

Expected Resources

AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

Introduction

The Consortium anticipates annually allocated funds of \$916,835 in the 2023 fiscal Year. Other potential funding uses may become possible in the future, but estimates for future years remain unfinalized. The Consortium maximizes the impact of funds by encouraging partners and projects to leverage non-federal resources in addition to HOME/CDBG dollars. Other grants secured in the Consortium are used to advance goals outlined in this Strategic Plan.

The City of Fitchburg Annual Action Plan represents a collaborative effort on the part of Fitchburg's government, public and private agencies and citizens to develop a vision and a strategy for meeting the housing and community development needs of the city. Fitchburg receives CDBG and HOME funding directly from HUD. The HOME program is a part of the Fitchburg-Leominster HOME Consortium. In the Consortium, the City of Fitchburg is the Lead Entity and the City of Leominster is the Participating Grantee. As Lead Entity, the City of Fitchburg manages the Consortium's 5-Year Consolidated Plan process, manages the HOME Program funding and reporting for both cities in the Consortium and manages its CDBG Program funding and Annual Action Plans. As the Participating Grantee, the City of Leominster's Community Development Block Grant Program is responsible for overseeing its portion of the 5-Year Consolidated Plan development process, sharing its information with the City of Fitchburg and managing its CDBG Program funding and Annual Action Plans.

Fitchburg is located in North Central Worcester County, Massachusetts. According to the 2021 American Community Survey 5-Year Estimates for the city of Fitchburg: Percentage of families and people whose income in the past 12 months is below the poverty level: 14.6%. The demographic profile of the City out of a total population of Approximately 41,946 people is: One race: 86%; white alone: 60%; Black/African American: 7%; Asian: 4%; American Indian and Alaskan native:.6%; Some other race: 14%; two or more Races:14%

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder 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	916,835	450	31,933.54	949,218.54	3,334,513	Numbers are estimates only for remaining three years of the Con Plan. Annual allocations are expected to be divided as follows: 20% for Administration; 15% reserved for public services (not to exceed).

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder 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	542,547	324,963	1,679,726	2,547,236	1,951,480	These numbers are estimates for the remaining three years of the Con Plan. Annual allocations are expected to be divided as follows: 10% for Administration; 15% reserved for CHDO; and the remaining for homeowner assistance, rental development and homeowner development activities. Please note- the amount available in year one is high, due to prior year resources.

Table 1 - 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

There are several programs where leveraged funds play a role. These are:

- LIHTC or Historic Tax Credit projects. LIHTCs apply to acquisition, rehab, or new construction. Prior Projects include : Fitchburg Place, 4 Leighton Street, Yarn Works, Moran Square, and 10 Summer Street. Leominster properties: Silver Leaf, Riverside Village, Water Mills, Ivory Keys, and Carter School. 4 tracts qualify: 3 in Fitchburg (7105, 7107, and 7108) and 1 in Leominster (7094). Upcoming Projects include Fitchburg Arts Communities in Fitchburg and North Star's Journey Home supportive housing project. The cities use LIHTCs to

designate Difficult Development Area(s). There are 12 DDAs in the Consortium. Under the Tax Credit program, a certified rehab project on income-producing property can receive 20% of the cost of certified rehab expenditures in credits.

- MassWorks Grants provide capital for infrastructure projects that accelerate housing, private development, and job creation. Fitchburg received \$3 mill for Downtown by supporting new housing/mixed-use, the Fitchburg Theater rehab, converting Main and Boulder street for safety. The project generated 182 units and commercial opportunities. Leominster received \$2.5 mill for Whitney Field including the Mall expansion.

