHAND’s Rehabilitation Standards.

**Application Process:**

*PLEASE READ THE FOLLOWING CAREFULLY. INCOMPLETE APPLICATIONS WILL RESULT IN A DELAY IN PROCESSING.*

**STEP 1:** Submit the following documents: *(Please provide photocopies)*

1. **Application Form**
2. **Guidelines** - Sign and date.
3. **Income Documents** The following applies to all members of the owner’s household –
  - Most recent 4 (four) consecutive paycheck stub
  - Current Social Security award letter (1099 is not acceptable)
  - Current pension award letter (Award letters indicate monthly gross income for the current year), and/or other acceptable forms of current income verification, which ever apply.
  - Complete copy of the applicant's most recent federal Income Tax form 1040, with all schedules. If self-employed or incorporated, financial statements for the past three years and profit and loss statement year to date.
  - **Asset Income** – 3 (three) consecutive months of bank statement for **all** bank accounts in the household.
4. **Deed** – One (1) copy of the deed to the property.
5. **Mortgage(s)** - One (1) copy of the mortgage(s) to the property, and a copy of the **Mortgage Note**, and a copy of the most recent **Mortgage Payment Stub(s)**, if applicable.
6. **Homeowners Insurance Policy** - One (1) copy of insurance policy Declarations Page for the property.
7. **Real Estate Tax Bill** - Photocopy of most recent bill indicating that taxes are paid. (A copy of tax bill can be obtained at the Collector's Office, Lynn City Hall).
8. **Delead "Certificate of Compliance" or Lead Paint Inspection Report** - Photocopy, if children under six (6) reside.
9. **Tenant Survey** - Completed and signed by tenant(s) provided by LHAND.

10. **Vacancy Notice** - Completed and signed by owner, if any vacancies provided by LHAND.

**STEP 2:** After the application and all necessary paperwork are returned to LHAND, a Rehabilitation Specialist from LHAND will contact the applicant to schedule an inspection of the interior, exterior and the premises for "Public Health and Safety" violations. Any violations must be corrected during rehabilitation as a condition of the program.

**STEP 3:** After the inspection, you will receive a copy of the inspection report and work write-up. You then have **30 days** to submit **copies of written "itemized" cost estimates from licensed contractors** and "itemized" estimates for the cost of materials you may purchase, to your Rehabilitation Specialist. It is *required* that the applicant obtain written itemized cost estimates from 3 (three) contractors for each aspect of required work.

**STEP 4:** Once application is complete file will be sent to loan committee for approval. If your loan is approved you will receive a commitment letter by mail. Loan closing will take place approximately three weeks from receipt of the commitment letter. The payment of closing costs, in the amount of \$875.00, will be included in the loan. Prior to closing you must also submit documentation to our attorney that you have obtained adequate coverage and name LHAND as the appropriate loss payee on your property insurance policy.

Once you have closed your loan you or your contractor must apply for all the necessary permits. Please submit a copy of all applicable permits to LHAND prior to the commencement of any work. Failure to submit permits in a timely manner will delay your payments.

**Work must not begin before the closing.** LHAND will not be responsible for any amounts you commit or spend before the closing. Our financial relationship with you begins at the closing, and we are not in any way or at any time responsible to any third party (such as subcontractors or suppliers) in the course of performing the work.

**Your monthly payment will begin on the first day of the month that follows the next full month, even if you have not drawn down any funds.** As soon as possible after the loan is closed and recorded, you may draw down funds by submitting "itemized" bills for work completed or supplier invoices for materials to be ordered. Due to the administrative costs involved, we ask that you not submit drawdown requests of less than \$1,000 and that you limit the total number of drawdown requests to five. As we receive your bills for work performed, we will inspect the work and initiate payment. Bills submitted by Friday will normally be paid the following Friday, subject to legal holidays or events beyond our control. Work must be completed within 12 months of the Commitment date.

