



City of Lawrence Consolidated Plan FY2016-2020

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Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

Every five years, HUD requires Entitlement Communities to create a Consolidated Plan to assist in determining community needs and establishing affordable housing and community development priorities. The City of Lawrence is a direct recipient of Community Development Block Grant (CDBG) funds and federal HOME funds. The Consolidated Plan City Fiscal Years 2016-2020 is the strategic plan for allocating federal funds to maximize positive impact for low and moderate income persons.

The Community Development Department, the City Department charged with the administration of the City's CDBG funds and HOME funds, undertook extensive dialogue in the development of this plan.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

Through data gathered from the citizen participation process, existing community reports, and quantitative data, the City identified the following high-priority needs for the investment of federal funds:

- Expansion of economic opportunities through support for small businesses and the redevelopment and investment in commercial properties
- Maximize affordable homeownership opportunities through the redevelopment of vacant, blighting properties and through direct assistance to first-time homebuyers
- Improvement of housing conditions and reduction of lead-based paint exposure through the implementation of lead abatement programs and housing rehabilitation activities
- Strengthen neighborhoods through investments in public infrastructure, parks and open space, and public facilities
- Investment in public services and community facilities that provide new or improved access to programs that serve youth, seniors, and at-risk, vulnerable households

3. Evaluation of past performance

The City of Lawrence has demonstrated tremendous progress in meeting its goals and objectives identified within its prior Consolidated Plan and related Annual Action Plans. The City's Annual Action Plans and associated Consolidated Annual Performance and Evaluation Reports (CAPERs) provide the specifics of projects and programs undertaken by the City. During the prior Consolidated Plan period (2010-2015), the City was successful at investing resources to address priority needs,

ensuring compliant implementation of projects and programs, and achieving anticipated outcomes. Particularly noteworthy are 3 park developments and 3 phases of improvements to the Campagnone Common, 4 major housing developments, and 50 new homeowners.

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

4. Summary of citizen participation process and consultation process

Through the Community Development Department, the City of Lawrence implemented a broad-based approach to maximizing citizen participation and stakeholder participation. Citizen Participation efforts were coordinated with the ongoing outreach effort of the Mayor's Health Task Force and a comprehensive Housing Study. Additionally, CDD conducted a public hearing, a housing provider stakeholder session, and an elder roundtable meeting.

5. Summary of public comments

A summary of public comments is found within Section PR-15 Citizen Participation.

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

All comments were accepted.

7. Summary

The Consolidated Plan is the outcome of an extensive, comprehensive effort to identify community needs and effective investment strategies to meet those needs. The City of Lawrence has prioritized economic development, public parks and open spaces, affordable homeownership, public infrastructure improvements, and public services for low and moderate income persons.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

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

Agency Role	Name	Department/Agency
Lead Agency	LAWRENCE	
CDBG Administrator	LAWRENCE	Community Development Department
HOME Administrator	LAWRENCE	Community Development Department

Table 1 – Responsible Agencies

Narrative

The Community Development Department (CDD) is the City Department charged with the administration of the federal Community Development Block Grant (CDBG) and Home Investment Partnership (HOME). CDD prepares all plans and reports, provides financial oversight, and monitors program compliance.

The Community Development Department directly operates direct assistance housing programs funded by CDBG and HOME. These programs provide rehabilitation and lead-based paint remediation funding.

The CDD additionally is the coordinating agent for Lawrence Homeless providers within the MA Balance of State Continuum of Care and assists with local coordinating meeting agendas, priority plans, and annual Point in Time count.

Other City departments and public-private partnerships, such as the Office of Planning and Development, Economic Development Department, Mayor's Health Task Force, Human Services Department, and Department of Parks, assist in the development of performance-based strategies and implement specific programs or projects identified in the Consolidated Plan.

CDD uses Subrecipient organizations, identified through an RFP process, to implement programs and projects identified in the Consolidated Plan. These Subrecipients are instrumental in the successful fulfillment of Consolidated Plan priorities and goals. CDD also makes funding available to non-profit and for-profit developers to undertake residential and commercial development projects to address the needs and priorities identified in the Consolidated Plan.

Consolidated Plan Public Contact Information

Questions concerning the Consolidated Plan may be directed to:

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

1. Introduction

Under the leadership of Mayor Daniel Rivera, the City of Lawrence has launched a number of exciting and highly participatory initiatives aimed at improving the quality of life for all residents. Partnership, consultation and cross sector collaborations are critical to the future of Lawrence. While the City confronts many challenges, the City was honored to be recognized by the Federal Reserve Bank of Boston for its collaborative effort to strengthen Lawrence families with a Working Cities Grant of \$700,000. Other major initiatives include: a Housing Study to better understand existing conditions and market demand; an expanding the Mayor's Health Task Force that addresses disparities in health outcomes; a Task Force to Address Linguistic Isolation and coordinate the many agencies addressing this issue; and a downtown west development plan. The Consolidated Plan seeks to build on and incorporate these efforts, all of which have been launched since January 2014. The priorities and strategies identified within the Consolidated Plan are informed by these important initiatives.

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

During the Consolidated Planning process, the City of Lawrence sought input and guidance from all of the major housing, health, mental health and service agencies including but not limited to those entities participating in the preparation of the Housing Study, the Mayor's Health Task Force, and/or the Consolidated Plan. Providers consulted include the Lawrence Public Housing Authority, Greater Lawrence Community Action Council, the Lawrence Senior Center, Coordinator of the Mayor's Health Task Force, and several nonprofit leaders.

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

Since 2013, Lawrence has been part of the “Balance of State Continuum of Care,” which it joined in the interest of efficiency as HUD requirements for individual continuums became increasingly challenging. Notwithstanding their participation in the Balance of State, the City of Lawrence continues to meet regularly with local homeless providers to develop, enhance and coordinate local strategies. At these regular monthly meetings, participating agencies discuss current needs and opportunities to coordinate an effective response.

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

Not applicable.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, Groups, and Organizations who participated

1	Agency/Group/Organization	Groundwork Lawrence
	Agency/Group/Organization Type	Services - Children Services - Employment Services - Open Space Development, Parks and Recreation
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis Parks and Recreation
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Type of Consultation: One on one meeting with Executive Director Agency Description: GroundWork Lawrence is an official arm of the Community Development Department, via a MOA, that focuses on park stewardship and recreational facilities. Consultation Highlights: Need for additional open space, the need to tie existing open space together, need for ongoing maintenance of existing parks, education, job training, ESOL, and fresh food access. The consultation highlighted how regulatory leading requirements create a major impediment to the further development of urban gardens. Outcomes: Continued participation in Mayor's Task Force and programmatic and funding relationship with the Community Development Department.
2	Agency/Group/Organization	GLCAC
	Agency/Group/Organization Type	Housing Services - Housing Services - Children Services - Homeless Services - Health Services – Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Homeless Needs - Families with Children ESOL

	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Type of Consultation: One on one meeting with Executive Director Agency Description: Community Action Agency Consultation highlights: Agency sees at least one new case of family homelessness every week and need a method of helping families pay rent. Continued need for de-leading. New ESOL classes immediately oversubscribed. Inadequate supply of affordable child care. The consultation also highlighted the ongoing issue of de-leading. In addition to paint, lead on adult workers clothes can pose a danger to children. Job opportunities are limited because many clients do not have cars and it is difficult to access jobs using the public transportation system. Food access is an additional problem because Lawrence only has one grocery store and the options offered by the bodegas are not always healthy. Outcomes: Continued partnership with City on lead and other programs</p>
3	Agency/Group/Organization	Lawrence Council on Aging
	Agency/Group/Organization Type	Services - Elderly Persons
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis ESOL
	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Type of Consultation: One on one meeting with Executive Director Agency Description: Area Agency on Aging Consultation Highlights: Majority of program participants are low-income Latinos, although a growing number of Vietnamese are using the Center. Need more affordable housing to avoid having seniors sleeping on relatives' couches. Street safety and lighting are major concerns. Difficulty navigating new health insurance opportunities and requirements. Access to quality food a big issue. Have to overcome fear of government. Outcomes: Continued participation in and coordination through Mayor's Health Task Force.</p>

4	Agency/Group/Organization	Lawrence Office of Planning and Development
	Agency/Group/Organization Type	Other government - Local Planning Organization Grantee Department
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Type of Consultation: One on one meeting with Lawrence Planning Director Agency Description: Lawrence Office of Planning and Development Consultation Highlights: Description of major planning initiatives including redevelopment plan for area south of downtown, new police training academy, Downtown West Study, traffic study underway to determine ways to improve the flow and accessibility of the downtown, redevelopment of existing parks, and creation of linear park along railway corridor. Outcomes: Planned application to EPA for funding for park, improved coordination of recommendations from traffic study, and focus on planning initiatives that impact Consolidated Plan.
5	Agency/Group/Organization	Lawrence Business and Economic Development
	Agency/Group/Organization Type	Services - Employment Other government - Local Grantee Department
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Type of Consultation: One on one meeting with Lawrence Director of Business and Economic Development Agency Description: Lawrence Business and Economic Development Consultation Highlights: Focus on 1) downtown revitalization to provide more diverse and safer experiences, with a focus on Essex Street; 2) build on and expand success of ESOL programs; 3) improve job readiness and training of residents; and, 4) coordinate economic development activities on a regional basis. Outcomes: Focus on a comprehensive approach to economic development.

6	Agency/Group/Organization	Lawrence Housing Authority
	Agency/Group/Organization Type	Housing PHA Services – Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Type of Consultation: One on one meeting with PHA Deputy Director Agency Description: Local Housing Authority Consultation Highlights: Stock is old, many developments 70 years old, but adequately maintained. Partnership with Boys and Girls Club provides after school activities. Exploring application for Resident Opportunity and Self-Sufficiency program. Outcomes: Continued partnerships with nonprofits to improve resident self-sufficiency.
7	Agency/Group/Organization	YWCA of Greater Lawrence
	Agency/Group/Organization Type	Services - Children Services - Victims of Domestic Violence Services - Homeless Services - Health Health Agency
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied Youth Non-homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Type of Consultation: One on one meeting Agency: YWCA in capacity as contractual organization to manage broad-based Mayor's Health Task Force Consultation Highlights: Mayor's Health Task Force has eight working groups that take a comprehensive approach to health issues. Of particular importance are issues impacting youth, food access, and walkability. Two recent community health needs assessments provide summaries of critical issues.

8	Agency/Group/Organization	Lawrence CommunityWorks, Inc.
	Agency/Group/Organization Type	Housing Services - Housing Services - Homeless Services - Education Services – Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Type of Consultation: One on one meeting Agency: Lawrence CommunityWorks, Inc Consultation Highlights: LCW identified the critical community needs as job/economic development, English for Speakers of Other Languages (ESOL) programs, affordable housing, and parks/open space. As a community-based member organization, LCW is an active participant in numerous collaborative City initiatives including the "Working Cities" plan and the Lawrence Partnership.
9	Agency/Group/Organization	Lawrence Continuum of Care
	Agency/Group/Organization Type	Housing Services - Victims of Domestic Violence Services - Homeless Services - Health Services - Victims Publicly Funded Institution/System of Care Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Continuum of Care (CoC) was consulted at a regularly scheduled meeting of the CoC. The Lawrence CoC while part of the larger Balance of State Continuum meets to discuss needs, services, and programming within the City. The participants continue to experience a high demand for supportive services for homeless and at-risk persons. The consultation was utilized to obtain status of existing homeless facilities and establish goals for the Consolidated Plan.
10	Agency/Group/Organization	Lazarus House
	Agency/Group/Organization Type	Housing Services - Persons with Disabilities Services - Persons with HIV/AIDS Services - Homeless Services – Health
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically Homeless Homeless Needs - Families with Children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied Youth Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted during a stakeholder session. The issues identified related to provision of services to homeless and at-risk persons. The anticipated outcome is program focus on workforce development.
11	Agency/Group/Organization	Lawrence Veterans Services
	Agency/Group/Organization Type	Services - Persons with Disabilities Services - Homeless Services - Health Services - Education Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homelessness Needs – Veterans

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Department was consulted during a stakeholder session. The Department identified the growing number of veterans and the number of homeless veterans as issues. The coordination of homeless response and linkages to Veterans benefits were seen as areas for improved coordination.
12	Agency/Group/Organization	Emmaus, Inc.
	Agency/Group/Organization Type	Housing Services - Housing Services - Children Services - Persons with Disabilities Services - Persons with HIV/AIDS Services - Victims of Domestic Violence Services - Homeless Services - Education Services – Employment
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically Homeless Homeless Needs - Families with Children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied Youth Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted during a stakeholder session. The agency identified workforce development and economic opportunities, homeless prevention, and stabilization service as priority needs. The anticipated outcome is a renewed focus on linking mainstream service to homeless programs but with additional support services.
13	Agency/Group/Organization	Spectrum Health
	Agency/Group/Organization Type	Services-homeless Services-Health Services-Employment Health Agency
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homelessness Needs - Veterans Non-Homeless Special Needs

	<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>The agency was consulted during a stakeholder session. The agency identified holistic approach to pathways to recovery as their service approach. Their approach is to assess opportunities for improved coordination as program participants are actively engaged in the access of service and supports.</p>
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Identify any Agency Types not consulted and provide rationale for not consulting

The City of Lawrence's consultation process was comprehensive and included all types of agencies.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Commonwealth of Mass Department of Housing and Community Development	The Commonwealth's Continuum of Care establishes at-risk prevention services, rapid re-housing, and linkages to affordable housing as its chief priorities. The Lawrence Consolidated Plan and Annual Action Plan share those goals.
Lawrence Housing Study	Community Development Department	The Lawrence Housing Study is being prepared at the same time as the Consolidated Plan. The goals of the study are to provide in depth information about housing and market conditions.
Downtown West Study	Office of Planning and Development	This study, which was completed in January 2015, provides guidance on how to take advantage of the growth of the downtown campus of Northern Essex Community College (NECC). This study overlaps with the Strategic Plan's emphasis on economic development.
Coordinating Action in the North Canal District		The redevelopment of the mills, as outlined in this plan, will help support the City's economic development initiatives outlined in the Strategic Plan.

Table 3 – Other local/regional/federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

The City of Lawrence recognizes that its housing and economic development initiatives must be placed in a regional context. Lawrence enjoys good relations with its neighbors and regularly consults with neighboring jurisdictions about redevelopment initiatives. Lawrence is working with its

neighbors to create a multi-jurisdictional linear park. The City of Lawrence has received funding from several state agencies, the Department of Public Health, the Executive Office of Health and Human Services, and the Office of Energy and Environmental Affairs, to support services as well as the City's physical infrastructure and redevelopment. Lawrence has also received funding from MassDevelopment for comprehensive redevelopment studies such as the creation of the Coordinating Action in the North Canal District Plan and the Downtown West Study.

PR-15 Citizen Participation

1. Summary of citizen participation process/Efforts made to broaden citizen participation

Summarize citizen participation process and how it impacted goal-setting

The City of Lawrence has been engaged in a number of initiatives to solicit citizen input that lead to a holistic and responsive set of services. From health needs assessments to focus group sessions to outreach in traditional media, the input from citizens influences the type and level of services provided by the City, as well as the way these services are being delivered. The breaking down of silos between City agencies as well as between public and private partners has resulted in a clearer articulation of priorities and paved the way for successful collaborations that have allowed the City of Lawrence to successfully compete for and receive millions of dollars in funding from private, state and federal funding sources for lead abatement, family services, and redevelopment projects. The City leadership stays close to the community by having a City staff person, traditionally the Neighborhood Planner, attend every meeting of each of the Neighborhood Associations in the City.

In the preparation of the Consolidated Plan, CDD was able to capitalize on the citizen engagement initiatives and public-private partnerships. In addition to utilization of the data from the City's Housing Study, the Public Health Survey, and the North Canal and Downtown Studies, the CDD conducted a televised public hearing and a roundtable focus group with elders. CDD also utilized Spanish media to inform the public of the Consolidated Plan Process and solicit input.

Table 4 - Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing	Minorities Non-targeted/broad community	On 12/10/2014 the Community Development Department conducted a public hearing to overview the Consolidated Plan process and purpose, the Action Plan process and timeline, and to solicit input into community need. The Hearing was televised on a local cable access channel.	No comments were received.	NA	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Focus Group	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities	On 10/15/2014, the City sponsored a roundtable focus group of elders at the City's Senior Center. Approximately 30 Latino seniors participating in English classes and the lunch program	Participants cited the following major concerns about their neighborhoods: 1) the need for a greater police presence, 2) quieter and better lit streets; and 3) traffic calming devices for bicycles and skateboards.	All comments were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Focus Group	Minorities Non-English Speaking - Specify other language: English Persons with disabilities	The Lawrence Community Health Needs Assessment public survey was completed by 156 residents and 231 health or social service providers. The public survey solicited input on community assets and priority needs.	Unemployment impacts all other aspects of life, ranging from one's ability to address health issues to community cohesion and housing. 8.6% of Lawrence residents who responded to the survey were unemployed. Crime was also cited as a major stressor. Obesity, drugs and alcohol abuse, and depression/mental health issues were identified atop community health concerns across the region among both resident and provider respondents. Lawrence has the highest rate of obesity (31%) in the region.	All comments were accepted.	http://www.lawrencegeneral.org/uploads/CHNA%20%20Assessment_Final.pdf

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Focus Group	Minorities Non-English Speaking - Specify other language: Spanish Residents of Public and Assisted Housing	During the Fall of 2014, the City sponsored a community survey to solicit input on food security and nutrition. 37 community members responded to survey related to access to foods and bodegas.	Almost three quarters of respondents visit bodegas at least weekly to buy fruit and bread. Respondents cited nutrition as their top concern and said that they would be willing to work with the City and bodega owners to improve the food offerings.	All comments were accepted.	
5	Focus Group	Minorities Non-English Speaking - Specify other language: Spanish	An article providing the purpose of the Consolidated Planning process and encouraging public participation ran in the Spanish newspaper, Rumbo News, on 11/14/2014.	No comments were received	NA	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
6	Public Meeting	Non-targeted/broad community	<p>The Community Development Advisory Board conducted a Public meeting on 2/19/2015 to solicit input on Plan goals and resource allocations. During the meeting, project proponents had an opportunity to overview their project(s).</p>	<p>Participants discussed the need for continued focus on health and wellness programs, economic development, and quality of life issues.</p>	<p>All comments were accepted.</p>	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
7	Public Meeting	Non-targeted/broad community	The draft Consolidated Plan and draft Annual Action Plan was presented by the Community Development Department to the City Council Budget and Finance Committee at a Apr 8, 2015 public meeting which is televised on a local cable access channel.	No Comments were received during the 30 day public comment period.	No comments were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
8	Public Meeting	Non-targeted/broad community	At Council Meeting of 5/5/2015, the City Council solicited input on the Plan.	At Council Meeting of 5/5/2015, the Plan was presented, a public hearing was held, and the Council voted to approve.	<p>Establish performance measures for ESOL programs so that we can provide more funds to the high performers.</p> <p>Fund more intermediate and advanced ESOL next year compared to introductory.</p> <p>Embrace current 108 payments as a lesson for underwriting future economic development</p> <p>Applauded funding of S. Lawrence recreation and Veteran's housing support.</p> <p>GWL, ACT, and Youthbuild thanked City for funding.</p>	

Needs Assessment

NA-05 Overview

Needs Assessment Overview

Data provided by HUD for the Consolidated Plan as well as data from other sources indicate that the City of Lawrence has significant needs for federal investment in the physical environment as well as investments to help meet the significant social service needs of residents. Whether looking at statistics about income, health, employment, mental health or crime, it is clear that Lawrence residents face significant challenges. Residents incomes are too low, too many people are unemployed, language barriers keep residents from getting jobs, too many people are living in substandard housing, and residents have higher than average rates of teen pregnancy, obesity, and diabetes.

But in addition to the important and significant list of residents' needs, the City of Lawrence now has another story to tell. A story of increased cooperation between public and private sector stakeholders, a story of significant improvements in the school system, a story of new developments and new businesses, and a story of collaboration that has leveraged resources from public and private sources. Silos have been broken down within City Government and between the public and private sector.

In 2012, almost one third of Lawrence residents (31.2%) were living in poverty, a 2.5 times greater poverty rate than in Essex County or in the Commonwealth. Low incomes impact residents' ability to afford housing, eat healthily, and create additional stresses that have a negative impact on their physical and mental health. Low incomes are the major reason that severe housing cost burden and housing cost burden are the most significant housing needs indicated by the data. The need for economic development as a tool to create opportunity for existing residents and to attract new residents is intertwined with the City's housing policy, the planned redevelopment of downtown, job readiness and job training, and the City's comprehensive approach to providing English as a second language education.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

Housing needs are a function of the type and amount of housing available, the condition of the housing, the number of residents, and the ability of residents to afford the housing. The Consolidated Plan Needs Assessment provides an overview of the City's housing needs from the perspective of the people who live in Lawrence. Information about the housing stock and market conditions are included in the Market Assessment. While there is a Housing Study underway as this Consolidated Plan is being written, we have chosen to focus in the Consolidated Plan analysis on the HUD-supplied data, including U.S. Census, CHAS and American Community Survey, as the primary source data for this document with data from the Housing Study drafts as additional reference. Future readers of both documents might find small discrepancies because of differences in the source year for certain pieces of data.

Growing Population of Spanish Speakers

Lawrence was and is a city of immigrants. The 2011 population of 75,761 residents includes large numbers of people from the Dominican Republic, growing numbers from South and Central America, as well as a significant number of existing residents from the Commonwealth of Puerto Rico, who are U.S. citizens but are likely native Spanish speakers. U.S. Census data indicates that, as of 2010, three quarters (76%) of the City of Lawrence population speak a language other than English at home. Spanish is by far the most common language spoken, although there is a growing population of Southeast Asian immigrants. The figure for languages other than English spoken at home in Lawrence is more than three times the figure for Massachusetts (20%).

Low Incomes

Lawrence residents are significantly less wealthy than their counterparts throughout Massachusetts. The Lawrence 2011 median income of \$31,478 is less than half the figure for Massachusetts. Households earning 0 to 30% of area median income account for 36% of the total population.

Small Family Households Most Common Household Size

49% of Lawrence households are small family households -- defined as a household with 2 to 4 members. The second most common form of household is households with at least one child age 6 or younger representing 25% of the total households. The third most common household type is households with one member aged 62 to 74, representing 15% of the Lawrence households. Large families, with 5 or more household members, represent 12% of Lawrence households. Households with at least one member aged 75 or older represent 9% of the Lawrence households.

Cost Burden Most Significant Housing Problem

Low incomes have forced many Lawrence households into choosing housing with one or more problems. These are defined as lack of a complete kitchen or plumbing facilities; having a housing

cost burden of 30% of income or more; having a severe housing cost burden of 50% of income or more; and being overcrowded, defined as having more than one person per room, not including bathrooms, porches, foyers, halls or half room. Of the 11,170 housing problems indicated by Lawrence renters, 81% were problems associated with housing cost burden. This is a particularly large problem for households earning 0 to 50% of area median income.

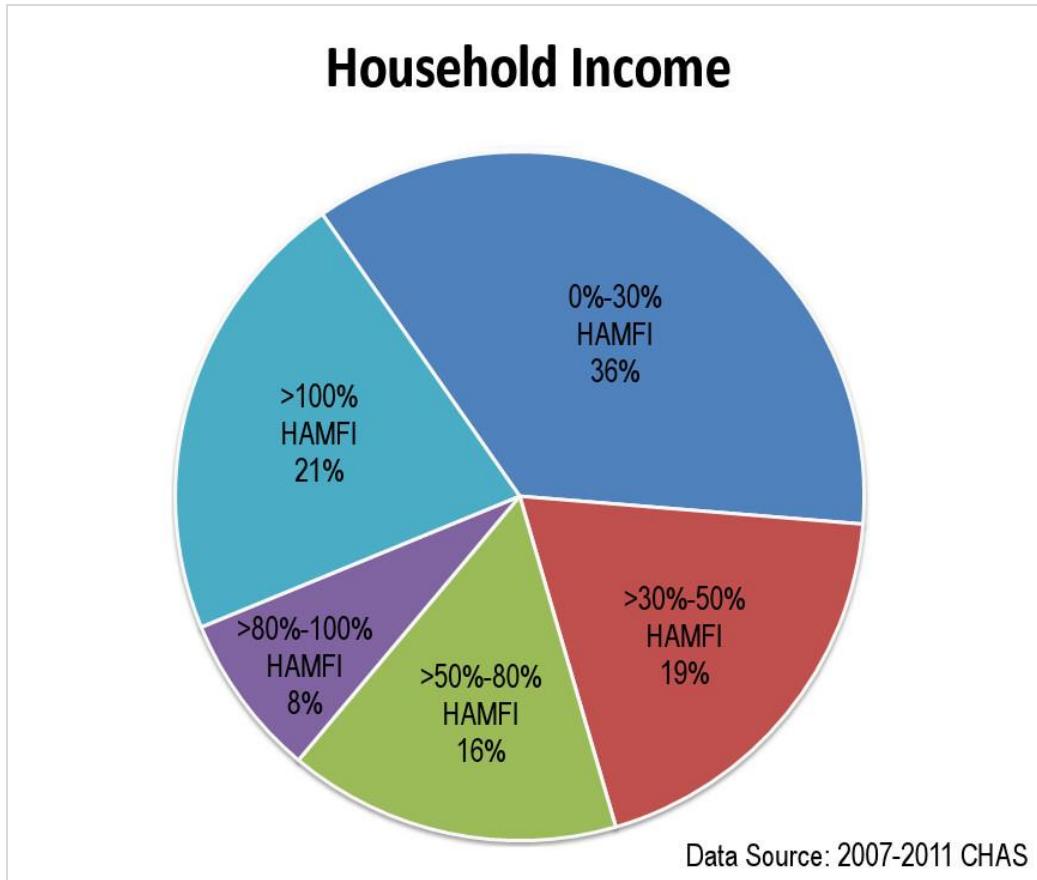
Limited Amount of Substandard Housing

While any amount of substandard housing is too much, only 420 renter households and owner households report living in substandard housing, defined by HUD as housing lacking complete plumbing or kitchen facilities. 84% of the renter households living in substandard housing earn 0 to 30% of area median income.

Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	72,043	75,761	5%
Households	24,477	27,048	11%
Median Income	\$27,983.00	\$31,478.00	12%

Table 4 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)



Population by Household Income

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	9,740	5,195	4,220	2,080	5,810
Small Family Households *	4,235	2,650	2,180	1,085	3,150
Large Family Households *	900	670	715	280	605
Household contains at least one person 62-74 years of age	1,665	700	555	205	820
Household contains at least one person age 75 or older	1,150	570	310	65	310
Households with one or more children 6 years old or younger *	2,580	1,320	1,390	469	940

* the highest income category for these family types is >80% HAMFI

Table 5 - Total Households Table

**Data
Source:**

2007-2011 CHAS

Housing Needs Summary Tables

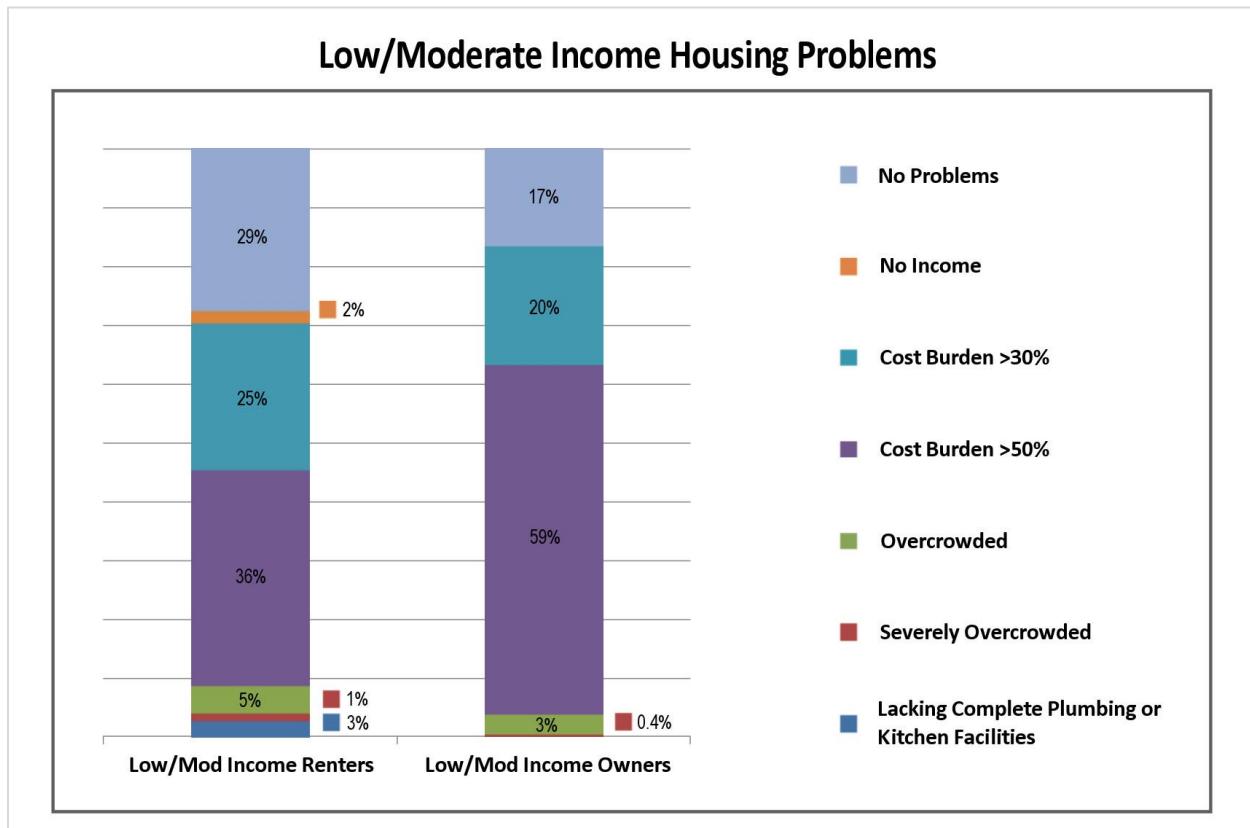
1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	355	40	25	0	420	0	0	0	0	0
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	95	50	65	30	240	10	0	4	20	34
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	330	170	205	85	790	30	75	20	30	155
Housing cost burden greater than 50% of income (and none of the above problems)	4,690	760	70	0	5,520	925	650	690	210	2,475

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	1,145	1,925	710	105	3,885	160	275	330	480	1,245
Zero/negative Income (and none of the above problems)	315	0	0	0	315	0	0	0	0	0

Table 6 – Housing Problems Table

Data 2007-2011 CHAS
Source:



Low Moderate Housing Problems

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	5,470	1,020	370	115	6,975	965	725	715	260	2,665
Having none of four housing problems	2,790	2,860	2,515	925	9,090	200	590	620	780	2,190
Household has negative income, but none of the other housing problems	315	0	0	0	315	0	0	0	0	0

Table 7 – Housing Problems 2

Data 2007-2011 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner				Total
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	
NUMBER OF HOUSEHOLDS									
Small Related	3,175	1,620	435	5,230	410	480	565	1,455	
Large Related	715	320	0	1,035	130	175	210	515	
Elderly	1,175	295	30	1,500	395	280	135	810	
Other	1,440	595	355	2,390	185	60	130	375	
Total need by income	6,505	2,830	820	10,155	1,120	995	1,040	3,155	

Table 8 – Cost Burden > 30%

Data 2007-2011 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner				Total
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	
NUMBER OF HOUSEHOLDS									
Small Related	2,940	495	0	3,435	385	410	410	1,205	
Large Related	610	30	0	640	130	175	135	440	
Elderly	555	155	0	710	260	90	80	430	

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total		
Other	1,160	100	70	1,330	185	50	65	300		
Total need by income	5,265	780	70	6,115	960	725	690	2,375		

Table 9 – Cost Burden > 50%

Data 2007-2011 CHAS

Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	330	155	220	115	820	0	0	20	50	70
Multiple, unrelated family households	70	80	59	0	209	30	75	4	0	109
Other, non-family households	45	0	0	0	45	10	0	0	0	10
Total need by income	445	235	279	115	1,074	40	75	24	50	189

Table 10 – Crowding Information – 1/2

Data 2007-2011 CHAS

Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 11 – Crowding Information – 2/2

Data Source

Comments:

Describe the number and type of single person households in need of housing assistance.

The City of Lawrence does not collect specific data on single person households nor is this data provided by HUD in the eCon Planning Suite. To estimate the number of single person households in need of housing assistance, the City of Lawrence gathered data from the American Community Survey 2007-2011 B11001 table. This data indicates an estimated 6,756 single person households, accounting for 83% of all Lawrence non-family households and 26% of all Lawrence households.

Applying this share (83%) to the “Other” category of households, which is the category for non-family households, in the cost burdened tables (Tables 3 and 4 above), the number of single person households most in need of housing assistance are extremely-low-, low-, and moderate-income renter households that are cost burdened. Approximately 2,200 single-person households in the City are cost burdened, spending 30% or more of their income on housing, including utilities. 1,300 single person households are severely cost burdened, spending more than 50% of their income on housing, including utilities.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Approximately 63% of homeless women have experienced domestic violence in their adult lives (National Coalition for the Homeless, 2009). In a national survey of homeless people, domestic violence was the second most frequently stated cause of homelessness for families (National Alliance to End Homelessness, 2007). Emergency shelters are an important safe haven for domestic violence victims that help them immediately escape dangerous situations. Long term affordable housing is needed to stabilize these households and free up space in shelters. The City of Lawrence estimates that 78 families are victims of domestic violence, dating violence, sexual assault and/or stalking based on HMIS data from Oct 2013 to Sept 2014. The YWCA coordinates services for survivors of domestic violence. Domestic violence is an item on the agenda of the Mayor’s Task Force on Health. The YWCA offers a range of services to domestic violence survivors and their families, including: crisis intervention, legal advocacy, transition housing and supportive services, single room occupancy housing, assistance in locating affordable housing, youth education and assistance with immigration issues.

According to 2009-2013 data from the American Community Survey, 16% of the City of Lawrence’s residents, or 12,199, are disabled. Approximately one quarter of the disabled population is 65 or older.

Some disabilities have little or no impact on people’s ability to live independently and/or participate in the work force. Other disabilities require some form of accommodations to allow residents to live independently and other disabilities require residents to live in a supportive housing environment. Data are not available at this time on the housing needs of Lawrence’s disabled residents.

What are the most common housing problems?

The most common housing problem facing Lawrence residents is cost burden -- having to spend more on housing than is affordable. In Lawrence, cost burdens are primarily caused by the low income of residents and not by the high cost of housing. One third of Lawrence households are severely cost burdened, paying more than 50% of their income on housing, including utilities. 86% of the 6,115 severely cost burdened renters earn 0 to 30% of area median income. An additional 19% of Lawrence households are cost burdened, paying more than 30% of their income for housing but less than 50%. Not only is this apparent from the data included in the Consolidated Plan, but the impact

of housing cost burdens on Lawrence residents was also confirmed during the consultation process where stakeholders serving individuals, the elderly, special needs populations, and families with children noted the need for affordable housing. Additional data on cost burden can be found in the 2015 Lawrence housing study as well as the Disproportionately Greatest Needs sections of the Consolidated Plan.

Are any populations/household types more affected than others by these problems?

The City's lowest income residents are the most likely to be cost burdened. Low incomes have been linked to the following household characteristics: unemployment, lack of education, lack of English proficiency, disability, physical and mental health issues, substance abuse and the scarcity of "living wage" jobs in the City of Lawrence.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

The condition of the City's affordable housing units, many of which are more than 70 years old, and the high poverty rates in the City continue to place many families and individuals at risk of homelessness. Based upon data analysis and consultations with key stakeholders, including homeless service providers, the population growth in Lawrence has put an upward pressure on rents making more and more units unaffordable. The households most susceptible to becoming homeless are households who are at less than 30% median income and are severely cost-burdened (paying more than 50% of their income for rent). The disabled, elderly and other special needs populations are especially vulnerable. With limited resources, these household are forced to choose between food, medical care or housing. Other populations disproportionately at risk of becoming homeless are victims of domestic violence, substance abusers, those with severe mental health problems and people exiting incarceration.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Not applicable.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

Severe housing cost burden is linked with instability and an increased risk of homelessness because unexpected expenses, often medical expenses, force residents to choose between paying for the

unexpected expense or paying the rent or mortgage, although most Lawrence residents, particularly its low income residents, are renters.

Discussion

For Lawrence residents the most common housing condition is housing cost burden. This exists despite the fact that 14 percent of Lawrence's year-round housing stock is deed-restricted as affordable. While committed to meeting the affordable housing needs of its residents, the City is prioritizing creating economic opportunity and living wage jobs as the best solutions to the existing housing cost burden.

Given the cost of distressed housing -- to the City, to neighborhoods, to surrounding property owners, and residents -- the priority need is to invest resources in the rehabilitation of Lawrence's aged housing stock.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

According to HUD, disproportionately greater need refers to any need for a certain race/ethnicity at a given income level that is more than ten percentage points above the need demonstrated for the total households within the jurisdiction at the same income level. The tables below indicate the share of households by race/ethnicity and income level experiencing one or more of four housing problems. The four housing problems are: 1) Lacks complete kitchen facilities; 2) Lacks complete plumbing facilities; 3) More than one person per room (overcrowding); and 4) Cost burden greater than 30% (share of income devoted to housing costs).

The calculation of disproportionately greater need for each race/ethnicity is based on a comparison of the share of total number of households with one or more housing problems that is from a particular race/ethnicity with the share of all Lawrence households at that income level that experience the problem. (Share of Race/Ethnicity = “# of households for that race/ethnicity with one or more housing problem / total # of households for that race/ethnicity.)

According to the 2010 Decennial Census, the total population of Pacific Islanders in Lawrence is .1% of the total population and the total population of American Indian and Alaska Natives is 1.3% of the total population). Given the low share of these populations, the estimates from the American Community Survey and Comprehensive Housing Affordability Strategy datasets for specific income levels present skewed data with relatively large margins of error. For this reason, these populations are not included in the analysis.

The analysis of disproportionately greater needs in this and the following sessions indicates that while Lawrence residents have significant housing problems the instances of these problems disproportionately impact a racial or ethnic group are rare.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,460	1,690	360
White	1,190	320	110
Black / African American	145	15	0
Asian	110	70	20
American Indian, Alaska Native	0	10	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Pacific Islander	0	0	0
Hispanic	4,975	1,270	230

Table 12 - Disproportionally Greater Need 0 - 30% AMI

Data 2007-2011 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,350	970	0
White	810	425	0
Black / African American	100	30	0
Asian	25	10	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	2,420	505	0

Table 13 - Disproportionally Greater Need 30 - 50% AMI

Data 2007-2011 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,255	1,700	0
White	565	660	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Black / African American	55	45	0
Asian	135	20	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	1,505	955	0

Table 14 - Disproportionally Greater Need 50 - 80% AMI

Data 2007-2011 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,075	1,035	0
White	335	375	0
Black / African American	75	65	0
Asian	40	0	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	605	580	0

Table 15 - Disproportionally Greater Need 80 - 100% AMI

Data 2007-2011 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

Slightly more than three quarters of Lawrence's very low income households (earning **0 to 30%** of area median income) experience one or more housing problems. Very low income Hispanic households experience a disproportionately greater need with 90% of these households experiencing one or more housing problems.

83% of Lawrence households earning **30 to 50%** of area median income experience one or more housing problems. No one racial or ethnic group in this income category experiences a disproportionately greater need.

57% of Lawrence households earning **50 to 80%** of area median income experience one or more housing problems. Asian households experience a disproportionately greater need at 87%, although the total number of Asian households at this income level is small – 155 households.

Half of all Lawrence households earning **80 to 100%** of area median income experience one or more housing problems. None of the racial or ethnic groups experience a disproportionately greater need at this income level.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

Tables 13-15 include information about severe housing problems by race/ethnicity and income. HUD defines a severe housing problem as lacking complete kitchen facilities, lacking complete plumbing facilities, more than 1.5 persons per room, and/or cost burden of more than 50% of income, including utilities.

According to HUD, disproportionate need refers to any need for a certain race/ethnicity that is more than ten percentage points above the need demonstrated for the total households within the jurisdiction at a particular income level. The tables below indicate the share of households by race/ethnicity and income level experiencing one or more of the four severe housing problems. The four housing problems are: 1) Lacks complete kitchen facilities; 2) Lacks complete plumbing facilities; 3) More than one person per room (overcrowding); and, 4) Cost burden greater than 30% (share of income devoted to housing costs).

The calculation of disproportionately greater need for each race/ethnicity is based on a comparison of the share of total number of households with one or more severe housing problems that is from a particular race/ethnicity with the share of all Lawrence households at that income level that experience the problem at the same income level. (Share of Race/Ethnicity = “# of households for that race/ethnicity with one or more housing problem / total # of households for that race/ethnicity.)

According to the 2010 Decennial Census, the total population of Pacific Islanders in Lawrence is .1% of the total population) and the total population of American Indian and Alaska Natives is 1.3% of the total population. Given the low share of these populations, the estimates from the American Community Survey and Comprehensive Housing Affordability Strategy datasets for specific income levels present skewed data with relatively large margins of error. For this reason, these populations are not included in the analysis.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,325	2,825	360
White	885	630	110
Black / African American	115	40	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Asian	85	95	20
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	4,230	2,015	230

Table 16 – Severe Housing Problems 0 - 30% AMI

Data 2007-2011 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,660	2,665	0
White	410	820	0
Black / African American	25	105	0
Asian	25	10	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	1,195	1,730	0

Table 17 – Severe Housing Problems 30 - 50% AMI

Data 2007-2011 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,230	2,725	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
White	115	1,105	0
Black / African American	20	80	0
Asian	70	80	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	1,030	1,435	0

Table 18 – Severe Housing Problems 50 - 80% AMI

Data 2007-2011 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	240	1,875	0
White	25	685	0
Black / African American	0	140	0
Asian	0	40	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	215	975	0

Table 19 – Severe Housing Problems 80 - 100% AMI

Data 2007-2011 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

Lawrence households earning 0 to 30% of area median income experience a severe housing problem 63% of the time. Black/African American households in this income category have a disproportionately greater need, experiencing severe housing problems 74% of the time although the total number of Black/African American households is small -- 155 households.

Lawrence households earning 30 to 50% of area median income experience a severe housing problem 38% of the time. Asian households experience a disproportionately greater need with 71% of the 35 Asian households experiencing a severe housing problem.

Lawrence households earning 50 to 80% of area median income experience a severe housing problem 31% of the time. Hispanic households in this income category experience a disproportionately greater incidence of severe housing problems, with 41% of the 2,465 Hispanic households at this income category experiencing one or more severe housing problems. The small population of Asian households at this income level -- 150 households -- experiences a disproportionately greater incidence of housing problems -- 41% of the time.

Eleven percent (11%) of Lawrence households earning 80 to 100% of area median income experience one or more severe housing problems. None of the racial or ethnic groups experience a disproportionately greater need at this income level.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

According to HUD, a disproportionately greater need occurs when a racial or ethnic group has a housing need that is ten (10) percentage points or higher than the racial or ethnic group representation in the total population. The following tables indicate the share of households by race/ethnicity and income level experiencing a disproportionately greater need of housing cost burden. A household is considered cost-burdened when it is spending more than 30% of income on housing costs including utilities. To calculate whether a particular race or ethnicity has a disproportionately greater level of housing cost burden the incidence that race or ethnicity experiences a problem is compared to the percentage that race or ethnicity is of the total population. For example, Hispanics represent 74% of the Lawrence 2010 population. Hispanics would need to represent more than 84% of the people experiencing a specific housing problem in Lawrence to have a disproportionately greater need to address that problem.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	9,830	5,675	7,740	385
White	3,930	1,780	1,330	110
Black / African American	245	230	140	0
Asian	260	180	130	20
American Indian, Alaska Native	20	4	0	0
Pacific Islander	0	0	0	0
Hispanic	5,305	3,455	6,130	250

Table 20 – Greater Need: Housing Cost Burdens AMI

Data 2007-2011 CHAS
Source:

Discussion:

Paying too much for housing is the single greatest housing-related challenge facing Lawrence residents. One third of Lawrence residents have a severe housing cost burden – paying more than 50% of their income for housing, including utilities. Although not meeting the HUD definition of disproportionately greater need, 40% of Lawrence Hispanic households have a severe housing cost burden. Severe housing cost burdens mean that households are often forced to choose between

paying for housing and paying for other necessities. They do not have disposable income available to help stimulate the local economy. In addition, landlords do not have an incentive to fix up rental housing as residents cannot afford rent increases. An additional 24% of Lawrence households experience a less severe housing cost burden, paying between 30 and 50% of their income on housing, including utilities. No one racial or ethnic group is disproportionately impacted.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

The analysis of disproportionately greater needs indicates that while Lawrence households face significant housing challenges, particularly in terms of housing cost burden, these challenges do not, for the most part, fall disproportionately on one racial or ethnic group, according to the HUD definition. Most of the incidence of disproportionately greater need occur when the sample size is small and the chances for data errors are greater.

A summary of the incidence of greater needs data analyzed in this section indicates that:

Very low income Hispanic households – earning 0 to 30% of area median income -- experience a disproportionately greater incidence of one or more housing problems with 90% of these households experiencing one or more housing problems as opposed to 75% of all extremely low income Lawrence households.

Asian households earning 50 to 80% of area median income experience a disproportionately greater incidence of one or more housing problems at 87%, although the total number of Asian households at this income level is small -- 155 households.

Black/African American households earning 0 to 30% of area median income experiencing severe housing problems at a disproportionately high incidence -- 74% of the time, as opposed to 63% for all Lawrence households at this income level -- although the total number of Black/African American households is small -- 155 households.

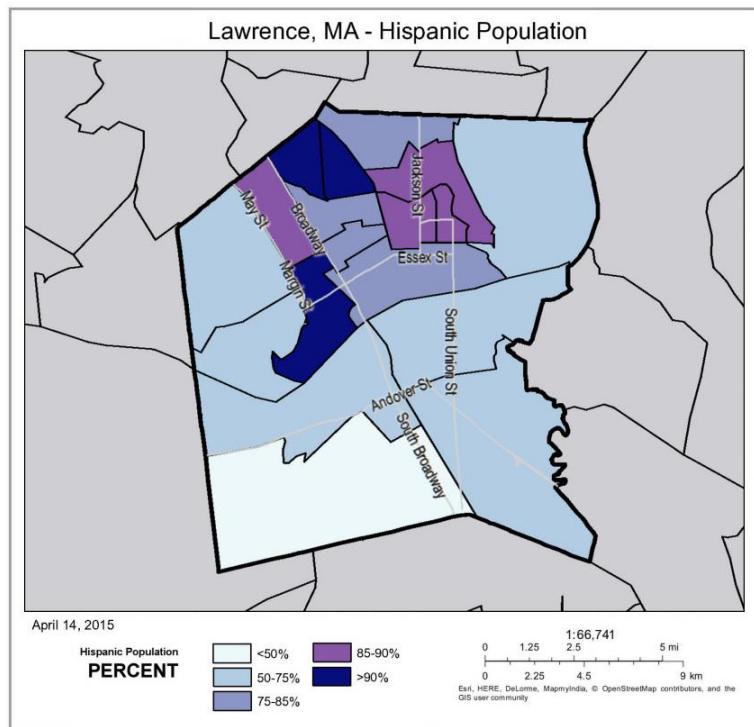
Lawrence households earning 30 to 50% of area median income experience a severe housing problem 38% of the time. Asian households experience a disproportionately greater need with 71% of the 35 Asian households experiencing a severe housing problem.

Lawrence households earning 50 to 80% of area median income experience a severe housing problem 31% of the time. Hispanic households in this income category experience a disproportionately greater incidence of severe housing problems with 41% of the 2,465 Hispanic households at this income category experiencing one or more severe housing problems. The small population of Asian households at this income level – 150 households -- experience a disproportionately greater incidence of housing problems -- 41% of the time.

If they have needs not identified above, what are those needs?

Disproportional need occurs only within housing cost burden and severe housing cost burden. The need can be addressed through the creation of living wage jobs as well as through the investment in safe, affordable housing .

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?



Cultural sensitivity and competency is a key component of the delivery of services to Lawrence neighborhoods. The City recognizes, for instance, that the large Hispanic population is not monolithic. Yet the data demonstrates that Hispanic households are geographically located within a few concentrated areas.

NA-35 Public Housing – 91.205(b)

Introduction

The City of Lawrence is served by the Lawrence Housing Authority (LHA). The LHA's mission is to promote adequate and affordable housing, economic opportunity, and a suitable living environment free from discrimination by providing low-income families with safe, decent, affordable housing opportunities as they strive to achieve self-sufficiency. The LHA is the largest landlord in the City of Lawrence with a total of 1,578 public housing units located in eight developments (1,056 developed through HUD and 522 developed through the State). 671 of the units are reserved for the elderly. These housing units serve families and the elderly throughout the City.

The LHA and the City of Lawrence have a close working relationship. The Mayor appoints three of the five members of the Board of Directors. The Mayor approves the five-year plan and the annual plan that includes all capital improvements. LHA leadership participates with CDD in strategic planning around housing needs and issues.

The public housing stock is old; most of the developments are 70 years old. LHA receives funding for major capital improvements and other necessary site improvements from state and federal sources. The priorities for those funds include exterior and infrastructure work as well as improvements to interior common areas and living units.

The LHA has undertaken an energy conservation and improvement program. Heating plants have been replaced which saves on fuel costs. Plumbing fixtures have been installed that have helped decrease water consumption by 30%.

The LHA Resident Advisory Board (RAB) includes ten (10) members who are either residents of public housing or assisted by Section 8. The RAB meets eight or nine times a year. Staff solicits their input for the Capital Improvement Plan and the Five Year Plan. Additional resident input is provided through a United Tenants Council which includes six representatives elected from public housing developments. Tenants also meet at each public housing development at least four times a year. Staff attends each meeting. As part of their agenda, housing conditions and programs are discussed.

Additionally, the LHA has partnered with the Boys and Girls Club in an agency-wide initiative that provides safe and healthy afterschool programming that addresses both educational and recreational needs. The program is aimed at youth between 7 and 18 years of age and provides academic support, planned activities and counseling. The program provides a structured, safe environment after school.

Totals in Use

	Certificate	Mod-Rehab	Public Housing	Program Type						
				Vouchers			Special Purpose Voucher			
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *	
# of units vouchers in use	0	82	1,046	989	0	989	0	0	0	0

Table 21 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data PIC (PIH Information Center)
Source:

Characteristics of Residents

	Certificate	Mod-Rehab	Public Housing	Program Type						
				Vouchers			Special Purpose Voucher			
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program		
Average Annual Income	0	6,086	15,091	15,943	0	15,943	0	0	0	0
Average length of stay	0	3	9	9	0	9	0	0	0	0
Average Household size	0	1	1	2	0	2	0	0	0	0
# Homeless at admission	0	2	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	8	453	213	0	213	0	0	0	0
# of Disabled Families	0	33	328	341	0	341	0	0	0	0
# of Families requesting accessibility features	0	82	1,046	989	0	989	0	0	0	0

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	78	1,021	970	0	970	0	0	0
Black/African American	0	4	20	16	0	16	0	0	0
Asian	0	0	5	3	0	3	0	0	0
American Indian/Alaska Native	0	0	0	0	0	0	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 20 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	54	901	879	0	879	0	0	0
Not Hispanic	0	28	145	110	0	110	0	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 21 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

.Residents are also more likely to require accommodations to meet some kind of physical disability -- almost half of the households (1,046) requested an accessibility feature. The LHA regularly conducts a 504 Needs Assessment and incorporates unit modifications into its Capital Plan as well as operational budgets.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

The Lawrence Housing Authority maintains separate waiting lists for federally-assisted and state-assisted housing units. There are current 2,818 households on the federal waiting list and 2,952 households on the waiting list for state-assisted units. Almost all of the openings in the state-assisted housing stock in 2014 were filled by families with housing emergencies.