HOME and CDBG match:

- Inclusionary Zoning and Linkage Fees - under zoning, developments must provide on-site units for affordable housing. The cities may allow required units/lots off-site or contribute funds equal/greater in value. There is also interest in doing this with Habitat for Humanity. The Consortium will allocate HOME to mixed-income projects. HOME has leveraged \$514,900. Local funds will also support affordable housing via CDBG.
- The Consortium works with providers who offers grants to LMI households to lower energy costs. MOC operates the program with other funding; Fitchburg leverages via the Homeowner Rehabilitation Program.
- Under the MRVP, DHCD makes vouchers available to the homeless. The state provides vouchers for project and tenant-based opportunities with PHAs.
- Volunteer hours from Habitat for Humanity
- PHAs and the state provide a certain percentage of Housing Choice Vouchers for specific projects.
- The Consortium requests and investment in on- or offsite improvements from developers when working on HOME.
- Fitchburg's funding for the removal of lead-based paint, dust, and soil hazards have come from awards of public and private matching funds,
- Philanthropy and funds through the CoC. These resources can be donated materials; volunteer labor; value from land or real property; etc.
- CDBG funds match for Urban Renewal Funds. FRA received a 20-year commitment of funds. This will result in about \$30 million for implementation.
- Funding Fitchburg State for the North of Main Beautification Program PARC funding from the MA Office of EEA, the state earmarked funds from the Sam Pawlak Community Group.
- DPW and other staff apply for projects, matching CDBG with budget funding and other sources i.e., Safe Routes to Schools.

- State offices use CDBG for Complete Streets, brownfields, TDI, etc. MassDevelopment used tax credits with CDBG for Urban Fork.
- DHCD has matched CDBG to expand the 40R district

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

[See Appendix for Figure "A snapshot of leveraged funds for 2022."]

The Consortium has received applications for potential affordable developments on publicly-owned land and anticipates this will continue. There are currently seventeen FHA housing projects on publicly owned land. Both cities may use publicly owned land or property to address community development needs identified in this plan. Some examples include infrastructure projects on public sidewalks and streets in the target areas (based on funding availability).

Discussion

Public recreation sites and facilities often receive CDBG funding as well. Streetscape, parks, open space, and other infrastructure and facility improvements, including increasing accessibility and alternative energy projects are among the objectives and needs within the jurisdiction that we plan to continue to address in the coming year.

Among them, this year we plan to complete upgrades to Mama Fitz and Parkhill Park and provide necessary park design and match to leverage grant funding to update outdated park features. We also plan to make much needed safety updates to the Coolidge Park Public Pool House, update signage throughout our public parks, and work to create an outdoor fitness court and outdoor fitness studio within Coolidge Park. All these improvements provide fun, safe, accessible outdoor experiences for area residents in our parks.

Our Department of Public works will also be continuing work on the Twin City Rail Trail connector, as well as replacing the current sidewalk at the intersections of Snow Street and Union Street and Snow Street and Cherry Street with ADA compliant concrete sidewalk and wheelchair ramps. Additionally they will be providing street parking on the East side of Snow Street along with the redesign of the concrete side walk to eliminate the current driveway entrance on the park side of Snow Street.

We are also working to restore the pavement at the Broad Street entry of Crocker Field by removing the existing asphalt surface and replacing it with concrete to match the original surface.

The Consortium actively seeks opportunities to match federal funds with local and state opportunities to create and preserve affordable housing and community development. The Consortium continues to allocate ten percent of its HOME funds to Program Administration and 15 percent to its CHDO set aside, per HUD regulations. The remaining 75 percent is for various homeowner and rental projects outlined in the Priority Needs (SP-25) and Goals (SP-45) sections. The City allocates the maximum 15 percent of its annual CDBG allocation to public services and the required 20 percent to Administration and Planning. Through collaboration with partners and matching funds, the Consortium estimates rehabbing fifteen units, developing two units, and strategically planning for three units throughout this Consolidated Plan.