#### **ADDITIONAL REQUIREMENTS:**

##### **Dwellings Occupied by Children under the age of 6**

Please be advised that as a condition of participating in this program, LHAND will require a Lead-Paint test of the units (included all common areas) occupied by children under the age of six (6) years, IF Lead Paint is found, all applicable areas (interior and exterior) must be delead. The cost of deleading may be eligible under the Lead Abatement Grant Program.

Should the applicant already have a "Certificate of Abatement Compliance" on the dwelling, the LHAND Rehabilitation Specialist will provide details on the required conditions under which the LHAND can accept the certificate.

##### **Owner Occupied**

LHAND must make sure that the property is owner-occupied at time of application and for the duration of the loan indebtedness. To assure this, LHAND may delay payment until we see a copy of the owner's license and an original phone bill. In addition, LHAND will delay payment with the owner if the rental units are vacant. The owner will have 90 days after the completion of the work to rent the unit. If the owner doesn't comply with this requirement LHAND has the right to terminate the assistance.

The principal amount of this loan is due and payable to the LHAND at the time of any additional creation of units to the property, sale, transfer, conversion of the property to a rental unit or to another non-residential use, default, or destruction of the property due to fire or any other unknown reasons. The property must be owner-occupied for the duration of the loan indebtedness. LHAND will periodically request that the borrower provide documentation of proof of owner-occupancy.

**The Federal Uniform Relocation Act**

Applies to property in which any rental unit is occupied at the time the owner applies for federal assistance. It is most important that the homeowner work closely with program staff in this area to insure full and proper compliance with all provisions of the Uniform Relocation Act.

Tenant Survey forms must be completed, signed by each tenant, and returned to the LHAND before and after rehabilitation. Failure to return completed Tenant Survey Forms will prevent us from processing your package for payment.

\*From information provided by the tenant(s) on the Tenant Survey form, LHAND will prepare an Anti-Displacement Notice and Agreement which must be signed by the applicant and the tenant(s) before a Rehabilitation Specialist will inspect the property.

**The National Environmental Policy Act**

Applies to the rehabilitation of property that is historically or architecturally significant, or; located in a flood zone, or; adversely impacted by consistently high noise levels, or; involved with the disturbance or removal of asbestos.

The rehabilitation scope of work submitted by you will be subject to Massachusetts Historical Commission (MHC) standards when exterior work is proposed. This especially applies to buildings included in the Register of Historic Places; buildings 50 years or older; the proposed use of vinyl or aluminum siding; the reconstruction of fire-damaged buildings; the replacement or repair of porches and handrails, doors, eaves, and roof lines and; proposed changes to any other structural or decorative building component.

Compliance with the above guidelines for exterior work may require detailed drawings as a condition of obtaining MHC approval; therefore, you are strongly encouraged to submit clear and detailed written specifications and cost estimates as early as possible. We will review your plans and, if necessary, forward them to MHC for approval.

**Signage:**

The owner hereby authorizes the placement of a temporary lawn sign for the duration of the project which acknowledges program participation and funding sources.

You will be given additional assistance on how to comply with the provisions of all the above if it applies to your property.

**Please sign below to confirm that you have received a copy of the Rehab Loan Program Guidelines, and that you have read and understand these Guidelines.**

\_\_\_\_\_  
**DATE**

\_\_\_\_\_  
**Applicant's Signature**

\_\_\_\_\_  
**DATE**

\_\_\_\_\_  
**Co-Applicant's Signature**





PROGRAM GUIDELINES  
**DEVELOPMENT AREA GRANT PROGRAM**

**DEVELOPMENT AREA GRANT:** This program provides owners of 1 to 4 family buildings, a grant of up to \$5,000 for the cost of eligible exterior repairs and improvements that correct all code violations. All work is subject to approval by LHAND. Owners of mixed-use properties may be eligible for this grant for repairs to the residential portion of the property only. No work will be done on any nonresidential space. Program is subject to the availability of funds.