How do these needs compare to the housing needs of the population at large

The needs of households on the waiting list have not been analyzed separately, however, their demographics are likely similar to the demographics of current public housing residents. Lawrence Housing Authority residents are poorer and more likely to be Hispanic than residents of the population at large. The average annual income of residents in the two largest programs -- tenant based vouchers and public housing, is less than \$16,000 per year

Discussion

The Lawrence Housing Authority, a high performing agency, provides essential affordable housing to lower income households. While public housing stock has traditionally served very low income households, many PHA view increased economic diversity within their properties as an effective initiative that improves the quality of life for all residents. The Lawrence Housing Authority has embraced this practice through the implementation of wait list prioritization for working families and self-sufficiency programs.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The City of Lawrence believes that public and private partnerships are key to addressing the needs of Lawrence homeless populations. Key stakeholders meet once a month to discuss the needs of the homeless population and the best way to address those needs. In addition to focusing on the need for residents to have a roof over their head, the City of Lawrence is providing economic empowerment and other services to help this population become more self-sufficient.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night	
	Sheltered	Unsheltered
Persons in Households with Adult(s) and Child(ren)	194	0
Persons in Households with Only Children	1	0
Persons in Households with Only Adults	149	0
Chronically Homeless Individuals	25	0
Chronically Homeless Families	33	0
Veterans	3	0
Unaccompanied Child	1	0
Persons with HIV	3	0

Table 22 - Homeless Needs Assessment

Data Source

Comments:

Indicate if the homeless population is: Has No Rural Homeless

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied)

Data on categories of homeless is found within the Homeless Needs Assessment chart.

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

The City of Lawrence has 294 beds available in emergency shelters, transitional housing, or permanent housing for homeless families with children. More than two-thirds of these beds are located in transitional housing. No veterans were identified during the 2015 Point in Time count.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

While Hispanics represent 75% of the total Lawrence population, HMIS data indicate that they represent only 61 percent of the total sheltered population of 344. One reason may be that the ethnicity chart does not include a category for multi-ethnic or racial, which accounts for another 12% of the sheltered population.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The 2015 Point in Time count identified 360 homeless persons in the City of Lawrence with 96% sheltered and 4% unsheltered.

Discussion:

The City of Lawrence and its network of homeless providers will continue to emphasize homeless prevention. Lawrence is committed to increasing the economic self-sufficiency of its residents, thereby avoiding the destabilizing impacts of homelessness.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

Lawrence is especially concerned about the housing and supportive service needs of the following special needs populations: the elderly, persons with disabilities, persons with physical and mental illness, and persons with substance abuse issues. The needs of the homeless and persons with HIV/AIDS are discussed in other sections of the Consolidated Plan.

Describe the characteristics of special needs populations in your community:

Mentally Ill - Mental health issues were identified as a major concern in the Lawrence General Hospital Community Health Needs Assessment Survey, 2013. In 2009, Lawrence had the highest rates of ER visits for mental disorders 5,425 per 100,000 population and hospitalizations for mental disorders 4,650 per 100,000.

Persons with Substance Addictions - Substance abuse was identified as a major concern in the Lawrence General Hospital Community Health Needs Assessment Survey, 2013, and as a top concern by a Spanish-speaking focus group hosted by Holy Family Hospital. Mirroring a national trend, Lawrence has seen an uptick in heroin and opiate use and in deaths from accidental over doses. The Lawrence Substance Abuse Prevention Task Force is raising awareness of the issue and helping the City fashion a coordinated and effective response.

Disabled - Analysis of 2012 Census data in the 2015 housing study found that 11,993 Lawrence residents claimed some type of disability, representing about 15% of Lawrence's population, higher than the 10% figure for Chelsea but lower than 17% for New Bedford. Persons with disabilities often face barriers to employment and have limited means to pay for necessities such as housing.

Elderly - Although the median age in Lawrence is 31 – eight years younger than the state median – there is a significant elderly population. 2009-2013 ACS data indicate that 9% of the Lawrence population – approximately 7,000 residents – is 65 or older. Almost one quarter (24%) of Lawrence households include a person who is 62 or older. Although the exact number of elderly who would like to age in place is not known, a strong indication that this is a priority area is the number of respondents to the 2013 Lawrence General Hospital Survey who indicated that increasing services to help people stay in their homes was a high priority. In addition, seniors need help navigating the health care and health insurance systems. During the consultation process the following needs were identified by Lawrence seniors:

- 1) Need for additional affordable housing appropriate to seniors; 2) Better street lighting; 3) Additional curb cuts at strategic locations; and, 4) More police presence at night.

What are the housing and supportive service needs of these populations and how are these needs determined?

During the consultation process, the need for employment opportunities for many special needs residents was highlighted. In addition to needing employers who were willing to hire people with a criminal background, job seekers were stymied by the lack of transportation to available jobs as well as lack of English proficiency and education. In addition, some residents do not have legal status which limits their employment opportunities and makes them more likely to be victims of predatory services.

Language barriers present a challenge for residents born in other countries. Without adequate English skills employment opportunities are limited. In addition, some of these residents do not have legal status which limits their job prospects and makes them more likely to be victims of predatory services. Finally, while most service providers in Lawrence provide services in English and Spanish, language barriers can impact access to supportive services.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

While detailed information about persons living with HIV/AIDS is not available for Lawrence, Massachusetts data from the Office of Public Health indicates the following trends:

Black and Hispanic populations are affected by HIV/AIDS at levels eleven (11) and eight (8) times that of White (non-Hispanic) individuals (137 per 100,000);

Black (non-Hispanic) and Hispanic/Latina females are affected by HIV/AIDS at levels 26 and 15 times that of White (non-Hispanic) females (47 per 100,000).

Between 2009 and 2011, more than half (55%) of the people diagnosed with HIV/AIDS in Lawrence were born outside of the United States.

Discussion:

Persons with HIV/AIDS are living longer. This increased longevity impacts both their service and housing needs. As persons with HIV/AIDS live longer they develop other health issues that must be treated as well. Integration into other mainstream services as well as independent housing opportunities become more and more important as people live longer. Service providers and the City are working to adapt to the changing profile and increased longevity of the City's population of persons with HIV/AIDS.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

Public facilities are necessary to help the City of Lawrence implement its vision for a better connected, more livable, safer, more economically stable, and healthier City. The City has identified the following public facility priorities: improvements to and better connections between parks; a new police headquarters and training facilities; additional youth soccer fields; additional emergency shelters, particularly in the winter; additional large community meeting and training space; and, enhanced spaces for teens, such as a new family activity center or improvements to the public library. Also, there are a number of facilities in the City, particularly gymnasiums, which are underutilized because of lack of resources to provide maintenance and programming. While the library is an important resource for cultural programs, it is challenged by inadequate maintenance and space.

How were these needs determined?

Public facility needs were identified through the Consolidated Plan consultation process, the Mayor's Transition Report, several multi-sector planning and grant initiatives, public hearings, focus groups and surveys. Needs identified in the Consolidated Plan were informed by the City of Lawrence's existing public and private partnerships that are working to make sure that improvements to the built environment reflect the economic and social needs of residents. The Lawrence Working Families Initiative (LWFI) is an example of a cross sector collaboration that helped attract resources and spur economic change. The Federal Reserve Bank of Boston recognized the strategic and collaborative spirit guiding Lawrence redevelopment and rewarded the City with the largest of its Working Cities grants -- \$700,000 over three years. Funding is being used to improve the economic well-being of families with school-age children by creating a Family Resource Center that will serve as an entry point for parents and youth seeking help. The primary objective is to increase the household income of families with children attending Lawrence Public Schools by 15% over a 10-year period.

Describe the jurisdiction's need for Public Improvements:

Given existing funding constraints and the needs of Lawrence residents, it is particularly important that the City invest its non-housing dollars strategically. Other public-private initiatives include a storm water management planning process, the Lawrence Partnership (a budding partnership among key Lawrence businesses and nonprofits), the Lawrence Working Families Initiative, the North Canal Coalition to help guide the revitalization of the North Canal District, and the Downtown West Plan. The City is using the framework of these initiatives to guide investment in street improvements, walkability and other infrastructure. The City has been working on a comprehensive strategy for improving food access in Lawrence and is seeking to create a food truck park within the City's main commercial area. Recognizing that funding from the CDBG program for these initiatives is limited, the City is aggressively seeking private, state and other federal resources to support these initiatives. For instance, the City received a \$900,000 public infrastructure grant from the

Commonwealth to make improvements to alleyways that abut the new Northern Essex Community College facilities. With a second Mass Works Grant in the amount of \$3.92 million the City will be improving the important commercial/housing Merrimack Street Corridor and planning in the western industrial portion of Merrimack St.

How were these needs determined?

The City through its Mayor's Office, Office of Planning and Development (OPD), and Department of Public Works, and newly appointed Water and Sewer Commissioner maintains an active list of public infrastructure, facilities, and park needs. The needs are evaluated on a regular basis at City Department Head meetings, and the status of development projects and needs for new improvements are regularly evaluated in OPD development status meetings with the Mayor. Within the development of the Consolidated Plan and Annual Action Plan, the City evaluated the needs and availability of leveraged funds to guide investments to move forward with strategic City initiatives.

Describe the jurisdiction's need for Public Services:

The City has extensive public service needs. During the recent Mayoral transition and the consultation and citizen participation processes that occurred in preparation of the Consolidated Plan, the following public service priorities were identified: programs that help educate residents about housing and homeownership, job readiness and training, affordable child care, reductions in both the incidence of and perception of crime, maintenance of parks, English as a Second Language classes, improving access to quality food, improved health outcomes, and affordable transportation.

How were these needs determined?

The Mayor's Transition Report outlines major City priorities. In addition, City health needs were assessed based on a consultation with the Coordinator of the Mayor's Health Task Force as well review of a recent Community Health Needs Assessment. The City's health initiatives are coordinated through the Mayor's Health Task Force, which takes a holistic approach to health. Lawrence citizens face serious health issues at alarming rates. For instance, a state report on the body mass index (BMI) of a representative sample of public school students in Massachusetts showed a higher rate of children who were overweight or obese in Lawrence (45%) compared to the state average (32%). Difficulty accessing healthy food due to cost, lack of access to recreational facilities and walking areas, year-round but especially during the winter months, and lack of access to and knowledge about how to prepare healthy meals were cited as related factors by focus group participants and survey respondents. Economic development needs were assessed based on consultations with a broad array of actors, including the Director of Lawrence's Office of Business and Economic Development, as well as a review of several recent economic development and planning documents.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

With a growing population, rising housing costs, and low vacancy rates, the demand for housing in Lawrence is strong although a significant portion of the population has a limited ability to pay. This section provides additional information about the stock of housing in Lawrence. Based on the data and the information provided during the Consultation process, the following housing strategies are being considered:

- Opportunities to do in-fill redevelopment to stabilize neighborhoods and increase the supply of habitable housing;
- Strategies for adapting Lawrence's triple decker housing stock to today's market realities;
- Strategies to create mixed income housing opportunities at Lawrence's mill properties; and,
- Strategies to raise current residents' income so they have more income to devote to housing and other necessities.
- Continuation of Successful Lead Abatement Program
- Continuation of Homebuyer Assistance Program

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

Growth in the number of Lawrence housing units is not keeping pace with the growth in Lawrence population. According to information from the City of Lawrence's 2015 housing study, the number of housing units has fluctuated somewhat, but the net growth in housing was 1.9% between 1980 and 2012, representing an increase of 494 units. This rate of growth is low in comparison to the 22% population growth and 7% increase in the number of households, and indicates that housing supply has not kept pace with housing demand. The demand for housing is also reflected in the low vacancy rates: 2012 data indicate that the City has 0% vacancy rate for homeownership, as compared with a national rate of 2%, and a 3.8% vacancy rate for rental, as opposed to a national rate of 8.7%.

The type of housing available also presents challenges for Lawrence residents. The City of Lawrence, like many New England cities, has a large number of 2 to 4 unit buildings -- half of the City's housing units are in 2 to 4 unit buildings. Although construction of triple deckers, as they are often called, is less common today, they were an especially popular form of housing during the latter part of the 19th Century. Triple deckers present a unique set of challenges as they are more expensive for homebuyers looking to enter the market, are not good housing for people with mobility impairments because of the stairs, are not well served by traditional lenders, and do not contain enough units to allow investor owners to achieve the economies of scale that can be achieved in larger rental buildings.

Single-family detached homes, the most common type of housing nationally, are less common in Lawrence neighborhoods, accounting for only 18% of the stock. Analysis in the 2015 Housing Study indicates that the availability of single family housing varies by neighborhood from a low in General Donovan (2%) and North Common (3%) to a high in Mount Vernon (55%). The number of owner-occupied homes declined by 9.6% between 2000 and 2012, according to U.S. Census estimates. This decline was likely caused by the foreclosure crisis, which had a significant impact on Lawrence residents.

The Lawrence housing market also contains a significant number of larger multi-family buildings with 5 to 19 units (14% of the market) and 20 or more units (11% of the market).

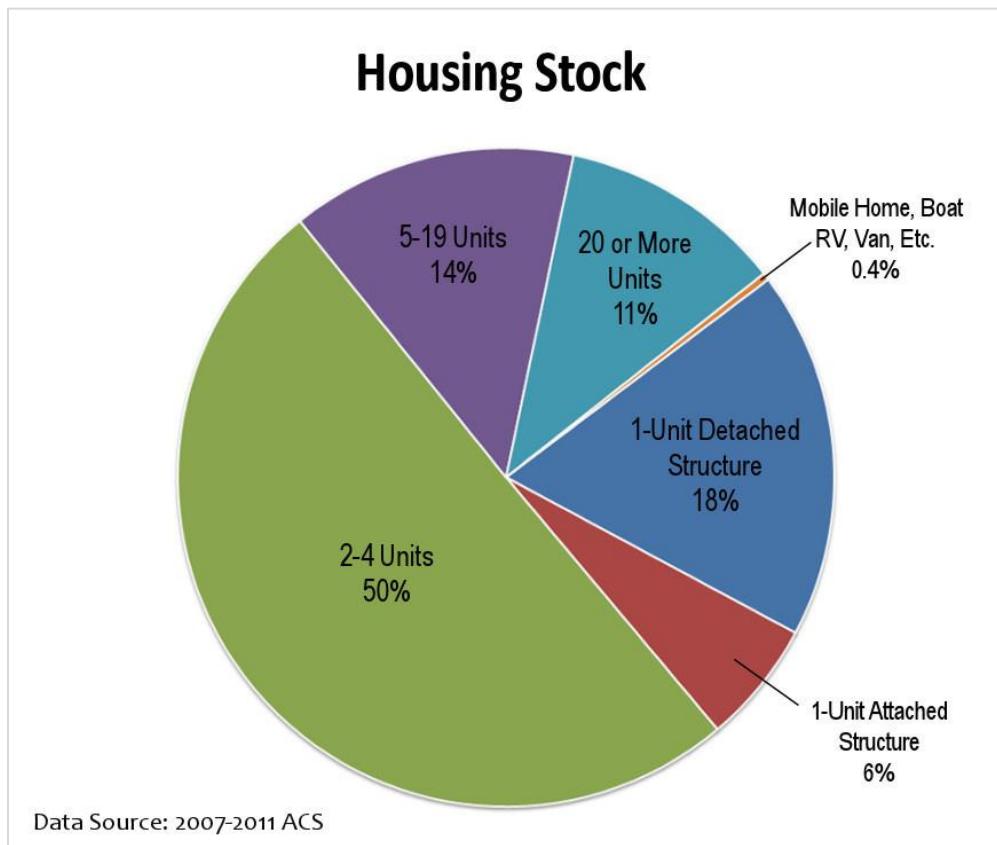
Lawrence housing typically has three or more bedrooms. Three quarters of owners live in homes with three or more bedrooms while the rental housing stock has a more even distribution among the different bedroom sizes although the largest percentage of units (39%) are also three or more bedrooms.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	5,359	18%
1-unit, attached structure	1,866	6%
2-4 units	14,643	50%
5-19 units	4,061	14%
20 or more units	3,092	11%
Mobile Home, boat, RV, van, etc	102	0%
Total	29,123	100%

Table 22 – Residential Properties by Unit Number

Data Source: 2007-2011 ACS



Housing Stock

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	64	1%	923	5%
1 bedroom	247	3%	4,098	22%
2 bedrooms	1,858	21%	6,137	34%
3 or more bedrooms	6,616	75%	7,105	39%
Total	8,785	100%	18,263	100%

Table 23 – Unit Size by Tenure

Data 2007-2011 ACS

Source:

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

Approximately 14%, or 3,907 units, of Lawrence's housing stock has been certified as affordable by the Commonwealth of Massachusetts because units are restricted to long-term occupancy of income-eligible households (those earning at or below 80% of area median income) through resale or rental restrictions. The vast majority of the dedicated affordable units, or 99%, are rentals. It should be noted that, because of market conditions, there are also many non-restricted units that have rents or sale prices which are less than the rest of the region. As previously noted in the cost burden analysis, while the costs might be low relative to the region, they are high for many Lawrence residents.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

The City of Lawrence is at risk of losing existing affordable units due to the expiration of subsidies. In Lawrence, 10 projects with a total of 736 units face expiring use restrictions between now and 2019. The affordability of an additional five developments containing 522 units may be lost to the affordable stock between now and 2020. While not all of the owners are likely to transition to market-rate housing, the expiration of these subsidies and/or deed restrictions represents a significant threat to the City's affordable housing stock.

Does the availability of housing units meet the needs of the population?

The City's current housing supply does not meet the needs of the population. Evidence of the gap between supply and need include: the number of extremely cost burdened households, the number of income-eligible households on the waiting list for affordable housing -- 5,770 -- and the extremely low vacancy rates. Although the supply of housing units does not adequately meet the needs of existing residents, the City of Lawrence has been determined by the Commonwealth to have more than met its affordable housing requirements under Chapter 40B.

Most Lawrence housing units (75%) have three or more bedrooms. Lawrence households have been increasing in size but the housing supply still has a mismatch of larger units and smaller

households. The 2015 housing study found that the City's population increased by 22% between 1980 and 2012, yet household growth was only 7%. During the same time period, the average household size increased from 2.62 persons in 1980 to 2.99 by 2012. Evidence, however, that there is a continued need for smaller units can be found in the Lawrence Housing Authority waiting list, which has more than 1,150 Lawrence households waiting for efficiency or 1 bedroom units, and only 157 waiting for three or more bedroom units.

Describe the need for specific types of housing:

Based on an analysis of the data in the Needs Assessment and the Consolidated Plan consultations, Lawrence needs:

- More homeownership opportunities
- Continued investment in the rehabilitation and maintenance of existing housing so it can remain habitable and affordable
- Reconfiguration of the triple deckers to appeal to today's consumers and be more accessible to disabled residents
- More affordable rental housing and/or more economic opportunities for Lawrence residents so they can better afford housing

Discussion

Although 14 percent or 3,907 units within the City are deed-restricted as affordable, there still exist a significant number of low-income households which experience a housing cost burden. The affordable housing inventory may experience a reduction as 766 units have affordability restrictions that terminate during the Consolidated Plan period. While the units are unlikely to convert to market units, the restructure and/or recapitalization of these projects is likely to require additional public subsidy.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

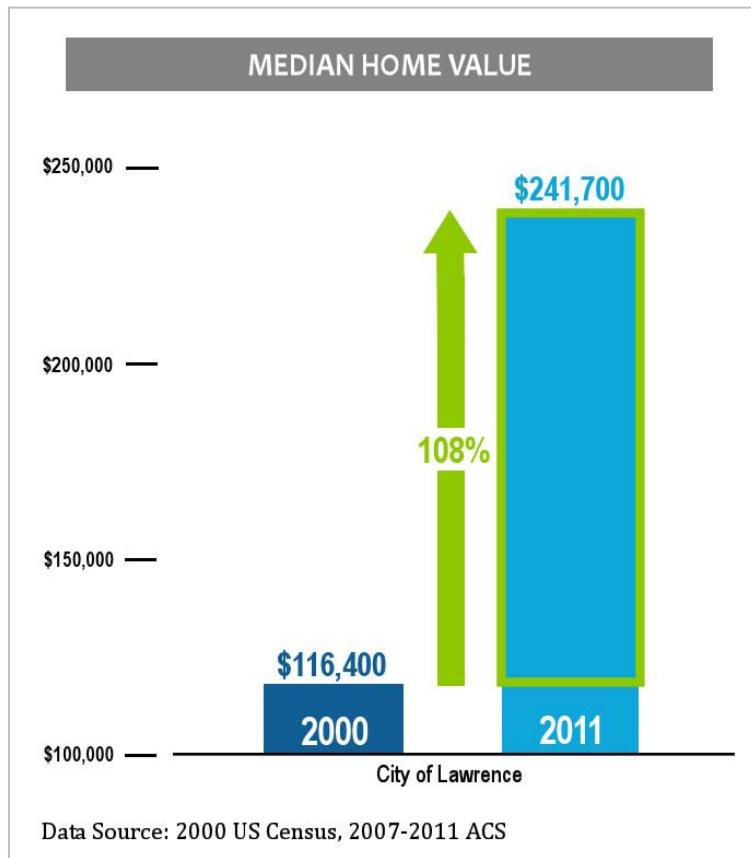
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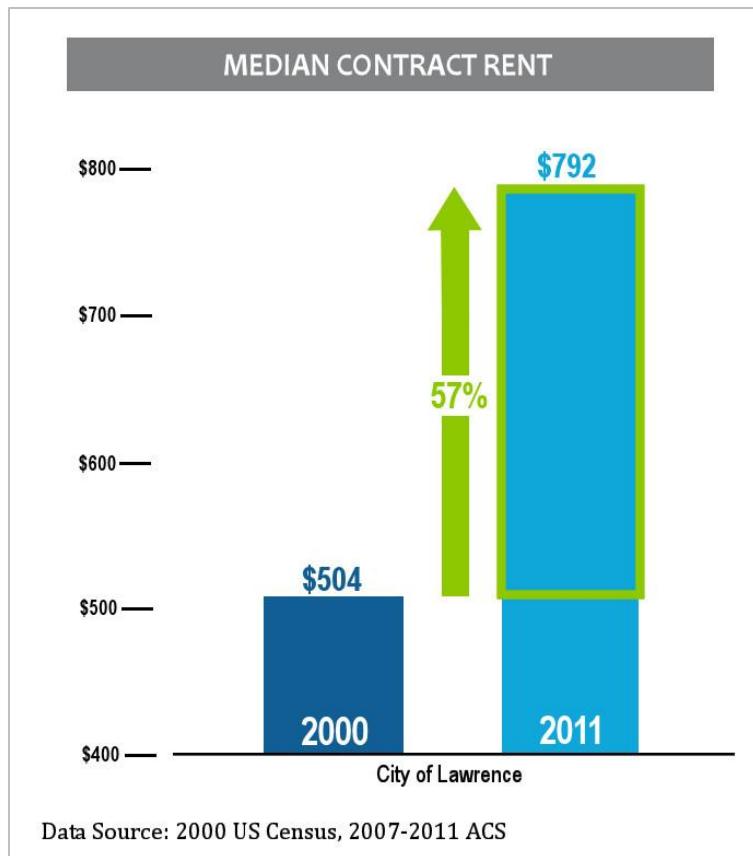
The City of Lawrence's housing stock is more affordable than the stock of its neighbors. While that would lead one to believe that the City does not have a significant affordable housing problem, the low income of residents means that many are spending too much on housing. This problem is starkly illustrated by the difference in the rate of increase of rental housing prices and incomes. Between 2000 and 2011, the median contract rent rose by 57% to \$792 while the median income rose by 12% to \$31,478.

The discrepancy between the increase in rental prices and the increase in incomes is particularly important since the City of Lawrence is predominantly a City of renters. Analysis from the City of Lawrence's 2015 Housing Study indicates that 72% of the City's housing stock is rental housing, almost double the percentage of rental housing in the County or the Commonwealth, which both have rental housing rates of approximately 38%.

Data indicate a growing demand for homeownership in Lawrence. One indication is that, in a time period that included the foreclosure crisis, housing prices more than doubled between 2000 and 2011, rising to \$241,700. This figure is still well below the state-wide median home value of \$330,000 which may explain why the homeownership vacancy rate is so low and suggests that there would be demand for additional homeownership opportunities in Lawrence.

Cost of Housing





Median Contract Rent

Cost of Housing

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	116,400	241,700	108%
Median Contract Rent	504	792	57%

Table 24 – Cost of Housing

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	4,584	25.1%
\$500-999	10,794	59.1%
\$1,000-1,499	2,712	14.9%
\$1,500-1,999	118	0.7%
\$2,000 or more	55	0.3%
Total	18,263	100.0%

Table 25 - Rent Paid

Data Source: 2007-2011 ACS

City of Lawrence MA Rental Price Trends, 1980-2012								
Gross Rent	1980		1990		2000		2012	
	#	%	#	%	#	%	#	%
Under \$200	6,218	38.7	2,098	12.7	1,808	10.9	881	4.8
\$200-299	6,895	42.9	1,157	7	1,086	6.6	1,572	8.6
\$300-499	2,708	16.8	3,063	18.6	2,444	14.7	1,007	5.5
\$500-749			7,960	48.3	7,669	46.3	1,964	10.7
\$750-999	18	0.1	1,745	10.6	2,988	18	3,792	20.6
\$1,000-1,499			251	1.5	345	2.1	7,895	43
1500 +					26	0.2	1,135	6.2
No Cash Rent	243	1.5	203	1.2	212	1.3	121	0.7
Total	16,082	100	16,477	100	16,578	100	18,367	100
Median Rent	\$222		\$559		\$607		\$995	

Data 2014 Housing Study Analysis of U.S. Census Bureau, Census 1980, 1990 and 2000 Summary File 3; 2012
 Source: American Community Survey

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	3,260	No Data
50% HAMFI	8,425	340
80% HAMFI	15,070	1,565
100% HAMFI	No Data	3,155
Total	26,755	5,060

Table 26 – Housing Affordability

Data 2007-2011 CHAS
 Source:

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	762	869	1,115	1,389	1,490
High HOME Rent	762	942	1,160	1,403	1,490
Low HOME Rent	762	839	1,007	1,163	1,298

Table 27 – Monthly Rent

Data HUD FMR and HOME Rents
 Source:

Is there sufficient housing for households at all income levels?

The low vacancy rates and growing population indicate that there is a shortage of housing in Lawrence. In addition, the data on housing costs and income indicate that currently available housing is unaffordable to current Lawrence residents. In addition to the data on housing cost burden discussed in the Needs Assessment, during the consultation process, several key stakeholders commented that there was a shortage of affordable rental housing. The data and consultation process also suggest that if Lawrence were able to create more homeownership opportunities the City could keep existing residents from moving to neighboring jurisdictions when they are ready to buy a home.

How is affordability of housing likely to change considering changes to home values and/or rents?