In this second year of the Action Plan, the City anticipates using HOME funding for the creation of ten new rental units in Fitchburg at the Fitchburg Arts Community Project, four new units of rental housing at North Star Family Shelter's Journey HOME permanent Housing Project in Leominster and provide down payment assistance to the homebuyer of a Habitat for Humanity home in Fitchburg.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Public Facility Improvements	2023	2026	Non-Housing Community Development	CDBG Target Area, CDBG Strategy Area, Housing Strategy Area, Citywide	Public Facilities and Infrastructure	CDBG: \$294,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 16900 Persons Assisted
2	Public Services	2023	2026	Non-Homeless Special Needs Non-Housing Community Development	CDBG Target Area, CDBG Strategy Area, Housing Strategy Area, Citywide	Public Services	CDBG: \$137,525.25	Public service activities other than Low/Moderate Income Housing Benefit: 3680 Persons Assisted Homeless Person Overnight Shelter: 5 Persons Assisted Homelessness Prevention: 2 Persons Assisted
3	Economic Development	2023	2026	Non-Housing Community Development	CDBG Target Area, CDBG Strategy Area, Housing Strategy Area, Citywide	Economic Development	CDBG: \$160,000	Businesses assisted: 15 Businesses Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Emergency Shelter Program	2023	2026	Homeless	CDBG Target Area, CDBG Strategy Area, Housing Strategy Area, Citywide	Emergency Shelter		
5	Clearance Activity	2023	2026	Non-Housing Community Development	CDBG Target Area, CDBG Strategy Area, Housing Strategy Area, Citywide	Clearance Activity	\$58,326.29	Vacant, blighted and unsafe property removed.
6	Rehabilitation and Preservation	2023	2026	Affordable Housing	CDBG Target Area, CDBG Strategy Area, Housing Strategy Area, Citywide	Rehabilitation and Preservation	CDBG: \$116,000 HOME: \$0	Household Housing Unit Homeowner Housing Rehabilitated: 0 Household Housing Unit Housing Code Enforcement/Foreclosed Property Care: 200 Household Housing Unit
7	Rehabilitation and/or Acquisition	2023	2026	Affordable Housing	CDBG Target Area, CDBG Strategy Area, Housing Strategy Area, Citywide	Rehabilitation and/or Acquisition	HOME: \$75,000	Direct Financial Assistance to Homebuyers: 1 Household Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Acq./Dev/Rehab by Non-profit Housing Providers	2022	2026	Affordable Housing	CDBGTarget Area, CDBG Strategy Area, Housing Strategy Area, Citywide	Acq, Dev and Rehab by Nonprofit Housing Providers	HOME: \$1,450,000	Rental units constructed: 14 Household Housing Unit Rental units rehabilitated: 0 Household Housing Unit Homeowner Housing Added: 0 Household Housing Unit
9	HOME Administration	2022	2026	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	CDBGTarget Area, CDBG Strategy Area, Housing Strategy Area, Citywide	HOME Administration	HOME: \$54,255	Other: 1 Other
10	CDBG Administration	2022	2026	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	CDBGTarget Area, CDBG Strategy Area, Housing Strategy Area, Citywide	CDBG Administration	CDBG: \$183,367	Other: 1 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
11	Rental Development by For-profit Developers	2022	2026	Affordable Housing	CDBG Target Area, CDBG Strategy Area, Housing Strategy Area, Citywide	Rehabilitation and Preservation	CDBG: \$0 HOME: \$0	

Table 2 – Goals Summary

Goal Descriptions

1	Goal Name	Public Facility Improvements
	Goal Description	To promote the development, expansion and improvement of infrastructure, particularly streets, sidewalks, street beautification, building upgrades, and park/recreation improvements throughout the Consortium via direct funding and by leveraging other funding sources
2	Goal Name	Public Services
	Goal Description	To promote services relating to mental health, substance use disorder, homelessness, and youth, working toward eliminating issues through the provision of a variety of service programs, including programs that offer housing services as well as rent and Utility Services. Provision of these services will focus on the most vulnerable populations in the City. Also To reduce individual and family homelessness by providing overnight shelter to homeless families and individuals. To address crime prevention and youth services support and expansion, through youth programming and Transportation assistance. Drug Enforcement and Foot Patrols with the Fitchburg Police Department to provide overtime services to conduct drug related investigations within the designated CDBG areas