**Eligibility Criteria:**

1. This program is available to residential buildings located in the Development Area determined by LHAND. *(Owners will be notified by LHAND of their eligibility to apply).*
2. The applicant must be the owner of the 1-4 family home to be rehabilitated.
3. Household income (all sources) should not exceed the following gross annual limits:

TARGET AREA ONLY	Household Size (Number of Persons)							
	1	2	3	4	5	6	7	8
	\$74,250	\$84,810	\$95,370	\$105,930	\$114,510	\$122,980	\$131,450	\$139,920
<b>Gross Annual Income Limits as of 12/18/2013</b>								

Funds will be provided to eligible households on a first come first serve basis.

**Application Process:**

*PLEASE READ THE FOLLOWING CAREFULLY. INCOMPLETE APPLICATIONS WILL RESULT IN A DELAY IN PROCESSING.*

**STEP 1:** Submit the following documents: *(Please provide photocopies)*

1. **Application Form**
2. **Guidelines** - Sign and date.
3. **Income Documents** *The following applies to all members of the owner's household –*
  - Most recent 4 (four) consecutive paycheck stub
  - Current Social Security award letter (1099 is not acceptable)
  - Current pension award letter (Award letters indicate monthly gross income for the current year), and/or other acceptable forms of current income verification, which ever apply.
  - Complete copy of the applicant's most recent federal Income Tax form 1040, with all schedules. If self-employed or incorporated, financial statements for the past three years and profit and loss statement year to date.
  - **Asset Income** – 3 (three) consecutive months of bank statement for **all** bank accounts in the household
4. **Deed** – One (1) copy of the deed to the property.

5. **Mortgage(s)** - One (1) copy of the mortgage(s) to the property, *and* a copy of the **Mortgage Note**, and a copy of the most recent **Mortgage Payment Stub(s)**, if applicable.
6. **Homeowners Insurance Policy** - One (1) copy of insurance policy Declarations Page for the property.
7. **Real Estate Tax Bill** - Photocopy of most recent bill indicating that taxes are paid. (A copy of tax bill can be obtained at the Collector's Office, Lynn City Hall).
8. **Delead "Certificate of Compliance" or Lead Paint Inspection Report** - Photocopy, if children under six (6) reside.
9. **Tenant Survey** - Completed and signed by tenant(s) provided by LHAND.
10. **Vacancy Notice** - Completed and signed by owner, if any vacancies provided by LHAND.

**STEP 2:** After the application and all necessary paperwork are returned to LHAND, a Rehabilitation Specialist from LHAND will contact the applicant to schedule an inspection of the interior, exterior and the premises for "Public Health and Safety" violations. Any violations must be corrected during rehabilitation as a condition of the program.

**STEP 3:** After the inspection, you will receive a copy of the inspection report and work write-up. You then have 30 days to submit **copies of written "itemized" cost estimates from licensed contractors** and "itemized" estimates for the cost of materials you may purchase, to your Rehabilitation Specialist. It is *required* that the applicant obtain written itemized cost estimates from 3 (three) contractors for each aspect of required work.

**STEP 4:** After the cost and method of rehabilitation have been reviewed, LHAND will commit in writing the maximum grant allowed. If the amount is agreeable, you will be required to sign and return a copy of the Commitment Letter to LHAND. Once you have returned a copy of the commitment letter you or your contractor must apply for all the necessary permits. Please submit a copy of all applicable permits to LHAND prior to the commencement of any work. **NO work** shall begin without the permits. The amount of reimbursement agreed to in the Commitment Letter is final. No additional work or changes in the scope of work will be eligible. You must sign and return the commitment letter before beginning work.

**STEP 5:** After returning the Commitment Letter and applicable permits, you may begin the work. ***NO REIMBURSEMENT WILL BE MADE FOR WORK DONE PRIOR TO RECEIVING A COMMITMENT LETTER.*** You should let the Rehabilitation Specialist know of any problems during the process, so that appropriate assistance can be provided. The Rehabilitation Specialist will then conduct a final inspection of the property to ensure that the work is satisfactory and that all code violations are repaired.