Given the planning and economic development initiatives underway in the City as well as the recent increases in rent levels and for sale prices, there is every indication that Lawrence housing is likely to become less affordable without additional government subsidy.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

The 2011 median contract rent is \$792. This figure is slightly higher than the HOME and fair market rent levels for efficiencies but lower than the rents charged on units with one more bedroom. The fact that unsubsidized units have similar rents than subsidized units impacts the housing strategy. In these market conditions, housing subsidies are targeted toward substandard housing or housing in particularly strategic locations. Owners of older housing are unlikely to recoup their investment in housing rehabilitation by raising rent levels significantly. Housing rehabilitation in this market requires some form of government subsidy or incentive.

Discussion

Although 14 percent or 3,907 units within the City are deed-restricted as affordable, there still exist a significant number of low-income households which experience a housing cost burden. The affordable housing inventory may experience a reduction as 766 units have affordability restrictions that terminate during the Consolidated Plan period. While the units are unlikely to convert to market units, the restructure and/or recapitalization of these projects is likely to require additional public subsidy.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

HUD uses a similar definition of housing “conditions” to the definition of housing problems evaluated in the Needs Assessment. These conditions are: overcrowding, cost burden, or a lack of complete plumbing or kitchen facilities. The incidence, although not the absolute number, of unwanted housing conditions is similar for owner-occupied housing units (56%) as for renter-occupied housing units (55%). The two biggest categories are residents with one housing condition (55%) and residents with no housing conditions (42% owners and 39% renters).

Definitions

Standard Condition: No major structural defects, adequate plumbing and kitchen facilities, appearance which does not create a blighting influence, and the house meets additional, more stringent City or County standards.

Substandard Condition but Suitable for Rehabilitation: The nature of the substandard condition is both financially and structurally feasible for rehabilitation.

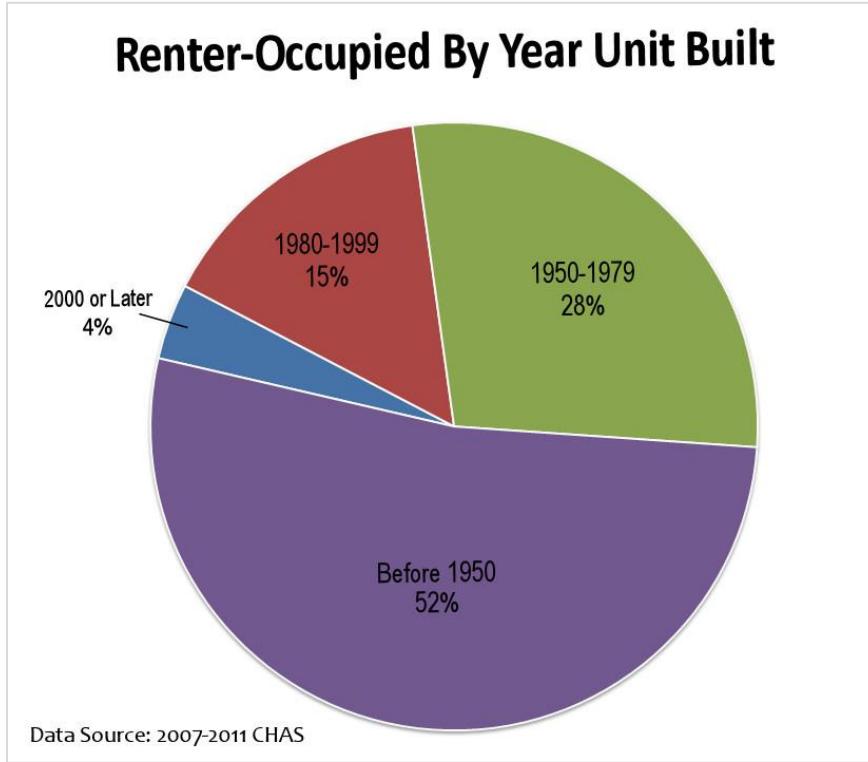
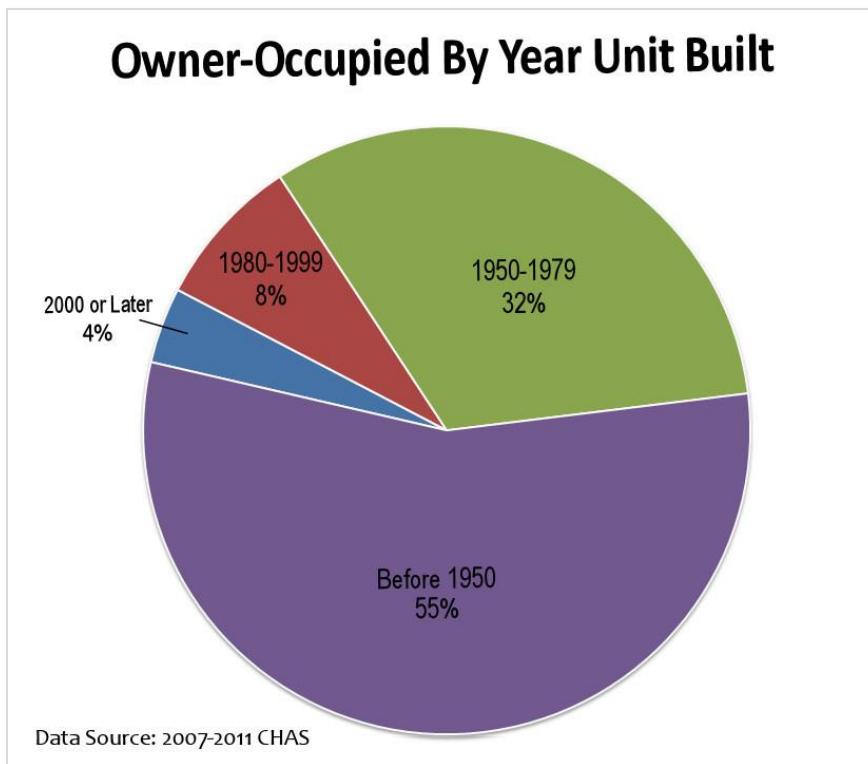
Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	4,894	56%	10,090	55%
With two selected Conditions	229	3%	798	4%
With three selected Conditions	0	0%	168	1%
With four selected Conditions	0	0%	0	0%
No selected Conditions	3,662	42%	7,207	39%
Total	8,785	101%	18,263	99%

Table 28 - Condition of Units

Data 2007-2011 ACS
Source:

Year Unit Built



Year Unit Built

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	383	4%	811	4%
1980-1999	745	8%	2,818	15%
1950-1979	2,801	32%	5,076	28%
Before 1950	4,856	55%	9,558	52%
Total	8,785	99%	18,263	99%

Table 29 – Year Unit Built

Data 2007-2011 CHAS
Source:

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	7,657	87%	14,634	80%
Housing Units build before 1980 with children present	400	5%	779	4%

Table 30 – Risk of Lead-Based Paint

Data 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)
Source:

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	Not available	Not available	
Abandoned Vacant Units	189	155	344
REO Properties	31	0	31
Abandoned REO Properties	120	42	162

Table 31 - Vacant Units

Data Source: City's Department of Inspectional Services

Need for Owner and Rental Rehabilitation

The age of the Lawrence housing stock, with 80 percent of the units built before 1980 and more than half of the units built before 1950, is a clear indication of the need for rehabilitation in the housing market. Housing conditions not only impact the "curb appeal" of a community, they also can present significant health challenges. The Lawrence Community Health Needs Assessment identified housing conditions as a major contributor to chronic health problems in Lawrence. Lawrence had a higher proportion of adults diagnosed with asthma (11%) and diabetes (11%) than the state (10% and 8%, respectively). In addition, during interviews conducted for the 2015 Lawrence housing study, a concern was expressed that residents were moving out of Lawrence when their incomes allowed them to move into more expensive communities. One of the reasons cited for this movement was the condition of the Lawrence housing stock. In addition, during the consultation process, stakeholders noted seniors in Lawrence are sometimes forced to move because they are unable to afford necessary renovations to their home.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

Children, six years of age and younger, have the highest risk of lead poisoning as they are more likely to ingest paint chips from their hands and/or other objects that they place in their mouths. This represents a serious health risk since the effects of lead poisoning include damage to the nervous system, decreased brain development, and learning disabilities. Lead-based paint was banned from residential construction in 1978. Since 78% of Lawrence renter-occupied housing (14,634 units), and 77% of the owner-occupied housing units (7,657 units), were built before 1980, lead based paint hazards are likely present in approximately 22,200 housing units.

Assuming that housing units by year built are distributed evenly across all income levels, using the household counts in the Needs Assessment, the share of low income households (0 to 50% AMI) in the City is 53% (14,395 low income households divided by 27,048 total households). The share of moderate income households (50 to 80% AMI) is 16% (4,220 moderate income households divided by 27,048 total households). Based on this information, an estimated 11,766 low income households and 3,552 moderate-income households are living in homes built before 1980, which may contain lead based paint.

Discussion

The high housing cost burdens already borne by Lawrence residents present a challenge to efforts to improve the condition of housing. Private landlords need to know that they can recoup their investment in rehabilitating housing by raising rents or raising sale prices. While Lawrence is committed to supporting housing rehabilitation by private landlords, public funding for rehabilitation is limited.

The City continues to dedicate funding toward removing the hazards of lead-based paint from housing. The Lawrence Lead Abatement Program is operated out of the Community Development Department with a grant from HUD's Office of Healthy Homes. Between 2011 and 2014, City lead abatement efforts were enhanced by a 3-year \$3.1 million HUD grant in 2009 and a new 3-year \$2.9 million grant in 2013 to identify and treat lead hazards in privately owned residential housing. The program provides funding for lead abatement renovation to income-eligible owner-occupants and to investor owners whose tenants meet income-eligibility guidelines.

In addition to abatement efforts, the City and its partners, particularly the Greater Lawrence Community Action Council, engage in outreach and training to educate residents about the hazards of lead-based paint.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

The City of Lawrence has a range of public as well as privately owned assisted housing. Public Housing is owned and managed by the Lawrence Housing Authority. As an independent agency, the LHA is overseen by a Board of Directors including a resident Commissioner. In addition to their public housing stock, the LHA administers mobile vouchers – both State and Federally funded. Assisted Housing are those housing units owned and operated by private owners. In most cases, these units have units with project-based subsidies. Those units are included within the City's Subsidized Housing Inventory, updated and published by the State's Department of Housing and Community Development on an annual basis. **Totals Number of Units**

	Certificate	Mod-Rehab	Public Housing	Program Type				Vouchers		
				Total	Project-based	Tenant-based	Special Purpose Voucher			
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *	
# of units vouchers available	0	81	1,056	998	0	998	0	0	223	
# of accessible units										

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Table 32 – Total Number of Units by Program Type

Data PIC (PIH Information Center)

Source:

Describe the supply of public housing developments:

The LHA is the largest landlord in the City of Lawrence with a total of 1,578 Public Housing units located in eight developments (1,056 developed through HUD and 522 developed through the State). 671 of the units are reserved for the elderly. These housing units serve families and the elderly throughout the City.

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

The public housing stock is old with many units built approximately 70 years ago. Despite the age of the public housing stock, HUD has rated the Lawrence Housing Authority as a high performer. The high REAC scores for the development are an indication of the Lawrence Housing Authority's ability to maintain quality housing.

Public Housing Condition

Public Housing Development	Average Inspection Score
Merrimack Courts	76
Beacon Court	97
Lawrence	98
Elm Street	98

Table 33 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

The Lawrence Housing Authority has a strategic and consistent policy of replacing critical items over time to maintain the quality of the housing stock. In its five year action plan, the Lawrence PHA indicates a goal of using capital improvements to continue to raise the already high REAC scores. Examples of exterior improvements include: siding and painting, concrete repair, and the installation of security systems. Interior improvements include: replacement of heating and hot water systems, kitchen and bathroom upgrades as well as energy improvements. Work is underway in Merrimack Courts, the public housing development with the lowest REAC score.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The Lawrence Housing Authority has developed partnerships with community agencies to improve the lives of public housing residents. These efforts are informed by the Resident Advisory Board, which is made up of residents of Lawrence public housing projects. For example, the LHA has formed a partnership with the Boys and Girls Club to provide safe and healthy after-school programming that addresses both educational and recreational needs. The program provides academic support, recreational activities and counseling to youth ages 7 to 18. The LHA provides space to the Boys and Girls Club for these programs.

The Lawrence Housing Authority works with the Community Development Department and nonprofit organizations to develop programs that support resident self-sufficiency.

Discussion:

As the largest landlord in Lawrence, the Lawrence Housing Authority understands the need for public and assisted housing to be reflective of and integrated into the overall housing market. For this reason, the Lawrence Housing Authority is a funder of and contributor to the 2015 Lawrence Housing Study.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

A variety of homeless facilities and services are available to homeless and at-risk households. These programs are operated by a network of organizations. Housing facilities include Emergency Shelters, transitional housing units, and permanent housing units. Homeless services include outreach and engagement, assessment and referrals to mainstream resources, housing search and placement, and stabilization services. The facilities and services are designed to shorten the period of homelessness and avoid its reoccurrence.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	33	0	204	57	0
Households with Only Adults	62	3	29	120	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

Table 34 - Facilities and Housing Targeted to Homeless Households

Data Source
Comments:

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

The Continuum of Care (CoC) Network helps ensure that comprehensive services for the homeless, including health, mental health, and employment services, are provided in a coordinated and targeted fashion. Services are provided by Lawrence-based organizations as well as by regional entities such as the Merrimack Valley Regional Network to End Homelessness.

Emmaus House, under a contract with the State, assesses homeless families to determine whether they are eligible for state funded emergency shelter programs. The addition of a Domestic Violence Specialist to the staff enabled Emmaus House to assist families who are homeless due to domestic violence situations. Emmaus Housing Assistance Program (HAP) provides funds to cover first and last month rent and security deposits.

Lazarus House Ministries provides a job-training program for shelter residents and very low-income people called Sparkle Cleaning Company. This program is an integrated program including ESL, commercial cleaning and a 6-month apprenticeship with the company. Placements include local hospital, offices and nursing homes. Lazarus House also offers a culinary training class to adults who are at or below the poverty level who are interested in pursuing a career in food service. Instruction is offered in the preparation of a signature dish or culinary topic of their choice. After the hands-on training, students are placed in a 3-month paid internship. All of the students enrolled in the program have been offered full-time employment.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Northern Essex Community College has a veterans' services coordinator who helps veterans understand and access their educational benefits. The City's Veterans Coordinator assures all Lawrence veterans receive the services they are entitled to: and he participates in the Continuum of Care meetings and coordinates his work with those organizations dedicated exclusively to homeless Veterans. Although it is not located in Lawrence, Lawrence veterans have access to services at the NE Veterans Outreach Center, located in Haverhill, and the N.E. Center for Homeless Veterans. These organizations provide specialized services and housing to veterans. These services are guided by the CoC's Planning Group, which includes active involvement from the MA Department of Veteran's Services, the VA Healthcare for Homeless Program, Veterans, Inc. and Caritas Communities. This coordination helps ensure that these specialized housing and services for veterans are aligned with the CoC's strategic goals.

Haverhill site of the YWCA of Greater Lawrence/Women's Resource Center Inc. provides 24-hour four bedroom handicapped accessible shelter for women and their children. The YWCA also provides

transportation, a 24-hour hotline, legal advocacy, community education and assistance with accessing mainstream resources.

Lazarus House provides housing and shelter to Lawrence's homeless population Lazarus House's Emergency Shelter has 41 beds and 7 cribs.

Capernaum Place, a transitional housing facility, has 20 apartments.

Corpus Christi, a home for single women in crisis, as well as Bethany House, is a home dedicated to assisting families and individuals living with HIV/AIDS.

Lawrence has a number of food pantries that provide food to the homeless and other food insecure populations: Lazarus House Ministries' Good Shepherd Soup Kitchen, Neighbors in Need, Ministerios Milagros de Jesus, Catholic Charities, Cor Unum Meal Center, Bread and Roses, and St. Martha's Food Pantry.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

Disabled and Special Needs residents are more likely to experience housing instability than homelessness. Housing Instability is defined as multiple moves, living in doubled up/overcrowded conditions, or living at risk of homelessness. In situations reported by service providers, the disabled persons are frequently forced to live in overcrowded and substandard conditions. Special needs populations are less likely to find appropriate, accessible, affordable housing. Specialized housing options and readily available mainstream services are critical to household stability.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

According to analysis of 2012 Census data included in the 2015 Housing Study, 15% of Lawrence residents (11,993 residents) claimed some type of disability. Data is not currently available on what type of supportive housing is needed to aid their disabilities, however, the limited means of these residents to afford housing, as well as the large number of Lawrence housing units that are located in triple deckers, are areas of concern.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

The City of Lawrence complies with the federal McKinney-Vento program requirements regarding discharge planning. The McKinney-Vento Act requires that State and local governments have policies and protocols developed to ensure that persons being discharged from a publicly-funded institutions or systems of care are not discharged immediately into homelessness to the maximum extent possible. The Commonwealth of Massachusetts has implemented formal discharge planning protocols for foster care, health care, mental health discharge, and corrections discharge. The City of Lawrence will continue to monitor the operation of these protocols and their impact on services and housing.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

Food access was identified as a significant issue in Lawrence during the Consolidated Plan consultations and Citizen Participation process. The City continues to provide funding to Food for the World, a local food pantry, to expand its capacity to provide food to the City's low-income residents.

With three quarters of Lawrence's population consisting of people with Hispanic ethnicity, inadequate English language skills are a major barrier to employment. To address this need, the City has prioritized spending on ESOL programs in the Action Plan under the Public Service category. Improving English language skills helps people get better jobs, advocate for themselves, improve their finances, and move to better housing or even buy their own home.

Funding is being provided to New England Veterans Liberty House which serves veterans with a variety of services including housing assistance, small home repairs, access to services, advocacy, peer to peer support and a food pantry.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The City of Lawrence has a larger supply of deed restricted affordable housing than its neighbors but affordable housing continues to be an issue in Lawrence. As analysis in this Consolidated Plan indicates, a significant portion of Lawrence residents are either cost burdened, spending more than 30% of their income on housing costs, or severely cost burdened, spending more than 50% of their income on housing costs.

To address the need for affordable housing, the City of Lawrence has adopted public policies and programs that encourage residential investment. These efforts include expedited permitting, government financing through the investment of HOME funds to reduce development costs, and high-density zoning regulations. Although these policies have helped, a number of policy-related barriers to affordable housing remain. Most of these barriers are not unique to Lawrence. These policies include:

- The costs associated with meeting the requirements of the Mass Building Code
- Policies related to the abatement or removal of hazards in the built environment, such as lead-based paint, which is particularly prevalent in Lawrence because of the age of the Lawrence housing stock
- Cost of site assembly of non-conforming urban lots
- Downpayment requirements for FHA and traditional loan products

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

The City of Lawrence has a job base of 25,345 that has not only held steady, despite the recent economic turmoil, it has expanded. The total number of jobs in Lawrence increased by almost 6% between 2001 and 2012. The dominant industry in Lawrence is now health care/social assistance. Jobs in this industry account for one third of Lawrence jobs. The decline in manufacturing jobs to 19% of the total jobs follows a trend occurring in many Northeastern industrial cities. The now vacant mills represent a major redevelopment opportunity for the City.

Within this framework, a major priority for the City is attracting additional jobs as well as improving the job readiness and job training of Lawrence residents. Lawrence residents have relatively low levels of educational attainment. Fewer than 65% of residents ages 25 and over have graduated high school, compared with 89% state-wide. Fewer than 12% of adults in Lawrence have earned a Bachelor's degree, compared with 39% state-wide. This is one factor -- likely the major one -- contributing to the traditional high unemployment rate, typically twice the state percentage, of 15% in the city (at time of final publication of this plan - April 2015 - the rate had fallen to 9.6%). Lawrence residents with a high school degree or equivalent earned a median salary of \$24,052 as opposed to a median salary of \$40,338 for those with a Bachelor's degree. As noted in the Needs Assessment and consultations, the limited English skills of many Lawrence residents also create a major impediment to employment.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	8	0	0	0	0
Arts, Entertainment, Accommodations	498	0	24	0	-24
Construction	216	0	10	0	-10
Education and Health Care Services	408	0	20	0	-20
Finance, Insurance, and Real Estate	148	0	8	0	-8
Information	30	0	2	0	-2
Manufacturing	838	0	42	0	-42
Other Services	142	0	8	0	-8
Professional, Scientific, Management Services	206	0	10	0	-10
Public Administration	0	0	0	0	0
Retail Trade	1,250	0	62	0	-62
Transportation and Warehousing	98	0	4	0	-4
Wholesale Trade	198	0	10	0	-10

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Total	4,040	0	--	--	--

Table 35 - Business Activity

Alternate Data Source Name:

Lawrence Employment Data

Data Source

Comments:

Average Employment and Wages By Industry 2013

Industry	# Businesses/Establishments	Total Wages (\$)	Average Employment (# of jobs)	Average Weekly Wage (\$)
Construction	62	\$40,864,112	645	\$1,218
Manufacturing	95	\$287,211,090	4803	\$1,150
Wholesale Trade	60	\$40,169,825	643	\$1,201
Retail Trade	188	\$52,957,996	1595	\$639
Transportation/Warehousing	35	\$19,996,158	412	\$933
Information	23	\$24,616,380	302	\$1,568
Finance/Insurance	37	\$10,964,069	252	\$837
Real Estate/Rental/Leasing	44	\$8,883,906	235	\$727
Professional/Technical Services	74	\$32,072,509	438	\$1,408
Management of Companies/Enterprises	8	\$13,358,802	214	\$1,200
Administrative/Waste Services	64	\$60,053,099	2641	\$437
Health Care/Social Assistance	1161	\$366,240,278	8402	\$838
Educational Services	16	\$113,366,673	1749	\$1,246
Arts/Entertainment/Recreation	8	\$925,939	60	\$297
Accommodation/Food Services	107	\$16,780,117	1024	\$315
Other Services	143	\$29,203,855	1082	\$519
Public Administration	47	\$104,037,203	1392	\$1,437
Total	2175	\$1,228,193,142	25964	\$910

Table 36 – Lawrence Employment and Wages By Industry 2013

Data Source: Massachusetts Executive Office of Labor and Workforce Development

Labor Force

Total Population in the Civilian Labor Force	33,862
Civilian Employed Population 16 years and over	30,951
Unemployment Rate	8.60
Unemployment Rate for Ages 16-24	15.05
Unemployment Rate for Ages 25-65	5.13

Table 15 - Labor Force

Alternate Data Source Name:

Lawrence Employment Data

Data Source Comments:

Occupations by Sector	Number of People
Management, business and financial	3,892
Farming, fisheries and forestry occupations	1,394
Service	4,751
Sales and office	6,642
Construction, extraction, maintenance and repair	2,310
Production, transportation and material moving	4,163

Table 1637 – Occupations by Sector

Data 2007-2011 ACS
Source:

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	20,841	70%
30-59 Minutes	7,133	24%
60 or More Minutes	1,750	6%
Total	29,724	100%

Table 17 - Travel Time

Data 2007-2011 ACS
Source:

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force			Not in Labor Force
	Civilian Employed	Unemployed		
Less than high school graduate	6,488	768		5,286
High school graduate (includes equivalency)	7,538	536		3,530
Some college or Associate's degree	7,210	555		1,720
Bachelor's degree or higher	4,115	100		373

Table 38 - Educational Attainment by Employment Status

Data 2007-2011 ACS
Source:

Educational Attainment by Age

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	504	853	1,360	4,186	2,319
9th to 12th grade, no diploma	2,433	1,880	1,982	2,281	974

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
High school graduate, GED, or alternative	3,203	3,091	3,503	5,010	1,828
Some college, no degree	2,220	2,781	1,880	2,425	711
Associate's degree	316	895	588	916	94
Bachelor's degree	434	1,117	955	758	351
Graduate or professional degree	48	535	475	748	303

Table 39 - Educational Attainment by Age

Data 2007-2011 ACS

Source:

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	18,155
High school graduate (includes equivalency)	24,052
Some college or Associate's degree	30,845
Bachelor's degree	40,338
Graduate or professional degree	52,041

Table 20 – Median Earnings in the Past 12 Months

Data 2007-2011 ACS

Source:

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The major employment sector in Lawrence is health care/social assistance -- representing 30% of employment in Lawrence. While health care is a growing sector in many places, health care jobs represent a larger share of Lawrence jobs than they do in Massachusetts, where health care jobs represent only 17% of jobs. Although the number of manufacturing jobs is declining -- falling by 3% between 2005 and 2011, manufacturing still represents the second largest sector in Lawrence. Manufacturing remains a much more significant force in the Lawrence economy, representing 20% of Lawrence jobs as opposed to 8% of the jobs in Massachusetts. Administrative and waste services, retail, and educational services employ roughly the same number of residents -- approximately 1,500 workers in each sector -- significantly less than in either health care or manufacturing. Manufacturing jobs pay the highest wages meaning that workers who shift from manufacturing to other sectors will likely earn less.

Describe the workforce and infrastructure needs of the business community:

Lawrence is in close dialogue with the business community about how to capitalize on assets that will help revitalize the community and lay the groundwork for continued economic development opportunities. Major investments in the redevelopment of the mills, enhanced pedestrian connections, creation of a linear park, and the creation of public-private partnerships are moving Lawrence forward. The strategic investment of dollars is being informed by a series of City-wide and

targeted studies such as: the Downtown West Study, the Coordinating Action in the North Canal District, and the Lawrence Housing Study. While Lawrence has successfully attracted grants to support these initiatives, additional funds are needed.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Northern Essex Community College is currently playing a leading role in spurring downtown redevelopment through rehabilitation of existing buildings, campus expansion, and providing educational opportunities that help stimulate economic development, such as small business training. Free business counseling is available to small and emerging businesses in both English and Spanish through a partnership with the MA Small Business Development Center's Northeast Regional Office headquartered at Salem State University.

Based on the vision articulated in the downtown redevelopment plan, Lawrence has been building on the momentum created by the College and other redevelopment efforts to attract additional resources and spark redevelopment. The City received a \$900,000 public infrastructure grant from the State to make improvements to the alley ways that abut the new College facilities. This grant will make these alleys into viable pedestrian walkways, including a new pedestrian connector from the Allied Health Building to Essex Street, the main downtown thoroughfare, which will encourage more Lawrence residents to walk and have a positive spillover into downtown retail.