3	Goal Name	Economic Development
	Goal Description	To address issues of neglected storefronts; poor appearance of business districts; neighborhood revitalization; rehabilitation of commercial buildings particularly in the Downtown; and small business/microenterprise loans and technical assistance. A large part of this goal will be providing technical assistance to start up and/or existing businesses with business plan development, marketing and financing including the launching a public market which will highlight local food entrepreneurs.
4	Goal Name	Emergency Shelter Program
	Goal Description	
5	Goal Name	Clearance Activity
	Goal Description	To revitalize neighborhoods and eliminate structures that have fallen into a state of disrepair, primarily through demolition. These structures pose an imminent threat to public safety and contribute to the issues of slum and blight in LMI neighborhoods.
6	Goal Name	Rehabilitation and Preservation
	Goal Description	To preserve and maintain the existing affordable housing stock, particularly those units occupied by LMI individuals and families. Also, to revitalize neighborhoods and preserve the physical/financial viability of existing housing by enforcing state sanitary and building codes. This includes code enforcement, Habitat's critical repair program for low income CDBG funding includes 3 homeowner repairs.
7	Goal Name	Rehabilitation and/or Acquisition
	Goal Description	To provide LMI households with opportunity to acquire a new home at an price affordable based on their income. One household will be assisted to purchase a Habitat for Humanity home under construction now.

8	Goal Name	Acq./Dev/Rehab by Non-profit Housing Providers
	Goal Description	To preserve and maintain existing affordable rental opportunities, particularly units occupied by LMI households. Also, to revitalize neighborhoods and preserve the physical/financial viability of existing rentals, via partnerships with providers for long-term housing options. Projects include one NewVue Communities Fitchburg Arts Community rental housing project (10 HOME units) and North Star Family Services Journey Home rental housing project (4 HOME units) . The City may also provide HOME funding to Habitat for Humanity or another developer for the creation of one new homeownership unit.
9	Goal Name	HOME Administration
	Goal Description	Administration of HOME funds and affordable housing activities that include grant writing to leverage other federal and state resources.
10	Goal Name	CDBG Administration
	Goal Description	Administration of CDBG funds and planning activities that include grant writing to leverage other federal and state resources.
11	Goal Name	Rental Development by For-profit Developers
	Goal Description	To create affordable rental opportunities, particularly units occupied by LMI households. Also, to revitalize neighborhoods and preserve the physical/financial viability of existing rentals, via partnerships with developers for longterm housing options.

AP-35 Projects - 91.420, 91.220(d)

Introduction

The HOME Consortium will dedicate its PY49 fund allocation to fund services and emergency shelters. The Consortium will seek out opportunities for CHDO development and housing that combines living arrangements with service provision where possible. The Consortium also plans to dedicate a portion of its allocation to serve homeless populations. The City of Fitchburg's CDBG program will use its PY49 allocation toward public services, economic development, and facilities/infrastructure, emphasizing technical assistance for businesses as the City continues to improve post Pandemic. Fitchburg held an advertised public hearing to solicit comments about the Plan, review its accuracy, and ensure needs were addressed herein. Information on participating was posted on social media channels and the City's website. Members of organizations representing low-income neighborhoods, minorities, homeless persons, and other special needs populations were encouraged to participate through advertisements in local print media, and public hearings. Lastly, a draft of the PY49 AAP was posted on the City's website throughout the comment period, and a final hearing was held before submission to HUD for approval. The Citizen Participation Plan efforts and the feedback generated from those efforts can be found in the Appendix.