**STEP 6:** After all exterior repairs are completed and the interior code violations are corrected, you will be required to submit copies of the receipts for materials and final contractor bills. The Rehabilitation Specialist will conduct a final inspection of the property to ensure that the work is satisfactory and that all code violations are repaired.

**ADDITIONAL REQUIREMENTS:**

**Dwellings Occupied by Children under the age of 6**

Please be advised that as a condition of participating in this program, LHAND will require a Lead-Paint test of the units (included all common areas) occupied by children under the age of six (6) years, IF Lead Paint is found, all applicable areas (interior and exterior) must be delead. The cost of deleading may be eligible under the Lead Abatement Grant Program.

Should the applicant already have a "Certificate of Abatement Compliance" on the dwelling, the LHAND Rehabilitation Specialist will provide details on the required conditions under which the LHAND can accept the certificate.

**The Federal Uniform Relocation Act**

Applies to property in which any rental unit is occupied at the time the owner applies for federal assistance. It is most important that the homeowner work closely with program staff in this area to insure full and proper compliance with all provisions of the Uniform Relocation Act.

Tenant Survey forms must be completed, signed by each tenant, and returned to the LHAND before and after rehabilitation. Failure to return completed Tenant Survey Forms will prevent us from processing your package for payment.

\*From information provided by the tenant(s) on the Tenant Survey form, LHAND will prepare an Anti-Displacement Notice and Agreement which must be signed by the applicant and the tenant(s) before a Rehabilitation Specialist will inspect the property.

**The National Environmental Policy Act**

Applies to the rehabilitation of property that is historically or architecturally significant, or; located in a flood zone, or; adversely impacted by consistently high noise levels, or; involved with the disturbance or removal of asbestos.

The rehabilitation scope of work submitted by you will be subject to Massachusetts Historical Commission (MHC) standards when exterior work is proposed. This especially applies to buildings included in the Register of Historic Places; buildings 50 years or older; the proposed use of vinyl or aluminum siding; the reconstruction of fire-damaged buildings; the replacement or repair of porches and handrails, doors, eaves, and roof lines and; proposed changes to any other structural or decorative building component.

Compliance with the above guidelines for exterior work may require detailed drawings as a condition of obtaining MHC approval; therefore, you are strongly encouraged to submit clear and detailed written specifications and cost estimates as early as possible. We will review your plans and, if necessary, forward them to MHC for approval.

**Signage**

The owner hereby authorizes the placement of a temporary lawn sign for the duration of the project which acknowledges program participation and funding sources.

You will be given additional assistance on how to comply with the provisions of all the above if it applies to your property.

**Please sign below to confirm that you have received a copy of the Development Area Grant Program Guidelines, and that you have read and understand these Guidelines.**

\_\_\_\_\_  
DATE

\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
DATE

\_\_\_\_\_  
Co-Applicant's Signature





PROGRAM GUIDELINES  
**TENANT BASED RENTER ASSISTANCE (TBRA)**

This program is meant to assist:

- Working family:** Transitioning out of DTA emergency shelters or HomeBase into permanent housing that pay a disproportionate share of their income toward housing costs (rent and utilities)
- Working family:** Residing in HOME-funded development located within the city’s Neighborhood Revitalization Strategy Area (NRSA)
- Unaccompanied high school youth:** Identified as at-risk by the Lynn School Department
- Elder:** Over 62 yrs. old, victim of elder abuse referred by Greater Lynn Senior Services
- Other:** \_\_\_\_\_

LHAND will provide these households with a housing grant per month to help pay their rent for a period of one (1) year. Assistance in future years is subject to the availability of funds.