A MassWorks grant provides funding for roadway improvements along Merrimack Street from I495 to South Union Street, and land use planning study for the stretch between South Union and Broadway Streets. Proposed physical improvements include roadway and signal improvements; new sidewalks, bicycle lanes and covered bus shelters; reconstruction of approximately 4,500 linear feet of Merrimack Street; modified lights signals to allow synchronization and a new signal; and signalized pedestrian crosswalks.

The Lawrence Redevelopment Authority obtained funding from the State's Executive Office of Housing and Economic Development to prepare an urban renewal plan for the core downtown/mill district along both sides of the Merrimack River, the North and South Canals, the Manchester rail corridor west of Broadway, and the downtown business district. The funding will be used to obtain a consultant to conduct community outreach, prepare site analysis and prepare an urban renewal plan meeting the requirements of M.G.L. Chapter 121B.

The City of Lawrence is working to knit together and better maintain its parks. The creation of a multi-jurisdictional linear park in the abandoned Manchester Lawrence Rail Corridor combined with economic development at 5 "catalyst sites" along the corridor are intended to create additional growth opportunities.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

The limited education and limited English skills of residents create major impediments to current residents' abilities to take advantage of employment opportunities in Lawrence. The City is working to address these workforce issues with an ESOL task force that provides a comprehensive analysis of the availability of ESOL classes in the City, and priority CDBG funding for the expansion of ESOL classes.

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Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

The ValleyWorks Career Center (VWCC) is a One-Stop career center, providing a wide range of services to job seekers of all ages and to businesses in the Merrimack Valley, which includes Lawrence. In addition to job training and career counseling for adults, youth can also find a broad set of programs designed to help them obtain their GED, while obtaining skills in a variety of occupations.

The City of Lawrence has many parks. Lawrence has taken an innovative approach to addressing the ongoing maintenance needs of these parks with the need to create additional job opportunities. GroundWork Lawrence has a Green Team that offers part-time, paid positions for 50 Lawrence high school aged students each year to help learn about and lead local environmental and healthy community initiatives, grow food, conduct research, raise awareness, challenge their peers to do community service, and participate in hands-on improvement projects throughout the City of Lawrence.

The Lawrence Partnership was launched in 2013 by a group of presidents, CEOs and executive directors of banks, mills, businesses, schools, and community organizations in Lawrence, along with elected officials. The purpose of the partnership is to spark revitalization in Lawrence through new private-public sector collaboration, modeled after similarly successful ventures in Lowell and Salem. The Lawrence Partnership is focused on economic development and improving the quality of life in the City, with an emphasis on generating ideas, investment, and action. CDBG funds are being considered for a Loan Loss Reserve for a Lawrence Partnership business loan fund.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

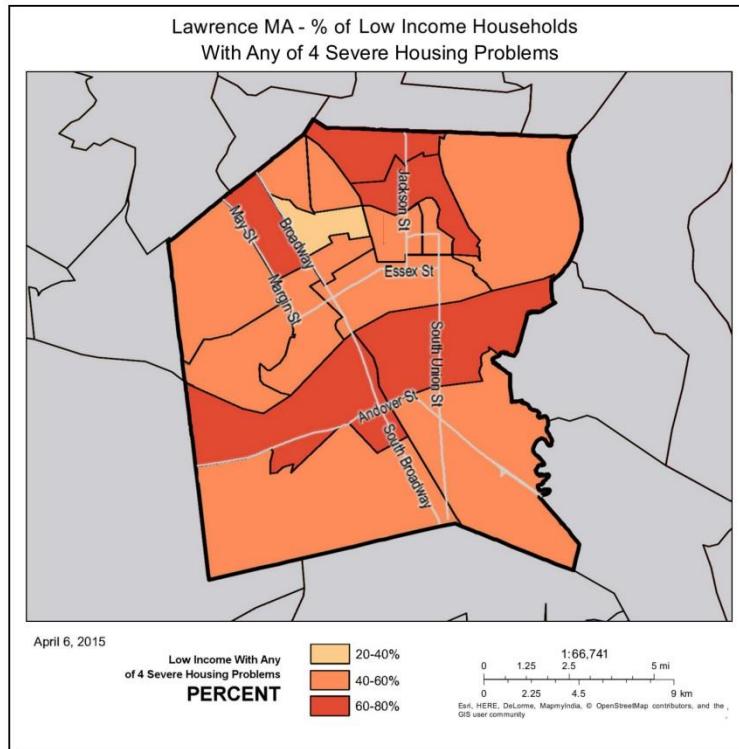
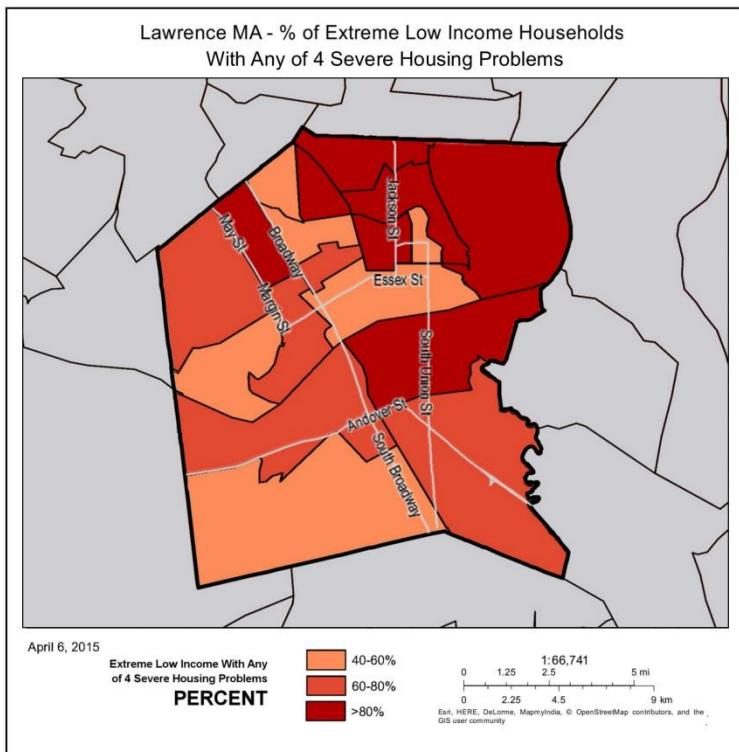
The Merrimack Valley serves as an economic development district (EDD) for the Economic Development Administration (EDA) of the U.S. Department of Commerce. EDA is the main economic development agency of the federal government and works with EDD's throughout the country to promote regional cooperation and job growth. The Merrimack Valley Planning Commission (MVPC) is the designated liaison between EDA and constituent communities. MVPC receives an annual planning grant to manage the Merrimack Valley Comprehensive Economic Development Strategy (CEDS). Developed in collaboration with leaders from the private, public, and nonprofit sectors, the CEDS outlines controlled, smart growth strategies for the entire region. It also provides critical support to MVPC's Brownfields Assessment and Redevelopment Program and GIS-based economic development website, Merrimack Valley Means Business (MVMB.biz).

Discussion

Please see above discussion

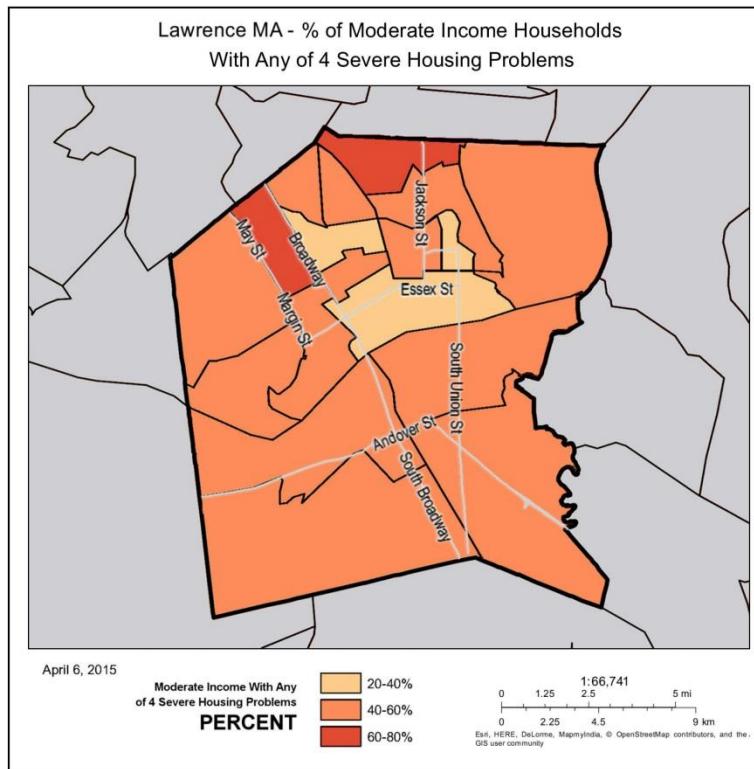
MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")



For purposes of this analysis, the City of Lawrence defines concentration as areas where the extent of housing problems exceeds the City average by 10%. Three areas that have a concentration of housing problems and low-income families include:

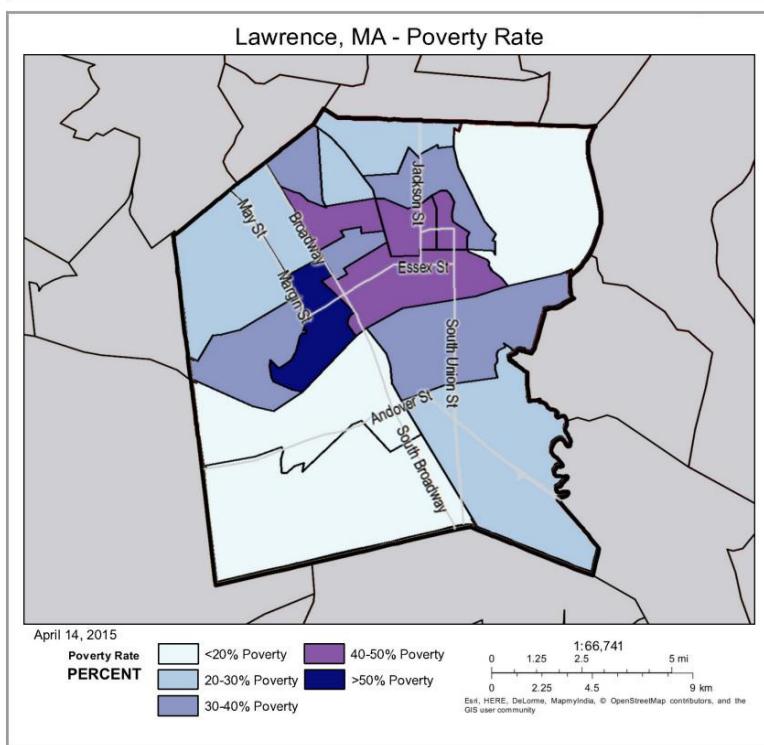
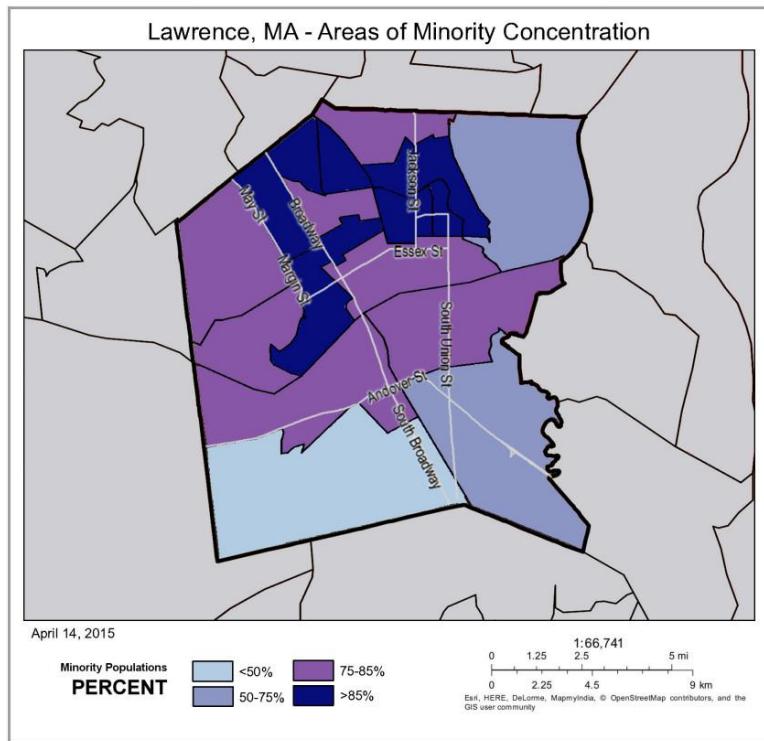
1. Lower Tower Hill CTs 2513 and a part of 2503
2. Parts of the Arlington Neighborhood CT 2509 and 2510
3. The North Common Neighborhood CT2509



Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

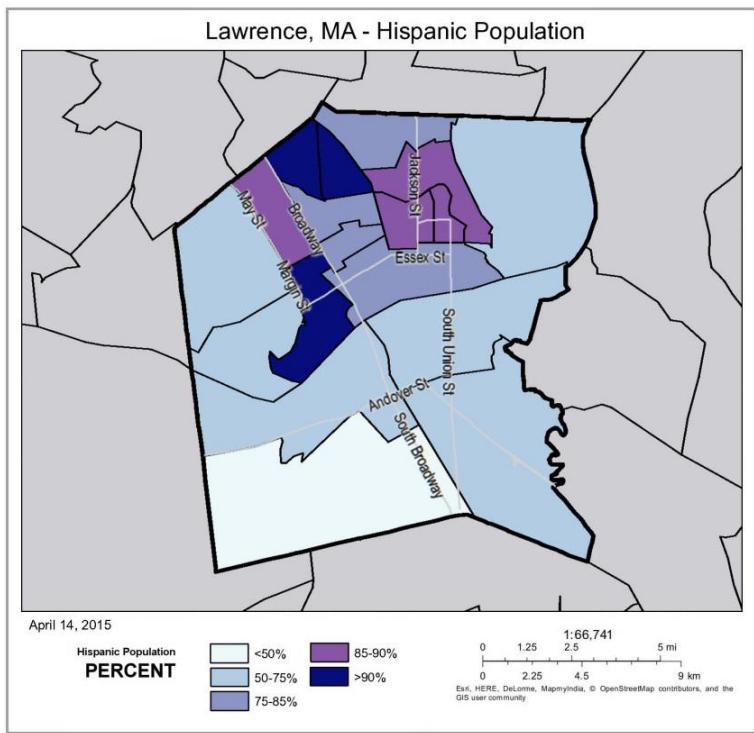
Lawrence is a minority majority community.

What are the characteristics of the market in these areas/neighborhoods?



1. Lower Tower Hill CTs 2513 and a part of 2503 -- The Lower Tower Hill is one of seven major neighborhood areas in the City of Lawrence. What distinguishes this neighborhood from others is (1) its chronically low income level, (2) prevalence of incompatible land uses in dense urban setting that diminish the quality of life for its residents and, (3) the enduring impact of the foreclosure crisis. The combination of socio-economic characteristics layered with changing land use patterns over time has prescribed the Lower Tower Hill neighborhood with incompatible land uses, as well as heavy industrial uses directly abutting residences. Salvage yard uses, along with countless auto-related businesses, are located in I2-zoned areas (note: much of the neighborhood is zoned I2), but they also directly abut densely settled R2, R3, and R4 residential zoning districts. Cutting right through the neighborhood is the Manchester & Lawrence Railroad which once served as an important transportation hub for goods and services but which is now obsolete and merely serves as

reminder of potential presence of contaminants along the rail and



strong positive impact on both of those abutting neighborhoods.

2. Parts of the Arlington Neighborhood CT 2509 and 2510 -- This neighborhood is the most densely developed in the City with many narrow streets contributing to the feeling of density. It is predominantly residential with neighborhood bodegas marking many corners, and strip commercial along the Broadway which runs north south along the west side of. There is strikingly little open space.
3. The North Common Neighborhood CT2509 -- This is a typical Gateway City neighborhood with a mix of mostly multi-family housing (predominantly 2 to 4 family). The neighborhood is still pockmarked by blight; nearly 1/3 of the blocks have at least one abandoned building, and 40% have at least one vacant lot. The ownership rate in the neighborhood is 9%.

Are there any community assets in these areas/neighborhoods?

4. Lower Tower Hill CTs 2513 and a part of 2503 -- Within this area is the City's oldest public housing development, the new enlarged Boys and Girls Club, and the City's only chain supermarket, as well as major employers.
5. Parts of the Arlington Neighborhood CT 2509 and 2510 -- Within this area are the new adaptive reuse multifamily housing developments (Loft 550 Phase 1 and 2) permitted under a 40R Smart Growth district, an active CDC developer (Bread and Roses Housing), the

on surrounding parcels. In spite of the rail not being active for almost a generation, many uses that create ongoing contamination still exist. The City's challenge is to reconcile incompatible land uses through either zoning changes or other possible tools while supporting current residents, and even promoting in the longer term quality residential developments. The neighborhood is nestled between a stable neighborhood in Upper Tower Hill and one of its main commercial districts of Broadway. Improvements in this neighborhood would have a

nationally recognized Greater Lawrence Family Health Center, and Lazarus House Ministries, a key partner in prevention of homelessness.

6. The North Common Neighborhood CT2509 -- The neighborhood is represented by Lawrence CommunityWorks, which has become a major real estate developer and a nationally recognized community organization that weaves together community planning, organizing, and asset building with high quality affordable housing and commercial development

Are there other strategic opportunities in any of these areas?

7. Lower Tower Hill CTs 2513 and a part of 2503 -- The City has received an EPA area-wide planning grant of \$200,000 to plan for development opportunities in and around an abandoned rail corridor that runs through this neighborhood. In addition to this initiative we have responded to an invitation from EPA to apply for technical assistance for a portion of this area, Census Tract 2513. With the additional assistance, the City intends to look to ways to balance uses so it can deliver much needed services to both businesses and residents while at the same time being able to attract private investment. There has long been a desire by the City to improve the residential character of this area by encouraging new construction and supporting rehabilitation with a goal towards homeownership and/or uses which would help stabilize the neighborhood and attract convenient retail uses that are more in keeping with the character of the neighborhood.
8. Parts of the Arlington Neighborhood CT 2509 and 2510 -- The City is collaborating with Arlington Community Trabajando on their homeownership programs, including a joint application to the Wells Fargo Foundation/U.S. Conference of Mayors for a grant to enhance the housing counseling programs with financial coaching. Also, the City is funding in the next Action Plan ACT's youth leadership through the arts program.
9. The North Common Neighborhood CT2509 -- This has been a focus of the neighborhood for the last two Con Plan periods and continues to be a focus. The City is committing HOME funds for the construction of five (5) units of homeownership and is working with the local CDC on addressing vacant and abandoned properties. The City has plans to create a neighborhood park with a splash pad in the neighborhood.

Strategic Plan

SP-05 Overview

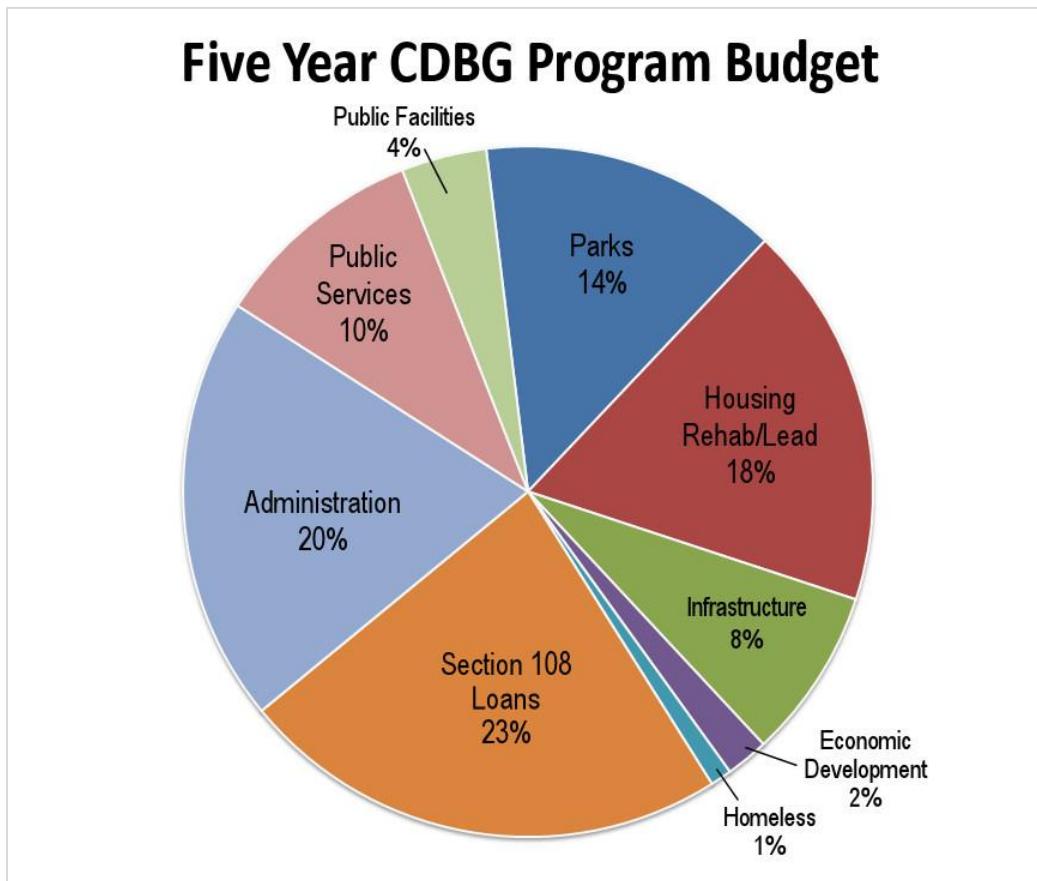
Strategic Plan Overview

The five Consolidated Plan Goals represent those needs identified as high priorities during the extensive Consolidated Plan Consultation and Citizen Participation process. These five goals are the basis for the Strategic investments in projects and programs that the City will make to address these needs during the five year Consolidated Plan period. The goals are as follows:

- **Economic Development** - Expand the business base through redevelopment or investment in commercial properties and creation of local employment opportunities for residents
- **Public Facilities, Parks and Open Space** - Protect historic public spaces, open spaces and community gardens
- **Public Infrastructure** - Improve streets, sidewalks and water/sewer infrastructure; increase access and utilization for all residents
- **Affordable Housing** - Increase the availability of affordable housing – both rental and homeownership – and improve the condition of the City's aged housing stock
- **Public Services** - Provide essential services that improve the quality of life and opportunities to low and moderate income persons, especially youth, elders, and special needs persons

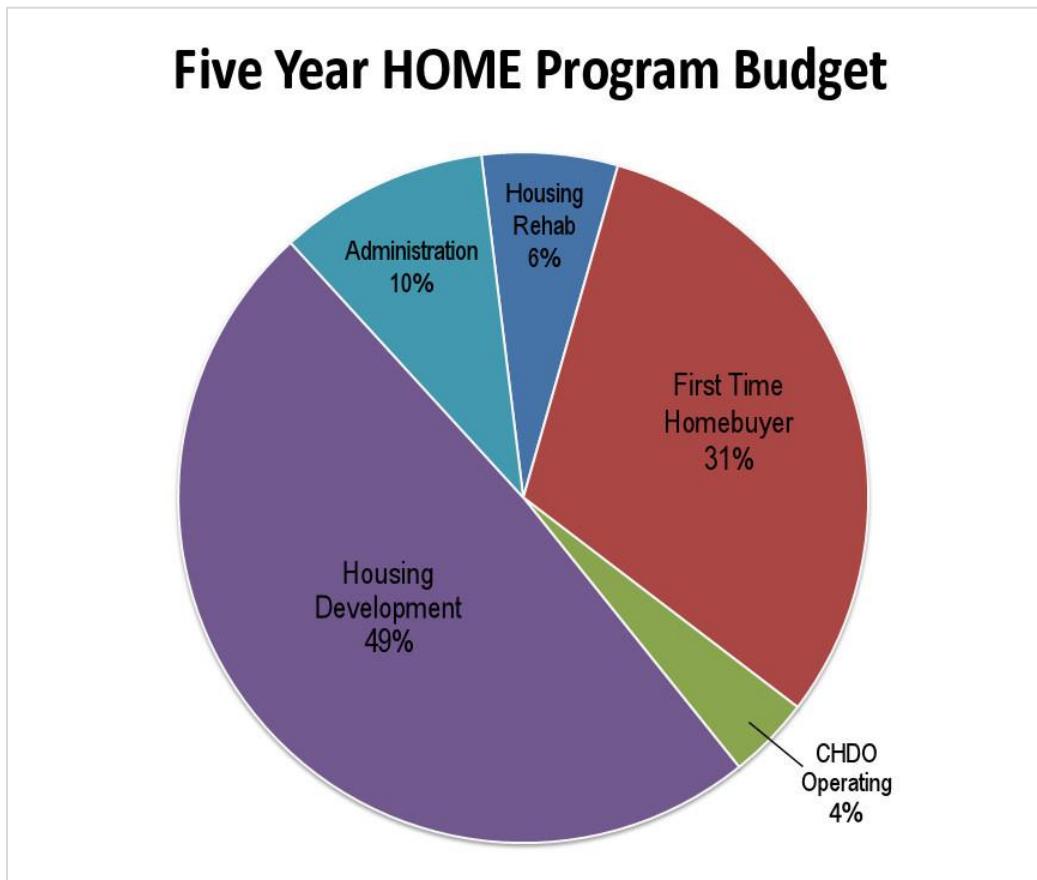
To achieve these goals, the City proposes to invest its CDBG Program funds in accordance with the following chart:

Five Year CDBG Program Budget



The ultimate expenditure of funds during the Consolidated Plan may differ for reasons such as a function of market changes, investment opportunities, and availability of CDBG and other resources. The goals of the plan will only be amended through a HUD-approved Substantial Amendment process.

Five Year HOME Program Budget



SP-10 Geographic Priorities – 91.215 (a)(1)

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The Community Development Block Grant (CDBG) program is intended to predominantly serve the needs of areas and individuals that are low and moderate income as defined by HUD. The CDBG Eligibility map and corresponding chart of eligible Census tracts/block groups identify those Lawrence areas eligible for CDBG Low Mod Area Investments.