#	Project Name
1	Family Homeless Shelter
2	Drug Enforcement and Patrol Program
3	Small Business Technical Assistance
4	Code Enforcement
5	Street Outreach
6	Critical Home Repair
7	CDBG Administration and Planning
8	Twin City Rail Trail Connector
9	Abolitionist Park
10	Abolitionist Park Phase 3B
11	Crocker Field/Broad St. Entry
12	Parks & Playgrounds
13	Friends of the Abolitionist Park Phase III
14	Fitchburg Farmers' Market
15	Fitchburg Public Market
16	Spartacus
17	Fitchburg Homelessness Prevention Project
18	Access to Recovery
19	Project Learn STEAM Transportation
20	Main Street Studios
21	Mayor's Energy Fund

#	Project Name
22	Sign and Facade Program
23	Fitchburg Downtown Coordinator
24	Demolition
25	homeowner repair- rehab & preservation owner & tenant units
26	homebuyer acquisition
27	homebuyer development
28	rental development
29	rental rehabilitation by non profits
30	HOME Administration
31	Housing Program Delivery

Table 3 – Project Information

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

Data analysis and community engagement efforts including focus groups, a community survey, a homeless shelter survey, and a social service agency survey informed project selection. Members of organizations representing low-income neighborhoods, minorities, homeless persons, and other interested populations were encouraged to participate via advertisements in the local print media, public hearings, and surveys. An advertised public hearing for public comment on the Plan and the subsequent 30-day public- comment period provided further information and feedback. The City posted instructions for engaging in these processes on social media channels and the City’s website provided a draft of the PY49 AAP throughout the comment periods. Before final submission to HUD for approval, the City held a final hearing to adopt the Plans. The list in Table 55 also was compiled within the parameters of HUD’s grant requirements, with activities targeted in the CDBG Target Area to benefit LMI populations making 80 percent or less than the Area Median Income (AMI). Compliant with national objective requirements, at least 70 percent of activities benefit LMI households. These housing activities focus in the Housing Strategy Area, comprised of older urban neighborhoods and populations most in need. There must be 51 percent LMI occupancy for rental units in multifamily developments, and households occupying single-family units must be at or below 80 percent AMI. Homeowner and rental assistance receive the remaining 75 percent of funds from the allocation. HUD established administrative and public service caps to structure the dispensation of funds, but the Consortium and the City of Fitchburg designate project funding based on community needs.

The main obstacles to effective implementation are funding, adequate resources, and staff capacity.

Other obstacles to addressing needs include geography, limited public transportation, high land and development costs, a recovering housing market, drug use, inadequate services to meet the need, lack of adequate “living wage” employment, and vacancy/abandonment issues. Alternatively, social service agencies have a high need for appropriately credentialed staff. Available services are struggling to keep up with demand. Low wages, a limited supply of quality housing, and a lack of services in surrounding communities exacerbate these challenges by further stretching the resources of Fitchburg’s supportive services. LMI populations in the Consortium are already finding it difficult to afford the cost of living, even in lower-cost areas; those who are homeless or transitioning out of homelessness are particularly vulnerable to these challenges.

AP-38 Project Summary

Project Summary Information

1	Project Name	Family Homeless Shelter
	Target Area	CDBG Target Area, CDBG Strategy Area, Housing Strategy Area, Citywide
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$9,590.32
	Description	Program funds will provide emergency housing for homeless families in North Worcester County, including case management and follow up services. This amount is available based on prior year resources and PY2023 grant funding.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated NSFS will screen 200-250 referrals during the year, and expects to serve 10-15 Fitchburg families in the shelter and emergency services.
	Location Description	City of Fitchburg
	Planned Activities	The City will continue fostering relationships and providing funding to non-profit partners to end homelessness. The CDBG funds will be used to partially pay for the NSFS Operations Manager salary costs.
2	Project Name	Drug Enforcement and Patrol Program
	Target Area	CDBG Target Area, CDBG Strategy Area, Housing Strategy Area, Citywide
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$61,378.05
	Description	This funding will provide police overtime expenses related to drug investigation activities in the CDBG Strategy Area and foot/motorcycle/bicycle patrols in the Main Street and Rail Trail district that falls within the CDBG area. This amount is available based on prior year resources and PY2023 grant funding.
	Target Date	6/30/2024