**Eligibility Criteria:**

1. Household income must not exceed the following gross annual limit:

<b>Household Size (Number of Persons)</b>							
1	2	3	4	5	6	7	8
\$47,750	\$54,200	\$61,000	\$67,750	\$73,200	\$78,600	\$84,050	\$89,450
<b>Gross Annual Income Limits as of 12/18/2013</b>							

2. This program is only for emergency situations only. An emergency is defined as a situation where a person is at risk of becoming homeless through no fault of their own.
3. Working family – A head of household and/ or spouse must work a minimum of 30 hours per week or enrolled in an educational or job training program. Person who is 62 years of age or older, or are receiving social security income disability, or any other payments based on an individual’s inability to work are exempt.
4. A definition of unaccompanied high school youth is youths between the ages of 16-18 years old who are homeless. A letter from the Lynn School Department is required to determine that you are an unaccompanied high school student.
5. Households already receiving any form of rental assistance or who live in MHFA or HUD financed housing are not eligible for assistance.
6. The applicant must have a valid one-year lease and must enter into a HAP Agreement with Lynn Housing Authority & Neighborhood Development.



7. Landlord must also enter into a HAP Agreement with Lynn Housing Authority & Neighborhood Development. *Failure to do so will result in non-compliance with Program Guidelines and funds will not be committed.*
8. The rent amount cannot exceed affordable rent limits. Affordable rent is achieved if the sum of the rent plus the tenant's average monthly utility costs for electricity, gas and/or oil does not exceed the following limits adjusted for number of bedrooms as of 10/02/2012:

<u>0 BR</u>	<u>1 BR</u>	<u>2 BR</u>	<u>3 BR</u>	<u>4 BR</u>
\$1,035	\$1,156	\$1,444	\$1,798	\$1,955

9. The amount of rent plus average monthly utilities the applicant currently must equal or exceed 50% of the applicant's gross monthly income. LHAND will assist the client in paying 70% of their monthly rent while the client will pay 30% of the applicant's gross monthly household income.
10. The applicant's **minimum rent contribution** will be 30% of the household gross monthly income.
11. The program is available city-wide.

**Application Process:**

Submit the following documents:  
*Please provide photocopies when asked.*

**1 Application Form**

- 2 **Guidelines** - Two (2) copies are provided. Sign and date both. Return one (1) with your application, keep one (1) for your records.
- 3 **Income Documents** - A complete copy of all household members' most recent federal income tax form 1040, with all schedules, if applicable, and; most recent paycheck stub, and/or; Social Security award letter, and/or; pension award letter, and/or; other acceptable forms of income verification, which ever apply.
- 4 **Lease** - a complete copy of the one-year lease for the applicant's dwelling unit.
- 5 **Rent Receipts** - Most recent four (4) months original rent receipts or copies of canceled rent checks (front and back).
- 6 **Utility Bills** - Copies of the applicant's most recent bills for electricity, cooking fuel, heating fuel, and hot water fuel, whichever are not included in your rent.

**Additional Requirements:**

1. Your dwelling unit must meet the U.S. Department of Housing and Urban Development's Housing Quality Standards (HQS) and State Sanitary Code. A LHAND Rehabilitation

Specialist will conduct an inspection of the unit to ensure that it meets HQS and State Sanitary Code.

2. Your dwelling unit and all common areas must meet the U.S. Department of Housing and Urban Development's lead paint regulations. If the unit is "to be occupied" by a family with a child of less than **six** years of age, you or the landlord must provide LHAND with a copy of a valid Lead Paint "Certificate of Compliance". If a Lead Paint "Certificate of Compliance" is more than one year old, the Rehabilitation Specialist will conduct a visual assessment to identify deteriorated paint to ensure that it meets lead paint requirements.
3. Tenants that rent from family members are not eligible to apply for the Tenant Based Rental Assistance Program (TBRA).
4. Any person who has been recently unemployed with the past 180 days must come in and re-certificate 6 months after they have received a commitment letter from the LHAND to verify that you are still eligible for the program.

**Please sign below to indicate that you've received a copy of the TBRA Program Guidelines and the pamphlet "Protect Your Family from Lead in Your Home", and that you've read and understand them.**

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Applicant's Signature