While Lawrence is able to invest CDBG funds on priority projects within those areas, HUD encourages Entitlement Communities like Lawrence to evaluate the benefits of geographic targeting to maximize community outcomes. Geographic targeting is viewed as an effective strategy in neighborhood stabilization. Coordinated investments in public infrastructure, public parks, economic development, and housing within a concentrated geographic area are most likely to yield meaningful improvements in those target areas.

During the course of this Consolidated Plan period, the City of Lawrence will continue to evaluate the opportunities and benefits of geographic targeting. Consistent with recognized Best Practices, Lawrence will consider the following prior to implementation of geographic targeting:

1. Utilization of relevant data that supports concentrated investment;
2. Identification of 'Shovel Ready' Investment Opportunities;
3. Evaluation of opportunities to leverage funds or enhance outcomes of Neighborhood Improvement efforts; and,
4. Solicitation of public input.

The HOME Investment Partnership program (HOME) is required to serve only low and moderate income households but is not required to be geographically targeted. The City of Lawrence will utilize HOME funds to support Affordable Housing Development projects as well as direct assistance to homebuyers. HOME funds will be expended City-wide.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 40 – Priority Needs Summary

1	Priority Need Name	Economic Development
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Public Housing Residents
	Geographic Areas Affected	City-wide
	Associated Goals	Economic Development
	Description	The City of Lawrence is working to implement a redevelopment vision articulated in the Lawrence Partnership and the Mayor's Transitional Plan. The redevelopment requires a focus on expanding economic opportunities and increasing the educational attainment and job readiness of Lawrence residents. Activities that are anticipated to yield Economic Development outcomes include: investment in commercial corridors, small business assistance and training, job readiness and job training of Lawrence residents, and continued financial support for downtown parking.
	Basis for Relative Priority	Economic Development was identified as a high priority need within each Consultation, in each Public Hearing, and in each existing community plan.
	Priority Need Name	Affordable Housing
	Priority Level	High

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Chronic Homelessness Mentally Ill veterans Elderly Frail Elderly Persons with Physical Disabilities Victims of Domestic Violence
	Geographic Areas Affected	City-wide
	Associated Goals	Affordable Housing Homeless Assistance
	Description	<p>The Affordable Housing Priority will focus on initiatives that improve the existing housing stock, that increase the homeownership rate to promote Neighborhood Stabilization, that help create mixed-income housing at Lawrence's under-utilized mill properties as part of the downtown redevelopment strategy, and that address blighted, vacant, and/or foreclosed properties.</p> <p>Housing support will be provided to nonprofit organizations, for-profit developers, and to first time homebuyers. Funding will be focused on homebuyer assistance and matching funds for a federal de-leading program. Programs will be administered by the City's Community Development Department.</p> <p>While development is driven by market opportunities and available funding, activities are likely to include homeownership units on vacant urban parcels and redevelopment of distressed housing. Redevelopment of the mill properties, in conjunction with the overall downtown redevelopment strategy, is an important priority.</p>

	Basis for Relative Priority	Investment in the existing housing stock and increasing safe, desirable housing for Lawrence residents was identified as a high priority in Consultations and through the Citizen Participation Process. Homeless and Non-profit service providers identified the need for supportive housing as a high priority.
3	Priority Need Name	Public Parks, Facilities and Infrastructure
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Public Housing Residents Non-housing Community Development
	Geographic Areas Affected	Low Moderate Income Areas
	Associated Goals	Public Parks Public Infrastructure Public Facilities
	Description	Public facilities, parks and infrastructure are essential to achieving the goal of a more livable, healthier City. Through several multi-sector planning grants, the City has identified the need to improve the built environment, including investments in public parks and open spaces; the need for expanded community facilities that can meet the social and recreation needs of residents; and the need for infrastructure improvements including storm water management, and improvements to streets, sidewalks, and streetscapes.
	Basis for Relative Priority	Input from consultations and citizen participation identified the investment in public infrastructure, parks, and facilities as a high priority.
4	Priority Need Name	Public Services
	Priority Level	High

	Population	Extremely Low Low Large Families Families with Children Public Housing Residents Families with Children veterans Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Victims of Domestic Violence Other
	Geographic Areas Affected	City-wide
	Associated Goals	Public Services
	Description	Public Service programs that support economic development initiatives, including job readiness and training, affordable child care, after-school programs, English as a Second Language, and affordable transportation are key City priorities. Programs that address the health and well-being of low and moderate income residents including: elder programs, recreation programs, as well as health, wellness, and nutrition programs were also identified as priorities. Additionally, programs that support special needs populations including domestic violence survivors, veterans, homeless and at-risk households will be considered.
	Basis for Relative Priority	Priority needs in this area were identified based on data from the Mayor's Health Task Force, numerous recent public-private initiatives such as the Working Cities Challenge as well as the Consolidated Plan consultations.
	5 Priority Need Name	Homeless Services
	Priority Level	High

	Population	Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	City-wide
	Associated Goals	Public Services Planning and Administration Homeless Assistance
	Description	Assistance to Homeless and at-risk households
	Basis for Relative Priority	The City identified Homeless Services as a high priority. Through consultations with the Homeless Service Providers and review of Point-in-Time Count data, priority areas were established. This extensive data supported the Consolidated Plan process designation of Homeless Services as a high priority.

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Tenant Based Rental Assistance does not address the need to invest in an aging housing stock nor create sustainable affordable housing. The City's desire to create quality housing stock City-wide would not be met by the utilization of TBRA subsidies which might further concentrate low-income families within neighborhoods with a high percentage of rental stock. The Lawrence Housing Authority is best equipped to operate rental subsidy programs.
TBRA for Non-Homeless Special Needs	Tenant Based Rental Assistance does not address the need to invest in an aging housing stock nor create sustainable affordable housing. To serve the need of non-homeless special needs populations, the desired model is dedicated affordable units with wraparound services.
New Unit Production	The City has vacant urban lots on which in-fill homeownership units would be appropriate. Through the creation of new units on these vacant lots, a blighting neighborhood influence would be reduced. CDBG and HOME funds are intended to be utilized to produce affordable in-fill homeownership housing as well as to fund First-time Homebuyer Assistance Programs.
Rehabilitation	Because Lawrence's housing stock is old, there is a particular need for housing rehabilitation programs that help bring units up to code, improve energy efficiency and removes hazardous conditions such as lead paint. CDBG and HOME funds are intended to be used to support housing rehabilitation, energy improvements, and lead hazard controls.

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Acquisition, including preservation	<p>Acquisition financing is an appropriate market response in two areas: First-time Homebuyers and Housing Redevelopment.</p> <p>First-time homebuyer programs addresses the City's priority housing need to invest in its housing stock as well as its community development goals of creating wealth-building opportunities for low and moderate income residents.</p> <p>Acquisition of distressed and/or foreclosed properties by capable developers has been demonstrated to be a successful strategy for neighborhood revitalization. Redevelopment of properties including bank-owned, foreclosed, and tax title properties that improve the current condition and long-term stability of the properties is a high priority.</p> <p>CDBG and HOME funds are intended to be utilized to support acquisition by First-time Homebuyers and for redevelopment.</p>

Table 41 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

The City anticipates receipt of CDBG funds in the amount of approximately \$1,500,000 annually. To maximize the impact of the CDBG Entitlement funds, the City expends general government funds, has aggressively and successfully secured significant grant funds, and encourages all partners and projects to leverage additional dollars.

As a HOME Investment Partnership program Entitlement Community, the City will receive approximately \$630,000 annually to support direct assistance to moderate income homebuyers and to subsidize the development cost of affordable housing projects.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,494,258	0	0	1,494,258	5,977,032	The City anticipates level funding over the five years of the plan.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	636,250	0	0	636,250	2,545,000	The City anticipates level funding over the five years

Table 42 - Anticipated Resources

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

The City of Lawrence anticipates CDBG funds will leverage additional resources. Non-Entitlement funds that will be used to further the goals of the Strategic Plan may include funds from private foundations, organizations, and individuals. The following leveraged resources are anticipated during the Consolidated Plan:

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

Affordable Housing Resources: Affordable Housing Developments are likely to utilize a variety of Federal, State and Private Housing Resources including Housing Bond funds, Mass Rental Voucher program, Low-Income Housing Tax Credits, Historic Tax Credits, and Federal Home Loan funds.

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

New Market Tax Credits: NMTCs were created in 2000 as part of the Community Renewal Tax Relief Act to encourage revitalization efforts. The NMTC program provides tax credit incentives for equity investment.

Section 8 Funds: Section 8 is administered by the Lawrence Housing Authority and provides rental subsidies to Lawrence households.

Continuum of Care Fund: Project funds awarded by the MA Balance of State Continuum of Care (CoC) to non-profit human service providers to assist in housing and services to homeless persons.

The HOME program matching requirements are met through State Housing Bond funds and the Mass Rental Voucher program. Matching funds requirements are monitored by the Lawrence Community Development Department.

ESG funds matching requirements are met through private resources contributed by non-profit providers. Matching funds are monitored by the Lawrence Community Development Department.

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

Publically owned land will be utilized in the furtherance of affordable housing development and to support the Health Task Force community garden program. Properties taken for back taxes may be used for housing redevelopment. Additionally, vacant city lots may be used for affordable in-fill housing or as community gardens. The use of publically owned properties will address the need for safe, affordable housing and for increasing resident access to affordable nutritious food.

Discussion

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

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
LAWRENCE	Government	Homelessness Non-homeless special needs Ownership Planning Rental	Jurisdiction
Lawrence Continuum of Care	Continuum of care	Homelessness Planning	Jurisdiction
Lawrence Housing Authority	PHA	Public Housing	Jurisdiction

Table 43 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The Institutional Delivery System's strength lies in the diversity of engaged organizations. Under the administrative leadership of the Community Development Department, an integrated network of City Departments, private non-profit organizations, and public agencies work collaboratively to address the needs of low and moderate income persons.

The complex of regulatory constraints on program eligibility and available services presents an ongoing challenge to the existing institutional delivery system. Non-profit organizations identify the lack of resources and the complexity of program regulations as the major barriers to efficient delivery of services to vulnerable populations.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	
Legal Assistance	X	X	
Mortgage Assistance	X		
Rental Assistance	X	X	
Utilities Assistance	X	X	
Street Outreach Services			
Law Enforcement			

Street Outreach Services			
Mobile Clinics			
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	
Employment and Employment Training			
Healthcare	X	X	
HIV/AIDS	X	X	
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X	X	
Other			

Table 44 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

While the City is a member of the Balance of State CoC, the delivery of services are provided at the local level, most often by organizations with a strong presence within the City. Under the leadership of the Community Development Department, the service delivery system continues to assess needs and develop appropriate service responses. The State CoC and the local providers are committed to instituting a coordinated assessment tool and aligning its efforts with the Federal Plan, Opening Doors

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

The strength of the existing service delivery system is the variety of service and the capacity of the existing providers. The gaps in the existing system include the lack of uniform eligibility and systems access for mainstream programs.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

The City of Lawrence is a participating member of the Balance of State Continuum of Care and coordinates its efforts with those of the Commonwealth. The continuing efforts to coordinated homeless responses on a State level while delivering services locally, will result in increased efficiency and ultimately positive outcomes.

While the existing network of government entities and non-profit providers has a proven track record, the greatest challenge to the existing system is the lack of available resources to meet the needs. The shortage of available resources impacts the private sector's ability to create affordable housing, the City's ability to address the infrastructure and facility needs, and human service providers' ability to respond to the basic needs of low and moderate income persons.

All responsible entities will continue to seek additional resources and opportunities for cost-effective collaboration.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Needs Addressed	Funding	Goal Outcome Indicator
1	Economic Development	2015	2020	Non-Housing Community Development	Economic Development	CDBG: \$1,494,258	<p>Facade treatment/business building rehabilitation: 5 Business</p> <p>Businesses assisted: 2 Businesses Assisted</p>
2	Affordable Housing	2015	2020	Affordable Housing	Affordable Housing	CDBG: \$1,344,815.00 HOME: \$2,863,125	<p>Rental units rehabilitated: 100 Household Housing Unit</p> <p>Homeowner Housing Added: 5 Household Housing Unit</p> <p>Homeowner Housing Rehabilitated: 60 Household Housing Unit</p> <p>Direct Financial Assistance to Homebuyers: 90 Households Assisted</p>

Sort Order	Goal Name	Start Year	End Year	Category	Needs Addressed	Funding	Goal Outcome Indicator
3	Public Parks	2015	2020	Non-Housing Community Development	Public Parks, Facilities and Infrastructure	CDBG:\$ 1,045,970.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted
4	Public Infrastructure	2015	2020	Non-Housing Community Development	Public Parks, Facilities and Infrastructure	CDBG: \$597,740.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 200 Persons Assisted
5	Public Facilities	2015	2020	Non-Housing Community Development Community Facilities	Public Parks, Facilities and Infrastructure	CDBG: \$298,842.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted
6	Public Services	2015	2020	Non-Homeless Special Needs Non-Housing Community Development	Public Services Homeless Services	CDBG: \$747,130.00	Public service activities other than Low/Moderate Income Housing Benefit: 900 Persons Assisted
7	Homeless Assistance	2015	2020	homeless	Affordable Housing Homeless Services	CDBG: \$74,713	Homeless Person Overnight Shelter: 10 Persons Assisted Homelessness Prevention: 10 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Needs Addressed	Funding	Goal Outcome Indicator
8	Planning and Administration	2015	2020	Planning and Administration	Homeless Services	CDBG: \$ 1,494,260.00 HOME: \$318,125	Other: 10000 Other

Table 45 – Goals Summary

Goal Descriptions

1	Goal Name	Economic Development
	Goal Description	Support for economic development activities that will provide funding for facade improvement on Commercial corridors. Funds will also support existing Section 108 loans for the Gateway and Ferris Tech projects.
2	Goal Name	Affordable Housing
	Goal Description	<p>Programs to improve the condition of existing housing stock and to provide affordable housing to Lawrence residents.</p> <p>First Time Homebuyer Assistance Program:</p> <p>The City of Lawrence's First Time Homebuyer Assistance Program is funded under the City's annual allocation of HOME funds from HUD. The program provides financial assistance to low and moderate income households in the purchase of their first home. Assistance is available to qualified Lawrence homebuyers in the form of a 0% deferred loan forgiven in five years for up to 3% of the home's purchase price to assist with down payment and closing costs.</p> <p>Rehabilitation/De-leading Program:</p> <p>Low and moderate-income homeowners and investors/developers may be eligible for grants and/or loans offered by the City of Lawrence through its lead abatement and rehabilitation programs to rehabilitate properties located in the city. Its primary goal is to eliminate building and sanitary code violations and decrease the instances of lead poisoning in children by increasing the availability of affordable lead-safe housing. The program offers low interest loans, deferred payment loans and/or grants to eligible owners and investors.</p> <p>Projects undertaken by developers to produce both affordable homeownership and rental units.</p>

3	Goal Name	Public Parks
	Goal Description	Investment in Parks and Open Spaces within CDBG eligible areas. Allocation includes Matching funds for South Lawrence Recreation PARC.
4	Goal Name	Public Infrastructure
	Goal Description	Investment in public infrastructure including streets, sidewalks, and utilities (water and sewer).
5	Goal Name	Public Facilities
	Goal Description	Improvement to Community and Neighborhood Facilities.
6	Goal Name	Public Services
	Goal Description	An array of public service programs to support low and moderate income households.
7	Goal Name	Homeless Assistance
	Goal Description	Provision of housing and services to homeless and at risk households
8	Goal Name	Planning and Administration
	Goal Description	Planning and Administration

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

The City estimates that the HOME program will leverage 60 units of affordable rental housing, with 40% of these units or 24 units dedicated to extremely low-income households, and 60% of the units or 36 units available to low-income households. The HOME-restricted units are anticipated to be 11, with the majority to be extremely low-income. The City estimates that 10 moderate income homebuyers will be assisted.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

The Lawrence Housing Authority manages its public housing stock utilizing available resources to address capital needs, and adaptations to address the needs of its residents. The LHA is not under a Section 504 Voluntary Compliance Agreement but is committed to improving its stock to address resident needs.

Activities to Increase Resident Involvements

The City and the LHA's share common goals. These shared goals included improving the condition of the public housing stock, encouraging resident involvement, and providing opportunities and support for resident self-sufficiency.

The Resident Advisory Board is already active and helps inform the activities of the Lawrence Housing Authority.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the ‘troubled’ designation

Not applicable.

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

The City of Lawrence has a larger supply of deed restricted affordable housing than its neighbors but affordable housing continues to be an issue in Lawrence. As analysis in this Consolidated Plan indicates a significant portion of Lawrence residents are either cost burdened, spending more than 30% of their income on housing costs, or severely cost burdened, spending more than 50% of their income on housing costs.

To address the need for affordable housing, the City of Lawrence has adopted public policies and programs that encourage residential investment. These efforts include expedited permitting, government financing through the investment of HOME funds to reduce development costs, and high-density zoning regulations. Although these policies have helped, a number of policy-related barriers to affordable housing remain. Most of these barriers are not unique to Lawrence. These policies include:

- The costs associated with meeting the requirements of the Mass Building Code
- Policies related to the abatement or removal of hazards in the built environment, such as lead-based paint, which is particularly prevalent in Lawrence because of the age of the Lawrence housing stock
- Cost of site assembly of non-conforming urban lots
- Downpayment requirements for FHA and traditional loan products

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The City of Lawrence's strategies to reduce the Barriers to Affordable Housing are designed to address both supply and demand. The strategy recognizes that the most significant Barriers to Affordable Housing are beyond the City's control. Strategic efforts the City plans to undertake include:

- Participation on a regional level to encourage greater housing opportunities
- Continuing to provide government financing to lessen the housing cost burden for existing owners
- Providing down payment and closing cost assistance to enable low and moderate income buyers achieve homeownership
- Continuing to support “mom and pop” ownership of two and three family stock, recognizing their role in providing affordable rental units

- Utilization of tax-title and/or municipal properties to expand housing and economic opportunities designed to increase resident income
- Utilization of the receivership program to stabilize affordable housing units
- Creating living wage jobs through economic development initiatives that will increase households' 'housing purchasing capacity'

SP-60 Homelessness Strategy – 91.215(d)

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

The City of Lawrence, through its participation in the Balance of State Continuum of Care (CoC), works closely with local police to identify unsheltered homeless persons. Officers connect unsheltered persons to the CoC's Outreach team, ASO. Through this partnership, the City of Lawrence is able to offer specialized outreach and provide clinical and other services, such as housing assistance and referrals for mental health and substance abuse services, to unsheltered individuals. Over the years, ASO has established close referral/working relationships with all CoC organizations that refer unsheltered homeless persons. Lazarus House and Eliot Homeless Services provide outreach services and help assess the individual needs of homeless people.

Addressing the emergency and transitional housing needs of homeless persons

The City of Lawrence, though its participation in the Continuum of Care, is shifting its focus to providing permanent supportive housing for the homeless. The City recognizes that emergency shelter is still needed. The City of Lawrence has the capacity to shelter 284 people at emergency shelters at any given time. The City of Lawrence has 100 transitional housing beds. In addition, Lawrence has cooperative relationships with emergency shelter providers in neighboring jurisdictions including Haverhill and Lowell.

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

The transition to permanent housing in Lawrence is difficult because of the shortage of affordable housing in the city that is documented in the Needs Assessment and Market Analysis of the Consolidated Plan.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

By joining the Balance of State Continuum of Care, Lawrence homeless service providers benefit from the State's centralized intake system with strategic entry points that helps prevent homeless families from becoming unsheltered. The intake and assessment system includes prevention,

diversion, immediate placement in shelter or temporary housing and access to needed services. Outreach teams respond to any report of an unsheltered family with children resulting in immediate placement in alternative housing settings. The United Way 2-1-1 Program provides information and referral for families. These statewide safety nets are advertised through public information announcements, faith-based organizations, and other service providers.

Massachusetts has developed a state funded rapid re-housing system called HomeBASE to provide rapid re-housing and/or homelessness prevention financial assistance to households as they first become, or are at-risk of becoming homeless. The second primary use has been to serve households whose shallow short term subsidies from other financial resources are ending. Some previous state funded shallow subsidies are ending and some households need a small amount of continued assistance to avoid returning to homelessness.

The Continuum of Care Discharge Planning Committee has detailed policies and procedures to help people being discharged from foster care, correctional facilities, and physical and mental health facilities. State agencies with discharge planning responsibilities are all members of the Massachusetts Interagency Council on Housing and Homelessness. Discharge planning initiatives are monitored by the Council's Executive Director, with participation of the Balance of State CoC members, the Massachusetts Departments of Public Health, Mental Health, Veterans Services and Housing and Community Development.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

Public Awareness and Education is the keystone of an effective public health policy. The Commonwealth's Childhood Lead Paint Prevention Program (CLPPP) provides a wealth of information on the hazards, safe treatment, and legal responsibilities related to Lead-based Paint Hazards. The CLPPP tracks childhood blood testing rates and incidence of poisoning. This commitment to raise public awareness led to the passage of Massachusetts' Lead Law that requires property owners to remove or cover all lead paint hazards in homes built before 1978 if a child under 6 resides in the home. Key Lawrence partners include: The Lawrence Lead Assistance Program (LLAP), the Massachusetts Department of Public Health/Childhood Lead Poisoning Prevention Program, the Greater Lawrence Community Action Council (GLCAC), and Merrimack Valley Childhood Lead Poisoning Prevention Program.

Additionally Lawrence rental property owners comply with lead based paint notification and disclosure laws that require the provision of notification and disclosure prior to execution of a rental agreement. Rental property owners must:

- Provide a copy of lead inspections reports
- Provide a copy of the letter of compliance
- Any information about lead in the home

A Seller of home built prior to 1978 must provide the Buyer the following:

- Property Transfer Notification
- A signed Property Transfer Lead Certification
- Any information about lead in the home
- A copy of any lead inspection report, Letter of Compliance, or Letter of Interim Control
- A 10 day period to have home inspected for lead at the Buyer's expense.

The Commonwealth's operates The "Get the Lead Out" (GTLO) program through certified Local Rehabilitation Agencies and private lenders. The program provides secondary financing at desirable rates to remediate/remove lead hazards from residential units. The funds, while limited, are available throughout the Commonwealth. The City of Lawrence is a GTLO certified rehabilitation agency.

Additionally, the City of Lawrence received a \$3.1 million grant from HUD's Office of Healthy Homes and Lead Hazard Control to continue its work toward eliminating lead poisoning in children. The Lead Program staff will provide project management, technical assistance and grants of up to \$10,000 per unit to identify and eliminate lead paint hazards in Lawrence homes. Owner-occupants and investors/developers of single or multi-family residential properties must meet certain criteria to qualify for grants or loans through the Lead Program. Owner occupants must be below 80% of the area median income and have a child under the age of six residing in the unit. Tenants of investor

owned property must be below 50% of the area median income for the owner to be eligible to participate.

The City believes that a coordinated response between nonprofits and government is necessary to address this problem.

How are the actions listed above related to the extent of lead poisoning and hazards?

The City of Lawrence has been declared a high-risk community by the Commonwealth of Massachusetts based on the incidence of lead poisoning. This is not surprising given the fact that more than 80% of the City's housing stock was built before 1980.

Continued public education efforts, Program compliance with lead laws, and funding to address the potential hazards within this aged housing stock are necessary to increase the access of families with young children to lead-safe housing.

How are the actions listed above integrated into housing policies and procedures?

The City of Lawrence has fully integrated Lead Hazard education and remediation into housing policies and programs. The City requires compliance with Mass Lead Notification Laws to be documented within all project files. Affordable rental projects are required to be free of lead based paint hazards prior to occupancy; First time homebuyers are required to sign the Commonwealth's Transfer of Property Notification in the case of purchasing of existing properties. Any new construction or substantial rehabilitation will be fully lead compliant.

Additionally, CDBG and HOME Programs' Policies and Procedures require the following:

5. The Property Owner is required to provide the required notice to all occupants
6. The home to be inspected by a trained professional
7. Assessment if the project is low, moderate, or high-risk of requiring de-leading
8. Work is to be performed by appropriate party
9. The monitoring of de-leading to ensure compliance with federal and state laws
10. The obtaining of project clearance

Compliance with lead based paint program regulations on federally funded projects rests with the Community Development Department.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

At the same time that the City is providing services to those in need, the City of Lawrence is focused on increasing the income of residents in a concerted and coordinated fashion. The City has a high unemployment rate, although there is significant variation by neighborhood.

Anti-poverty policies include:

- Increasing the number of residents who speak English through a comprehensive and coordinated ESOL program that maintains a single citywide list of the number of residents wanting to learn English and the level of classes they need. Enhanced English proficiency improves residents' job prospects.
- Providing job readiness and job training programs
- Development of a comprehensive family resource center that provides job training and other services that help increase family income by 15%
- Fostering downtown redevelopment to create additional jobs in Lawrence

The City of Lawrence Anti-poverty programs include:

The Lawrence Working Families Initiative, which is creating a Family Resource Center designed to increase parent income by 15% over a 10 year period. Additional services will include specialized adult education and certificate training, scholarships, employer internships, financial coaching, and expanded access to child care and healthcare. The initiative will also dramatically increase parent engagement in the schools. The initiative is led by Lawrence Community Works and the Lawrence Public Schools with support from employers such as the Greater Lawrence Family Health Center, New Balance, Solectria, Merrimack Valley Federal Credit Union, and Lawrence General Hospital. The City of Lawrence poverty rate is a call to action with more than one quarter of current residents living in poverty. The City has identified comprehensive and coordinated ways of addressing the causes of poverty in the city which are caused by lack of economic opportunities, lack of language skills, personal and family dysfunction, and the special needs of many persons in the community. Until more residents are able to earn a living wage, they will continue to need help affording basic needs such as food, housing and utilities, child care, and transportation.

The Merrimack Valley Workforce Investment Board (MVWIB), which supports a variety of education, training, and job placement programs. The MVWIB's vision is that employers and residents in the region have a foundation from which they have the opportunity to achieve sustained economic growth and prosperity. MVWIB serves as the oversight and policy-making body for federally funded employment and training services in the region. MVWIB also has the broader role of addressing critical labor market issues and developing strategic partnerships with local leaders in economic

development, the K-12 and higher education system, government agencies, chambers of commerce, and community-based and labor organizations.

The Lawrence Partnership is a partnership between presidents, CEOs and executive directors of banks, mills, businesses, schools, and community organizations, along with elected officials, who have come together to create a new private-public sector collaboration, modeled after similarly successful ventures in Lowell, Salem, and other cities that have experienced significant revitalization. The Lawrence Partnership is focused on economic development and improving the quality of life in the city, with an emphasis on generating ideas, investment, and action.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

Homeownership can help low-income families build wealth. By focusing housing assistance on assistance to first time homebuyers who are ready for homeownership, the City of Lawrence is coordinating its housing and anti-poverty strategies. In addition, the City's efforts to create mixed-income housing at some of the mill properties is another way the City is planning to use housing assistance to address the needs of Lawrence's poor residents.

SP-80 Monitoring – 91.230

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

The City's Community Development Department (CDD) is responsible for monitoring federal programs covered through the Consolidated Plan. The Community Development Department is a part of the City's Department of Planning and Development. The CDD also undergoes an annual performance audit, to ensure compliance with HUD regulations.

The monitoring process starts with the execution of a written document that spells out program, reporting, performance and budget requirements. Special attention is paid to the capacity of new entities and/or entities that have had trouble meeting prior performance goals.

After the written document has been executed, an ongoing monitoring system is put in place in addition to ongoing informal communication. The monitoring system includes: 1) careful review of quarterly reports; 2) careful review of payment requests to ensure that they are within the budget and eligible; and, 3) on-site monitoring visits to verify subrecipient records, use of funds, and resolve any identified problems. The City maintains proper documentation of all activities.

A risk analysis takes into account the complexity of the project, the size of the budget, the subrecipient's track record and the capacity of the staff. High risk projects are monitored first. Projects that start as low risk may move into another category based on performance. CDD staff is vigilant for early warning signs, such as: late quarterly reports, late or incorrect payment requests or slow performance. Issues are documented in the file.

The City's monitoring policy requires annual inspections to ensure compliance with HUD's Housing Quality Standards. In addition, all rental units subsidized with CDBG, HOME and Lead Based Paint Hazard Control funds must be recertified to ensure continued compliance with HUD rent and/or income standards. If the unit does not comply, the City follows up to ensure that repairs are made in a timely fashion. If the owner fails to comply, CDD refers the file to City Attorney's Office to demand repayment of the subsidy or loan. According to Federal Requirements, the City will not release affordability restrictions when they expire or subordinate any HOME or CDBG loan for any unit that is not in compliance.

The City requires owner occupants to provide annual proof of residency during the HOME Deed Restriction period.

During the compliance period, all rental units subsidized through the Lead-Based Paint Hazard Control Grant Program, HOME and CDBG must be re-inspected. The frequency of the re-inspection is not less than every year. Non-responsive owners are informed that failure to comply with re-

inspection of the units is a violation of the terms of the agreement and that the subsidy is subject to recapture. Results of the inspection and follow-up corrective actions are documented in the file.

Owners of non-compliant rental units forfeit any forgiveness available on the loan agreement, and may be required to immediately repay amounts owned. No discharge or subordination of the loan is issued until the property has been brought into compliance with the terms of the agreement.

During the compliance period, all rental units subsidized through the Lead Hazard Control Grant Program, CDBG, HOME, or the Housing Rehabilitation Program income and rent compliance must be recertified. Owners who fail to comply are subject to immediate repayment of the loan.

Where applicable, all contracts for construction are monitored for Section 3 compliance, MBE and WBE goals and compliance with the Davis-Bacon Act and the Massachusetts and Federal Prevailing Wage Laws. All contractors participating in CDBG funded projects will continue to be required to fulfill all required regulations.

Action Plan Sections

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

Introduction

The City anticipates receipt of CDBG funds in the amount of approximately \$1,500,000 annually. To maximize the impact of the CDBG Entitlement funds, the City has aggressively and successfully secured significant grant funds, and encourages all partners and projects to leverage additional dollars. In the first year of the Con Plan the City will be working with the Fiscal Overseer and the Collins Center of UMASS Boston to create its first Capital Plan in 6 years.

As a HOME Investment Partnership program Entitlement Community, the City will receive approximately \$630,000 annually to support direct assistance to moderate income homebuyers and to subsidize the development cost of affordable housing projects.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,494,258	0	0	1,494,258	5,977,032	CDBG funds are anticipate to remain consistent over the 5 year period.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	636,250	0	0	636,250	2,545,000	HOME funds are estimated to remain consistently funded over the five year period.

Table 46 - Expected Resources – Priority Table

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

The City of Lawrence anticipates CDBG funds will leverage additional resources. Non-Entitlement funds that will be used to further the goals of the Strategic Plan may include: private foundations, organizations, and individuals. The following leveraged resources are anticipated during the Consolidated Plan:

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

Affordable Housing Resources: Affordable Housing Developments are likely to utilize a variety of State Housing Resources including Housing Bond funds, Mass Rental Voucher program, and private mortgage financing. Low-Income Housing Tax Credits, Historic Tax Credits, and Federal Home Loan funds are anticipated to be part of financing for multi-family projects.

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

New Market Tax Credits: NMTCs were created in 2000 as part of the Community Renewal Tax Relief Act to encourage revitalization efforts. The NMTC program provides tax credit incentives for equity investment.

Section 8 Funds: Section 8 is administered by the Lawrence Housing Authority and provides rental subsidies.

Continuum of Care Fund: Project funds awarded by the MA Balance of State Continuum of Care to non-profit human service providers to assist in housing and services to homeless persons.

The City has no HOME match requirement.

The City receives no Emergency Solutions Grant funds from HUD and therefore has no ESG match requirement.

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

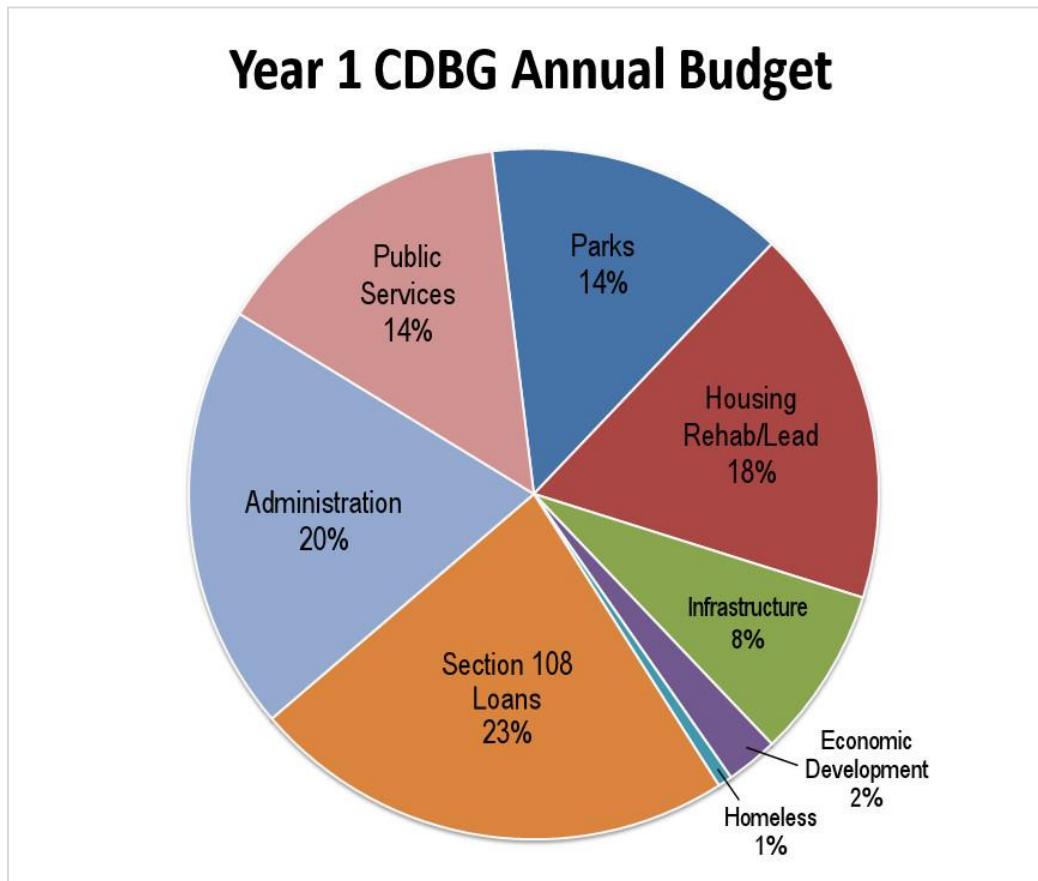
Publically owned land will be utilized in the furtherance of affordable housing development and to support the City's commercial development, or community garden program. Properties taken for back taxes may be used for housing redevelopment. Additionally, vacant city lots may be used for affordable in-fill housing or as community gardens. The use of publically owned properties will address the need for safe, affordable housing and for increasing resident access to affordable nutritious food.

Discussion

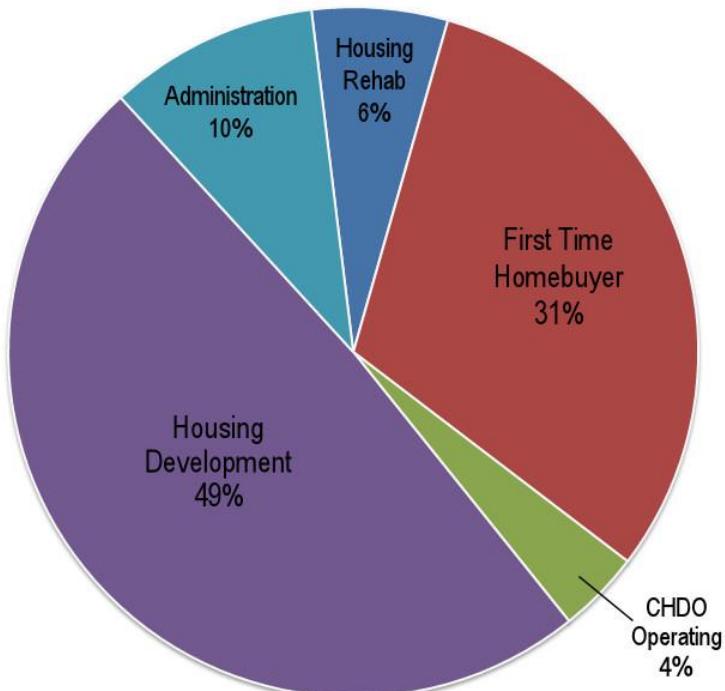
The priorities identified within the Strategic Plan are the outcome of an extensive, comprehensive effort to identify community needs. The Strategic Plan assesses the available resources available to meet those needs. The City of Lawrence's investments will leverage public and private funds to address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

Annual Goals and Objectives

AP-20 Annual Goals and Objectives



Year 1 HOME Annual Budget



Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Needs Addressed	Funding	Goal Outcome Indicator
1	Economic Development	2015	2020	Non-Housing Community Development	Economic Development	CDBG: \$376,271	Facade treatment/ business building rehabilitation: 2 Business

Sort Order	Goal Name	Start Year	End Year	Category	Needs Addressed	Funding	Goal Outcome Indicator
2	Affordable Housing	2015	2020	Affordable Housing	Affordable Housing	CDBG: \$265,135 HOME: \$557,599	Rental units rehabilitated: 20 Household Housing Unit Homeowner Housing Added: 1 Household Housing Unit Homeowner Housing Rehabilitated: 12 Household Housing Unit Direct Financial Assistance to Homebuyers: 20 Households Assisted
3	Public Parks	2015	2020	Non-Housing Community Development	Public Parks, Facilities and Infrastructure	CDBG: \$210,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted
4	Public Infrastructure	2015	2020	Non-Housing Community Development	Public Parks, Facilities and Infrastructure	CDBG: \$120,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted
5	Public Services	2015	2020	Non-Homeless Special Needs Non-Housing Community Development	Public Services	CDBG: \$214,000	Public service activities other than Low/Moderate Income Housing Benefit: 224 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Needs Addressed	Funding	Goal Outcome Indicator
6	Homeless Assistance	2015	2019	homeless	Homeless Services	CDBG: \$10,000	Homeless Person Overnight Shelter: 5 Persons Assisted Homelessness Prevention: 5 Persons Assisted
7	Planning and Administration	2015	2019	Planning and Administration	Economic Development Affordable Housing Public Parks, Facilities and Infrastructure Public Services Homeless Services	CDBG: \$298,052 HOME: \$63,625	Other: 1 Other

Table 47 – Goals Summary

Goal Descriptions

1	Goal Name	Economic Development
	Goal Description	Funding for Commercial Property Improvement program that addresses facade, signage, and curb appeal. Funding for existing Section 108 Loans.
2	Goal Name	Affordable Housing
	Goal Description	Assistance to achieve this goal will be direct funding and program delivery costs for the operation of a Lead Hazard Abatement program; funding for housing rehabilitation, first time homebuyer assistance, and assistance to support the development of homeownership and rental projects.
3	Goal Name	Public Parks
	Goal Description	Matching funds for the South Lawrence Recreation grant.

4	Goal Name	Public Infrastructure
	Goal Description	Infrastructure improvements.
5	Goal Name	Public Services
	Goal Description	An array of public services to support low and moderate income households.
6	Goal Name	Homeless Assistance
	Goal Description	provision of shelter and services to homeless; homeless prevention
7	Goal Name	Planning and Administration
	Goal Description	Planning and Administration

Projects

AP-35 Projects – 91.220(d)

Introduction

The five Consolidated Plan goals represent the high priority needs for the City of Lawrence and serve as the basis for the Year 1 Annual Action Plan. Those priorities are:

- Expansion of economic opportunities through support for small businesses and the redevelopment and investment in commercial properties
- Maximize affordable homeownership opportunities through the redevelopment of vacant, blighting properties and through direct assistance to first-time homebuyers
- Improvement of housing conditions and reduction of lead-based paint exposure through the implementation of lead abatement programs and housing rehabilitation activities
- Strengthen neighborhoods through investments in public infrastructure, parks and open space, and public facilities
- Investment in public services and community facilities that provide new or improved access to programs that serve youth, seniors, and at-risk, vulnerable households

The Consolidated Plan development coincides with the Year 1 Annual Action Plan and the annual Request for Proposal (RFP) Process. The following projects are recommended based upon the Needs Assessment, on-going project commitments, and the RFP process:

#	Project Name
1	Park Improvements
2	2013 Lead Abatement match
3	Infrastructure Improvements
4	Storefront Improvements
5	Emmaus Fresh Start
6	Section 108 Loan Payments
7	CDBG Administration
8	Citizenship & ESOL
9	Keystone-Youth Leadership and Career/College Planning
10	Green Team
11	New England Veterans Liberty House
12	Urban Adventurers Summer Enrichment
13	Music Clubhouse

14	YouthBuild
15	Food For The World
16	Movement City
17	LCW ESOL Classes
18	National Night Out
19	Greater Lawrence Community Boating Program
20	ACT Youth Leadership Development
21	Council on Aging ESOL Classes
22	GLCAC ESOL Adult Literacy Program
23	ESOL at NDEC-Lawrence
24	English Communication for Employment
25	Spanish HiSET Program with ESOL
26	YDO Summer 2015
27	Housing Rehabilitation
28	First Time Homebuyer
29	CHDO Operating
30	CHDO Set-Aside
31	Housing Development
32	HOME Administration

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

The primary objective of CDBG is to benefit low and moderate income residents, and as such the City focuses community development investments in neighborhoods with a high concentration of low and moderate income households. Census and HUD derived data support the basis for identifying eligible neighborhoods. Citizen participation and input from service providers also play a considerable role.

In Year 1 of the Consolidated Plan, the City has allocated funding that addresses unmet priority needs while honoring its obligations for prior year Section 108 loans. The Section 108 projects were essential Public Infrastructure and Public Facilities projects that made physical improvements to city systems and public facilities. CDBG funds are also pledged as matching funds to leverage significant additional resources. The Housing Rehabilitation/Lead Paint funding and Park funds are matching funds. Public Service Activity programs are likewise long-standing successful programs operated by the City and non-profit partner agencies.

HOME funds are allocated to further the City's primary housing goal of improving the quality of its housing stock.

AP-38 Project Summary

Project Summary Information

1	Project Name	Park Improvements
	Target Area	
	Goals Supported	Public Parks
	Needs Addressed	Public Parks, Facilities and Infrastructure
	Funding	CDBG: \$210,000
	Description	Funding will be used as a match to a state PARC grant to construct a new soccer field along with outdoor exercise station and walking path.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 1,000 youth will have use of the soccer fields.
	Location Description	141 Osgood Street
2	Planned Activities	Construction of a new soccer field, out door exercise station and walking path.
	Project Name	2013 Lead Abatement match
	Target Area	City-wide
	Goals Supported	Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$265,135
	Description	Funds used as a match to a 2013 Lead Abatement Grant from OHHLHC.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	30 units of housing
3	Location Description	city-wide
	Planned Activities	lead Inspections, project delivery costs, outreach
	Project Name	Infrastructure Improvements
	Target Area	

	Goals Supported	Public Infrastructure
	Needs Addressed	Public Parks, Facilities and Infrastructure
	Funding	CDBG: \$120,000
	Description	Funds will be used for various infrastructure improvements in the city.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	the entire population benefits from infrastructure improvements
	Location Description	city-wide
	Planned Activities	to be determined
	Project Name	Storefront Improvements
	Target Area	City-wide
	Goals Supported	Economic Development
	Needs Addressed	Economic Development
	Funding	CDBG: \$36,416
	Description	Funds will be used to do facade improvements on commercial buildings.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	5
	Location Description	to be determined but generally on Essex Street and Broadway.
	Planned Activities	Facade improvements to a commercial building that may include windows, lighting, signage, handicap accessibility.
	Project Name	Emmaus Fresh Start
	Target Area	City-wide
	Goals Supported	Public Services
	Needs Addressed	Homeless Services
	Funding	CDBG: \$10,000

	Description	Match to a permanent supportive housing grant funded in the CoC Program competition.
	Target Date	10/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	14 individuals
	Location Description	city-wide
	Planned Activities	Funding for supportive services provided to 14 chronically homeless individuals.
6	Project Name	Section 108 Loan Payments
	Target Area	Not applicable
	Goals Supported	Economic Development
	Needs Addressed	Economic Development
	Funding	CDBG: \$339,855
	Description	Repayment on 2 Section 108 loans-one bankrupt company and one non-performing.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	not applicable
	Location Description	
	Planned Activities	Semi-annual payment of principal and interest.
7	Project Name	CDBG Administration
	Target Area	Not applicable
	Goals Supported	Economic Development Affordable Housing Public Parks Public Infrastructure Public Services
	Needs Addressed	Economic Development Affordable Housing Public Parks, Facilities and Infrastructure Public Services Homeless Services

	Funding	CDBG: \$298,852
	Description	Administrative costs in running CDBG grant program.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Not applicable
	Location Description	Community Development Department, 225 Essex Street, 3rd floor, Lawrence, MA 01840
	Planned Activities	Various Administrative costs including staff salaries, fringe benefits, rent, office supplies, etc.
	Project Name	Citizenship & ESOL
	Target Area	City-wide
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$15,000
	Description	ESOL classes and citizenship classes for low/mod residents of Lawrence.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	15 individuals
	Location Description	Lawrence Family Development & Education Fund 404 Haverhill Street Lawrence, MA 01841
	Planned Activities	citizenship preparation classes and ESOL classes
	Project Name	Keystone-Youth Leadership and Career/College Planning
	Target Area	City-wide
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$10,000
	Description	Activities that promote career/college readiness as well as community service projects that focus on leadership development skills.

10	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	10
	Location Description	Boys & Girls Club of Lawrence 136 Water Street Lawrence, MA 01841
	Planned Activities	Activities that promote career/college readiness as well as community service projects that focus on leadership development skills.
	Project Name	Green Team
	Target Area	City-wide
	Goals Supported	Economic Development Public Parks Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$10,000
	Description	Employment opportunity for youth to learn to be stewards of the environment.
11	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	10 youth
	Location Description	Groundwork Lawrence 60 Island Street Lawrence, MA 01840
	Planned Activities	Youth will participate in a variety of activities and learning opportunities to learn about the environment and stewardship and leadership.
	Project Name	New England Veterans Liberty House
11	Target Area	City-wide
	Goals Supported	Affordable Housing
	Needs Addressed	Public Services

11	Funding	CDBG: \$10,000
	Description	Housing support for low/mod income veterans.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	10 individuals
	Location Description	city-wide
	Planned Activities	Provide a variety of housing supports for veterans including rent subsidies, rent arrearages, utility arrearages.
	Project Name	Urban Adventurers Summer Enrichment
	Target Area	City-wide
	Goals Supported	Public Services
	Needs Addressed	Public Services
12	Funding	CDBG: \$10,000
	Description	Summer educational enrichment program for low/mod youth.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	10 youth
	Location Description	groundwork Lawrence 60 Island Street Lawrence, MA 01840
	Planned Activities	Environmental education, scientific inquiry, physical activity, arts and outdoor exploration.
	Project Name	Music Clubhouse
	Target Area	City-wide
	Goals Supported	Public Services
	Needs Addressed	Public Services
13	Funding	CDBG: \$10,000
	Description	Music exploration for youth including opportunities to perform, record and pursue music education at no cost.
	Target Date	6/30/2016

	Estimate the number and type of families that will benefit from the proposed activities	10 youth
	Location Description	Merrimack Valley YMCA 40 Lawrence Street Lawrence, MA 01840
	Planned Activities	Free opportunities for youth to explore musical instruments and video, and participate in innovative workshops.
14	Project Name	YouthBuild
	Target Area	City-wide
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$10,000
	Description	Educational and trade skills for high risk youth that will result in the construction of a single family home.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	10 youth
	Location Description	Lawrence Family Development & Education Fund 355 Haverhill Street Lawrence, MA 01841
	Planned Activities	Educational and trade skills programming for high risk youth.
15	Project Name	Food For The World
	Target Area	City-wide
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$10,000
	Description	Free food, nutrition and health education for low/mod residents.
	Target Date	6/30/2016

	Estimate the number and type of families that will benefit from the proposed activities	10 individuals
	Location Description	Food for the World 468 North Canal Street, Suite B5 Lawrence, MA 01840
	Planned Activities	Distribution of free food at the food pantry along with nutrition and health education.
16	Project Name	Movement City
	Target Area	City-wide
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$10,000
	Description	Safe, holistic after-school programming for youth 10-18.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	10 youth
	Location Description	Lawrence CommunityWorks Inc 168 Newbury Street Lawrence, MA 01841
	Planned Activities	Creative, academic, leadership, mentoring and entrepreneurial workshops.
17	Project Name	LCW ESOL Classes
	Target Area	City-wide
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$15,000
	Description	Basic ESOL classes.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	15 individuals

	Location Description	Lawrence CommunityWorks Inc 168 Newbury Street Lawrence, MA 01841
	Planned Activities	ESOL classes with an emphasis on vocabulary needed for everyday life.
18	Project Name	National Night Out
	Target Area	City-wide
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$10,000
	Description	Engagement of neighborhood associations and residents in National Night Out, a crime prevention event.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	8,000 residents
	Location Description	Multiple locations across city.
	Planned Activities	Multiple summer safety events that include neighborhoods across the city and a main event at Campagnone Common.
19	Project Name	Greater Lawrence Community Boating Program
	Target Area	City-wide
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$14,000
	Description	Boating, recreation and leadership development.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	14 youth
	Location Description	Greater Lawrence Community Boating Program One Eaton Street Lawrence, MA 01843

	Planned Activities	Safe, supervised recreation, skill and social development for youth 9 and up and job preparedness for older youth and teens.
20	Project Name	ACT Youth Leadership Development
	Target Area	City-wide
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$10,000
	Description	Healing and leadership development through art.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	10 youth
	Location Description	Arlington Community Trabajando 530 Broadway Lawrence, MA 01841
	Planned Activities	Consistent, therapeutic art space during afterschool hours.
21	Project Name	Council on Aging ESOL Classes
	Target Area	City-wide
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$15,000
	Description	ESOL classes aimed at empowering adults to be more independent and self sufficient.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	15 adults
	Location Description	Lawrence Senior Center 155 Haverhill Street Lawrence, MA 01840
	Planned Activities	ESOL classes in the evening to accomodate working adults.

22	Project Name	GLCAC ESOL Adult Literacy Program
	Target Area	City-wide
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$15,000
	Description	ESOL classes to improve job readiness and employment skills.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	15 individuals
	Location Description	Greater Lawrence Community Action Council Inc. 305 Essex Street Lawrence, MA 01840
	Planned Activities	ESOL classes to improve job readiness skills which will lead to better employment opportunities and income over time.
23	Project Name	ESOL at NDEC-Lawrence
	Target Area	City-wide
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$10,000
	Description	Level 2 ESOL class at Speaker Proficiency Level 3-4.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	10 individuals
	Location Description	Notre Dame Education Center-Lawrence 354 Merrimack Street, Suite 210 Lawrence, MA 01843
	Planned Activities	ESOL classes with a focus on life skills.

24	Project Name	English Communication for Employment
	Target Area	City-wide
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$10,000
	Description	Program addresses improvement in English proficiency and soft employment skills.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	10 individuals
	Location Description	Merrimack Valley Immigrant & Education Center
	Planned Activities	Class focussing on workplace English and job readiness and soft skills.
25	Project Name	Spanish HiSET Program with ESOL
	Target Area	City-wide
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$10,000
	Description	Classes to provide instruction to pass the Spanish HiSET examination (high school equivalency test).
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	10 individuals
	Location Description	Lawrence Adult Learning Center 147 Haverhill Street Lawrence, MA 01840
	Planned Activities	Class prepares students to obtain a high school credential in Spanish.
26	Project Name	YDO Summer 2015
	Target Area	City-wide
	Goals Supported	Public Services

26	Needs Addressed	Public Services
	Funding	CDBG: \$10,000
	Description	A five week summer enrichment program.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	10 youth
	Location Description	Youth Development Organization 15 Union Street #563 Lawrence, MA 01840
	Planned Activities	Participants will choose 3 program options from a list that includes arts programs and STEM programs.
	Project Name	Housing Rehabilitation
	Target Area	City-wide
	Goals Supported	Affordable Housing
27	Needs Addressed	Affordable Housing
	Funding	HOME: \$31,161
	Description	Rehabilitation of income eligible homeowner properties.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	3-4 units of housing
	Location Description	city-wide
	Planned Activities	Rehabilitation of housing units to meet HQS.
	Project Name	First Time Homebuyer
	Target Area	City-wide
	Goals Supported	Affordable Housing
28	Needs Addressed	Affordable Housing
	Funding	HOME: \$200,000
	Description	Down payment assistance for income eligible first time homebuyers.
	Target Date	6/30/2016

	Estimate the number and type of families that will benefit from the proposed activities	14 families
	Location Description	city-wide
	Planned Activities	Downpayment assistance for income eligible first time homebuyers.
29	Project Name	CHDO Operating
	Target Area	City-wide
	Goals Supported	Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	HOME: \$25,000
	Description	Operating funds for a certified CHDO.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	2
	Location Description	North Common NRSA and Arlington NRSA
	Planned Activities	Support for certified CHDO.
30	Project Name	CHDO Set-Aside
	Target Area	City-wide
	Goals Supported	Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	HOME: \$95,438
	Description	15% CHDO set-aside for a certified CHDO.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	11
	Location Description	Duck Mill Union Street Lawrence, MA 01840
	Planned Activities	Support for the conversion of a former mill building into 73 units of affordable housing.

31	Project Name	Housing Development
	Target Area	City-wide
	Goals Supported	Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	HOME: \$221,026
	Description	Funding for housing development opportunities.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	20 families
	Location Description	to be determined as funding requests are received
32	Planned Activities	support for the creation of additional affordable housing units.
	Project Name	HOME Administration
	Target Area	Not applicable
	Goals Supported	Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	HOME: \$63,625
	Description	Administrative costs of running the HOME program.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Not applicable
33	Location Description	Community Development Department 225 Essex Street, 3rd floor Lawrence, MA 01840
	Planned Activities	Costs include rent, staff salaries and benefits, office supplies, etc.

AP-50 Geographic Distribution – 91.220(f)

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

The allocation of CDBG resources is targeted to best meet the priority needs of low and moderate income persons. The infrastructure funds are dedicated to the Arlington Neighborhood, Census Tract 2511, and the South Lawrence Recreation facility is in Census Tract 2517. While every consideration is given to opportunities to target a specific geographic eligible area, in Year 1 Annual Plan the City has allocated significant amounts of available resources to programs that operate City-wide. The Section 108 Loan payments represent 23% of City Entitlement funds. Housing Rehabilitation/Lead Paint and Public Services serve priority needs that exist City-wide. The public services are available to LMI persons citywide. HOME funds are available City-wide with development approved based on quality of application including revitalization considerations, and homebuyer assistance is based on individual buyer decisions.

Rationale for the priorities for allocating investments geographically

A significant proportion of the Annual Entitlement funds is dedicated to pay principle and interest on two existing Section 108 loans. Another large piece is to match the State PARC grant, and another large piece supports the HUD Office of Healthy HOMES Lead Abatement grant. The remaining balance is dedicated to two City-wide needs –affordable housing and public services. It should be noted that the majority of public service programs are located within CDBG target areas, and provide convenient access to neighborhood residents.

Discussion

Please see above discussions

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City of Lawrence utilizes HOME funds to support affordable housing programs throughout the entire city. Programs include:

- **First Time Homebuyer Program**, which provides direct financial assistance to a buyer to be utilized for down payment and closing cost
- **Existing Homeowner Rehabilitation Program**, which funds housing improvements for existing homeowners
- **Developer Rental Projects**, which are multifamily projects undertaken by developers. Funds are often soft, secondary financing
- **Developer Homeownership Projects**, which are Acquisition, Rehabilitation, Resale or Acquisition, New Construction, Resale projects where a developer produces an affordable house that is sold to and occupied by an eligible household

Lawrence additionally allocates a portion of their CDBG funds toward affordable housing including home rehabilitation and lead hazard abatement.

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

Table 4 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	5
Rehab of Existing Units	35
Acquisition of Existing Units	0
Total	40

Table 5 - One Year Goals for Affordable Housing by Support Type

Discussion

Existing data and community consultations clearly identifies the need to improve the quality of its

aged housing stock and to reduce the impacts of lead hazards.

AP-60 Public Housing – 91.220(h)

Introduction

The Lawrence Housing Authority manages its public housing stock and administers federal and state housing vouchers. The LHA's stock includes both federal and state-financed public housing.

The City and the LHA share common goals. These shared goals included improving the condition of the public housing stock, encouraging resident involvement, and providing opportunities and support for resident self-sufficiency.

Additionally, the LHA is seeking creative opportunities to preserve and produce affordable housing.

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

The City of Lawrence has extremely limited resources to assist the Lawrence Housing Authority with its Capital Needs. The City has supported the LHA's efforts at the recapitalization and restructuring of its housing portfolio to accomplish needed capital projects and ensure long-term sustainability of the public housing stock. The City undertakes the required environmental review for the LHA's HUD-funded capital projects.

Additionally, the City supports the LHA efforts to increase economic diversity within its resident population and to operate Family Self-Sufficiency programs.

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

Resident Councils regularly engage with management on facility needs, management policies, and/or security issues. The LHA and the City will continue to support resident engagement through support for public service programs which operate at LHA sites as well as through the recognition of Resident Organizations in the development of future plans.

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

The LHA is not troubled.

Discussion

The LHA is a critical partner in the provision of affordable housing and efforts to promote economic self-sufficiency. During this Consolidated Plan period, the City and LHA will seek to identify opportunities to leverage the LHA's capacity and mutual goals expand opportunities for Lawrence residents.

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

Introduction

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The City of Lawrence is committed to increasing long-term housing stability and economic self-sufficiency of homeless and at-risk individuals and families. The City will utilize HOME funds to produce additional affordable rental units and have dedicated CDBG funds to support self-sufficiency and economic development.

The Continuum of Care (CoC) uses a centralized intake system and outreach teams to address the needs of homeless persons, with a special emphasis on unsheltered persons. Outreach teams respond to any report of an unsheltered family with children and locate an immediate placement in alternative housing settings. The United Way 2-1-1 Program provides information and referral for families. Information about these services is disseminated through public information announcements, faith-based organizations, and other service providers.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City is providing CDBG funds to Emmaus as part of their match for the Fresh Start project funded through the Continuum of Care Grant program. Fresh Start is a permanent supportive housing leasing program targeting 14 chronically homeless individuals with 4 slots set aside for veterans.

HOME funds are allocated each year to CHDO's and other housing developers for the creation of affordable units of housing. Bread and Roses Housing often targets their housing projects to families at 0-30% AMI.

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

Although Lawrence is no longer its own CoC as it joined the Balance of State CoC two years ago, monthly meetings are still held in Lawrence to discuss with service providers, veterans organizations, advocacy groups and other interested parties, the needs of homeless individuals and families.

Staff from the Community Development Department interacts with the public seeking assistance with housing needs on an ongoing basis by providing referrals to appropriate local agencies and service providers. As part of the Balance of State CoC Planning Group, the City participates in the

Continuum of Care Grant Program application process including the Ranking and Review of renewal applications which requires discussion of how the applications meet the needs and priorities of the CoC. One of the projects that receive this funding is Homeless Legal Services which provides legal aid to those at imminent risk of becoming homeless.

The Balance of State CoC is working to create a Coordinated Entry System for individuals and the City will be an active participant in the creation of this system which will prioritize individuals with the greatest needs.

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

The City of Lawrence works with state partners to ensure that people being discharged from publicly funded institutions are not discharged into homelessness. The Massachusetts Department of Mental Health has designated several managers as representatives to the Balance of State CoC and the MA ICHH who work on discharge planning. These managers are responsible for working with and monitoring all CoC providers providing mental health services and they work on discharge planning for participants with severe and chronic mental health issues. Several of the providers are also active CoC members. DMH works with other state agencies and their providers around mental health issues, street outreach and discharge planning. DMH is the state agency responsible for ensuring persons being discharged from the public mental health (MH) system are not discharged into homelessness.

Discussion

Please see discussions above.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

The availability of affordable housing is determined by the relationship of supply and demand. On the supply side, the City has a greater percentage of affordable housing units than any of the surrounding communities with nearly 15% of its housing units deed restricted as affordable housing. Yet, affordable housing demand continues to outstrip the supply.

The City of Lawrence has adopted public policies and programs that encourage residential investment. These efforts include expedited permitting, government financing to reduce development cost, and high-density zoning regulations. Yet, despite this significant supply, the demand has not been met.

The public policies that constitute barriers are not unique to Lawrence. These policies include:

- Costs associated with Mass Building Code
- Hazards in the built environment such as lead paint.
- Cost of Site Assembly of non-conforming urban lots
- Downpayment requirements for FHA and traditional loan products
- Barriers imposed by surrounding "suburban" communities

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

The public policies that serve as barriers to affordable housing are not within the control of the City of Lawrence. Yet, the City proposes the following actions to lessen the impact of public policies:

- Participation on a regional level to encourage greater housing opportunities
- Utilization of Tax-title and/or Municipal Properties to expand housing and economic opportunities designed to increase resident income
- Utilization of Receivership Program to stabilize affordable housing units
- Provide lead abatement financing to reduce costs
- Provide government financing to support existing homeowners
- Provide Down Payment and Closing Cost assistance to enable low and moderate income buyers to achieve homeownership

Discussion:

The City of Lawrence intends to address the availability of affordable housing on both the supply and demand side. By expanding economic opportunities for its residents, the demand for affordable

housing will be reduced. By encouraging production throughout the region and providing government assistance that supports existing low income owners, the supply of affordable housing will be expanded.

AP-85 Other Actions – 91.220(k)

Introduction:

This section discusses the City's efforts to address needs identified in the Consolidated Plan, particularly in the areas of expanding homeownership opportunities, rehabilitating and preserving affordable housing, reducing lead-based paint hazards, expanding economic opportunities, and developing institutional structure for delivering housing and community development activities.

Actions planned to address obstacles to meeting underserved needs

The City of Lawrence is working to address obstacles to meeting underserved needs by:

- Participation on a regional level to encourage greater housing opportunities throughout the region, expand regional economic opportunities, and coordinate the streamlined and impactful delivery of services throughout the region; and,
- Creation of living wage jobs through economic development initiatives that will increase households' economic position which will provide them with resources to better address household needs.

Actions planned to foster and maintain affordable housing

The City of Lawrence is focused on providing residents with the economic means to purchase, rehabilitate and maintain the existing housing stock. Specifically, the City is supporting residents through:

- Down payment and closing cost assistance that allows low and moderate income buyers to buy a home;
- Rehabilitation to support to “mom and pop” owners of two and three family stock, recognizing their role in providing affordable rental units;
- Utilization of tax-title and/or municipal properties to expand housing and economic opportunities designed to increase resident income; and,
- Utilization of the receivership program to stabilize affordable housing units.

Actions planned to reduce lead-based paint hazards

Because so much of Lawrence's housing was built prior to 1978 when lead-based paint was banned from housing and lead based paint hazards pose a significant health risk, actions planned to reduce lead-based paint hazards include:

- Continued public awareness campaigns related to lead-based paint hazards;

- Project management, technical assistance, and matching funds for Healthy Home and Lead Hazard Control grants; and,
- Continued participation by the City in the State's Get the Lead Out program which provides the City with access to rehabilitation funding for lead-based paint removal.

Actions planned to reduce the number of poverty-level families

The City is working to reduce the number of poverty-level families by:

- Expanding the availability of ESOL classes
- Job training
- Development of a comprehensive family resource center
- Redevelopment of downtown to create additional jobs

Actions planned to develop institutional structure

Community Development will continue to engage City departments and public-private partnerships, such as the Office of Planning and Development, Economic Development Department, Mayor's Health Task Force, Human Services Department, and Department of Parks, in the implementation of the activities identified within the Annual Action Plan. Through enhanced coordination, the CDBG and HOME funded activities are an essential piece of larger community revitalization efforts.

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

The City of Lawrence's active coordination between public and private housing and social service agencies was recognized by the Federal Reserve Bank of Boston through a \$700,000 Working Cities grant. The City plans to continue to:

- Convene Mayoral task forces on a number of important initiatives such as health and the provision of ESOL classes
- Participate in public-private partnerships such as the Lawrence Partnership and the North Canal Coalition.

Discussion:

Please see discussions above.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(l)(1,2,4)

Introduction:

The City receives CDBG and HOME funds on an annual basis. In addition, the City receives Program Income throughout the year. The City invests these funds into eligible projects as detailed within the Consolidated Plan and corresponding Annual Action Plan.

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(l)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	60,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	60,000

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	85.00%

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

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

The City of Lawrence will only use the forms of investments identified in Section 92.205

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

The City's Recapture Provisions are located with the Grantee Appendices

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

The Community Development Department utilizes a Note, recordable Mortgage, and Deed Restriction to secure the HOME investment.

As long as the Borrower remains in compliance with the terms of this Note, the Mortgage, the Loan Agreement and the Affordable If the HOME-assisted homebuyer fails to occupy the unit as his or her principal residence (i.e., unit is rented or vacant), or the home was sold or otherwise transferred during the period of affordability and the applicable recapture provision was not enforced, then the project will be considered in noncompliance. Housing Restriction (collectively “The Loan Documents”), the HOME loan will be forgiven once the affordability period is complete.

- 4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows: HOME will not be used to refinance existing debt.**

The City does not intend to use HOME funds to refinance existing debt.

Appendices

Alternate/Local Data Sources

1	Data Source Name
	Lawrence Employment Data
	List the name of the organization or individual who originated the data set.
	Massachusetts Executive Office of Labor and Workforce Development
	Provide a brief summary of the data set.
	Data on jobs and wages.
	What was the purpose for developing this data set?
	economic development planning
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?
	geographic area
2	Data Source Name
	Lawrence MA Rental Price Trends
	List the name of the organization or individual who originated the data set.
	2012 American Community Survey, U.S. Census Summary Files
	Provide a brief summary of the data set.
	Analysis from Housing Study of Census data
	What was the purpose for developing this data set?
	Provides detailed information on trends in rental prices
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?
	geographic area
	What time period (provide the year, and optionally month, or month and day) is covered by this data set?
	2012
	What is the status of the data set (complete, in progress, or planned)?
	complete

3	Data Source Name Lawrence Inspectional Services
	List the name of the organization or individual who originated the data set. Department of Inspectional Services
	Provide a brief summary of the data set. Data on vacant and abandoned properties
	What was the purpose for developing this data set? monitoring and code enforcement
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? entire city
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? 2015
	What is the status of the data set (complete, in progress, or planned)? complete

Citizen Participation

CITY OF LAWRENCE PUBLIC HEARING DOC. 98/2015

In City Council
April 21, 2014

Notice is hereby given, that the City Council will hold a Public Hearing on Tuesday, May 5, 2015 in the City Council Chambers, 200 Common Street, Lawrence, MA at 7:00 p.m. The purpose of said Hearing is to gather testimony, information, and public input concerning the proposed 5-year HUD Consolidated Plan, and approval of the Community Development Block Grant and HOME Annual Action Plan budget for fiscal year 2016 for the City of Lawrence. The Fiscal Year 2016 HUD Annual Action Plan and Budget, with the **Community Development Block Grant (CDBG)** estimated in the amount of **1,494,258.00** and the **HOME** Grant estimated in the amount of **636,250.00**.

A copy of the petition and supporting documentation concerning this matter may be examined at The Lawrence Community Development Department, 225 Essex Street - 3rd Floor, Lawrence, MA on any business day between the hours of 8:30 AM to 4:30 PM. A copy of the petition and other documents may also be examined and copies in the Office of the City Clerk, 200 Common Street, Lawrence, MA on any business day between the hours of 8:30 AM to 4:30 PM. Information concerning the proposed grants may also be obtained from the City of Lawrence Website located at www.cityoflawrence.com under the Public Hearing section of the City Council location of the website.

Persons wishing to be heard on said matter shall be given the opportunity.

Attest: William J. Maloney, City Clerk
ET - 4/28/15

CITY OF LAWRENCE
COMMUNITY DEVELOPMENT DEPARTMENT
225 ESSEX STREET
LAWRENCE, MASSACHUSETTS 01840
DANIEL RIVERA - MAYOR
JAMES H. BARNES - DIRECTOR
TEL: (978) 620-3510
FAX: (978) 722-0440
www.cityoflawrence.com

ANNOUNCEMENT OF PUBLIC HEARING and Request for Proposals (RFP)

City of Lawrence

FY 2016 - 2020 5-Year Consolidated Plan and 2016 Action Plan COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) and HOME Programs

The City of Lawrence, through its Community Development Department, will conduct Public Hearings and a Workshop regarding the development of the 5-year Consolidated Plan and Annual Action Plan and the use of approximately \$2 million in Federal Community Development Block Grant (CDBG) and HOME grant funds available on or about July 1, 2015. The actual amount will depend on Congressional appropriations.

The City of Lawrence is in the process of developing a new five-year Consolidated Plan that will establish community goals and guide resource allocations. The Consolidated Plan is a document required by the US Department of Housing & Urban Development (HUD). The Plan will cover the period July 2015-June 2020.

The City is soliciting applications for Fiscal Year 2016 CDBG funding. A Public Hearing on Wednesday, December 10, 2014 will review the accomplishments of programs receiving funding in the current and past years, solicit ideas and recommendations for priorities for the 5-year Consolidated Plan and the 1-year Action Plan, and provide information on the CDBG funding and application process for the upcoming year. A Workshop on January 8, 2015 will be held to answer questions and assist applicants with their applications. A public hearing on February 19, 2015 will be for applicant presentations to the Community Development Advisory Board.

The hearings and workshops are fully accessible and open to all. Individuals requiring Spanish translation or American sign interpreters are asked to contact the office at (978) 620-3510 prior to the meetings.

Application materials will be available on Wednesday, December 10, 2014 at the Community Development Department, 225 Essex Street, Lawrence, MA 01840 after 9a.m. and at the Public Hearing on Wednesday, December 10, 2014 at the Lawrence Public Library, 51 Lawrence Street, Lawrence, MA between the hours of 6:00-7:30 p.m. Electronic copies will be available on the city's website at www.cityoflawrence.com.

Completed applications must be received at the City of Lawrence Community Development Department no later than Friday, February 6, 2015 by 3:00 p.m. Below is the schedule of 3 meetings related to the RFP process.

DATE	EVENT	LOCATION
Wednesday, December 10, 2014, 6:00-7:30 p.m.	Public Hearing	Lawrence Public Library
Thursday, January 8, 2015, 6:00-7:30 p.m.	Accomplishments/Process CDBG Workshop Applicant Assistance	51 Lawrence Street Lawrence Public Library 51 Lawrence Street
Thursday, February 19, 2015, 6:00-9:00 p.m.	Public Hearing Presentations by Applicants	South Lawrence East School 165 Crawford Street

Daniel Rivera, Mayor

ET - 12/1/14

Grantee Unique Appendices

City of Lawrence Recapture Provisions pulled from Action Plan 5th Year Program Yr Action (7/1/14 to 6/30/15)

The First Time Home Buyers Program (FTHB) is designed to assist low income families who are purchasing a residential property in the City of Lawrence. The City, through the HOME Partnership Investment Fund, can assist eligible homebuyers with down payment, closing costs, and a reduction of the mortgage principal.

The City of Lawrence FTHB Program will provide income-qualified homebuyers up to **\$10,000** in direct financial assistance. This assistance is considered the "Direct HOME Subsidy Amount." This assistance can cover down payment, principle write downs and eligible closing costs identified in a signed Good Faith Estimate report and reflected in the final HUD-1 Settlement Statement. Financial assistance is available in the form of a zero-interest deferred loan (second lien). The buyer must own and occupy the property as their principal residence for the duration of the period of affordability; if that occurs; this loan is forgivable after five (5) years.

As a recipient of funds from the First Time Home Buyers Program, from the City of Lawrence Community Development Department, the buyer is subject to recapture restrictions during a 5-year "affordability period" consistent with the Federal Regulations for the HOME program. The Community Development Department utilizes a Note, recordable Mortgage, and Deed Restriction to impose this recapture requirement.

As long as the Borrower remains in compliance with the terms of this Note, the Mortgage, the Loan Agreement and the Affordable Housing Restriction (collectively "The Loan Documents), the HOME loan will be forgiven once the affordability period is complete.

If, during the period of affordability, the Owner shall desire to sell, dispose of or otherwise convey the property to a third party at any price the market will bear, free and clear of all restrictions set forth in the Mortgage, the Owner shall so notify the City and provide to the City of Lawrence an appraisal of the fair market value of the property acceptable to the City of Lawrence prepared by a Massachusetts certified real estate appraiser.

In the case of a sale or transfer to a third party during the period of affordability, the Owner shall pay the Recapture Amount immediately and directly to the City of Lawrence in full. The "Recapture Amount" shall equal the full Direct HOME Subsidy Amount, subject to available net proceeds. This amount includes any direct assistance to the buyer, including down payment and closing cost assistance and any assistance provided that reduced the purchase price from the fair market value to an affordable price.

The Recapture Amount is subject to available net proceeds. . Net Proceeds are Sales Price minus Superior non-HOME Debt and closing costs (including broker's fees, recording costs, appraisals costs and excise taxes). The recapture amount will never be more than available net proceeds.

Upon receipt of the Recapture Amount, if any, by the City of Lawrence, the City of Lawrence shall issue a recordable mortgage release indicating the City of Lawrence's receipt of the Recapture Amount, if applicable, or indicating that no Recapture Amount is payable. The Mortgage Release shall be recorded at the Northern Essex Registry of Deeds.

If the HOME-assisted homebuyer fails to occupy the unit as his or her principal residence (i.e., unit is rented or vacant), or the home was sold or otherwise transferred during the period of affordability and the applicable recapture provision was not enforced, then the project will be considered in noncompliance. Accordingly, the City will monitor for compliance with the principal residency requirement and the terms of the recapture provision. The City will request proof of residency yearly for the term of the affordability period.

Except as otherwise stated herein, the property or any interest therein shall not at any time prior to the end of the Affordable Period be sold by any owner, and no attempted sale shall be valid unless the recapture amount is paid by the Owner and the Owner receives a Mortgage Release.

SF-424 and Certifications

OMB Number: 4040-0004
Expiration Date: 8/31/2016

Application for Federal Assistance SF-424			
* 1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application	* 2. Type of Application: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision	* If Revision, select appropriate letter(s): <input type="checkbox"/>	* Other (Specify): <input type="text"/>
* 3. Date Received: <input type="text" value="05/15/2015"/>	4. Applicant Identifier: <input type="text" value="B-15-MC-25-0012"/>		
5a. Federal Entity Identifier: <input type="text"/>	5b. Federal Award Identifier: <input type="text"/>		
State Use Only:			
6. Date Received by State: <input type="text"/>	7. State Application Identifier: <input type="text"/>		
8. APPLICANT INFORMATION:			
* a. Legal Name: <input type="text" value="City of Lawrence"/>			
* b. Employer/Taxpayer Identification Number (EIN/TIN): <input type="text" value="04-001394"/>		* c. Organizational DUNS: <input type="text" value="0795231710000"/>	
d. Address:			
* Street1: <input type="text" value="225 Essex St. 3rd FL"/>	Street2: <input type="text"/>		
* City: <input type="text" value="Lawrence"/>	County/Parish: <input type="text"/>		
* State: <input type="text" value="MA"/>	MA: Massachusetts		
Province: <input type="text"/>			
* Country: <input type="text" value="USA"/>	USA: UNITED STATES		
* Zip / Postal Code: <input type="text" value="01840"/>			
e. Organizational Unit:			
Department Name: <input type="text" value="Community Development Dept"/>	Division Name: <input type="text"/>		
f. Name and contact information of person to be contacted on matters involving this application:			
Prefix: <input type="text" value="Mr."/>	* First Name: <input type="text" value="James"/>		
Middle Name: <input type="text"/>			
* Last Name: <input type="text" value="Barnes"/>			
Suffix: <input type="text"/>			
Title: <input type="text" value="Director"/>			
Organizational Affiliation: <input type="text"/>			
* Telephone Number: <input type="text" value="1-978-620-3511"/>	Fax Number: <input type="text" value="1-978-722-9440"/>		
* Email: <input type="text" value="jbarnes@cityoflawrence.com"/>			

Application for Federal Assistance SF-424*** 9. Type of Applicant 1: Select Applicant Type:**

C: City or Township Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

*** 10. Name of Federal Agency:**

US Dept of Housing and Urban Development

11. Catalog of Federal Domestic Assistance Number:

14.218 14.23

CFDA Title:

CDBG Entitlement
HOME Entitlement*** 12. Funding Opportunity Number:**

14.218 CDBG 14.23 HOME

* Title:

Consolidated Plan and Annual Action Plan Entitlement program

13. Competition Identification Number:

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):*** 15. Descriptive Title of Applicant's Project:**

Consolidated Plan 2015-2019 and Year 1 Action Plan

Attach supporting documents as specified in agency instructions.

Application for Federal Assistance SF-424**16. Congressional Districts Of:*** a. Applicant * b. Program/Project

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

17. Proposed Project:* a. Start Date: * b. End Date: **18. Estimated Funding (\$):**

* a. Federal	2,130,508.00
* b. Applicant	
* c. State	
* d. Local	
* e. Other	
* f. Program Income	10,000.00
* g. TOTAL	2,140,508.00

*** 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.

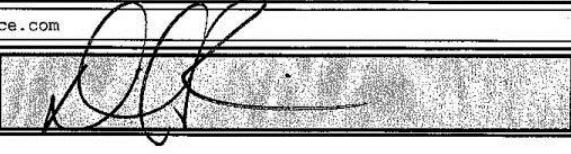
*** 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)** Yes No

If "Yes", provide explanation and attach

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: * First Name: Middle Name: * Last Name: Suffix: * Title: * Telephone Number: Fax Number: * Email: * Signature of Authorized Representative: * Date Signed: 

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.

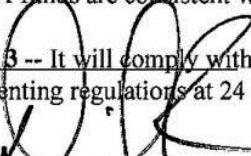
Anti-Lobbying -- To the best of the jurisdiction's knowledge and belief:

1. 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;
2. 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
3. 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

Date

5/11/15

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:

1. **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);
2. **Overall Benefit.** The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) ~~2016, 2017, 2018~~ (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;
3. **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:

1. 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

2. 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 24 CFR Part 35, subparts A, B, J, K and R;

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

Signature/Authorized Official

Date

5/11/15

Title

Mayor

Specific HOME Certifications

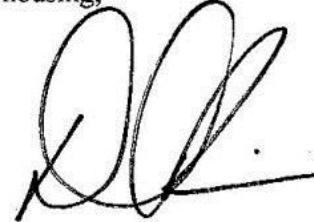
The HOME participating jurisdiction certifies that:

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

5/11/15

Date


Title

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING:

A. 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.