	Estimate the number and type of families that will benefit from the proposed activities	It is anticipated that 21,740 LMI individuals will benefit from the proposed project throughout PY49.
	Location Description	City of Fitchburg
	Planned Activities	The City will continue to conduct foot patrols and drug investigations, including surveillance, execution of warrants, arrests, and seizure of drugs, firearms, and U.S. currency.
3	Project Name	Small Business Technical Assistance
	Target Area	CDBG Target Area, CDBG Strategy Area, Housing Strategy Area, Citywide
	Goals Supported	Economic Development
	Needs Addressed	Economic Development
	Funding	CDBG: \$25,000
	Description	Program funds will provide outreach and technical assistance to businesses, as well as help leverage loans for small businesses. This amount is available based on prior year resources and PY2023 grant funding.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 40 businesses will be served (unduplicated count), 60 jobs will be created/retained, and 4 loans will be facilitated. Funds will be used to pay staff salary.
	Location Description	City of Fitchburg
	Planned Activities	The City will continue to support the business community, particularly in the Downtown, to prosper in the City, employ local workers, expand workforce development, and make aesthetic upgrades. NewVue has seen a need for intensive services for small business, and requested level funding to meet this need for support.
4	Project Name	Main Street Studios
	Target Area	CDBG Target Area, CDBG Strategy Area, Housing Strategy Area, Citywide
	Goals Supported	Economic Development

	Needs Addressed	Economic Development
	Funding	CDBG: \$10,000
	Description	Program funding will support the staff to manage the facility, retail, and create programs.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 10 Microenterprises businesses/individual entrepreneurs will be served.
	Location Description	City of Fitchburg
	Planned Activities	The City partnered with the Fitchburg Cultural Alliance will continue to support the business community, particularly in the Downtown, to prosper in the City, engage the local creative community, support small businesses, and provide technical assistance with Main Street Studios as yet another hub to provide those services.
5	Project Name	Code Enforcement
	Target Area	CDBG Target Area, CDBG Strategy Area, Housing Strategy Area, Citywide
	Goals Supported	Rehabilitation and Preservation
	Needs Addressed	Rehabilitation and Preservation
	Funding	CDBG: \$96,000
	Description	Program funds will be used to pay 100% of one existing full-time BOH Inspector positions and 50% of one full-time Clerk position. This amount is available based on prior year resources and PY2023 grant funding.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 200 housing units and 900 dwellings will be inspected in the CDBG strategy area.
	Location Description	City of Fitchburg

	Planned Activities	City staff will continue to work together to rehabilitate and inspect for code violations to improve the quality of housing and life for LMI neighborhoods. Through the enforcement of the State's Sanitary and Building Codes, Fitchburg's housing stock will be greatly improved.
6	Project Name	Street Outreach
	Target Area	CDBG Target Area, CDBG Strategy Area, Housing Strategy Area, Citywide
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$14,385.48
	Description	This funding will be dedicated to increasing the availability and accessibility of public services and programs throughout the City. This amount is available based on prior year resources and PY2023 grant funding
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	It is anticipated that 4,000 (duplicative) LMI individuals will benefit from the proposed project throughout PY49.
	Location Description	City of Fitchburg
7	Planned Activities	The City will continue to foster relationships and provide funding to the Health Department specializing in public service provision.
	Project Name	Mayor's Energy Fund
	Target Area	CDBG Target Area, CDBG Strategy Area, Housing Strategy Area, Citywide
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$4,795.16
	Description	This funding will be dedicated to providing individuals/households with heating and utility assistance. This amount is available based on prior year resources and PY2023 grant funding.
	Target Date	6/30/2024

	Estimate the number and type of families that will benefit from the proposed activities	It is anticipated that 10 LMI households will benefit from the proposed project throughout PY49.
	Location Description	City of Fitchburg
	Planned Activities	The City will foster relationships and provide funding to LMI families struggling to make payments for their heat and energy. These funds will be used as a match to additional funding by donation or additional grant assistance. The City will also be able to provide referrals to other organizations should they be unable to assist financially.
8	Project Name	Critical Home Repair
	Target Area	CDBG Target Area, CDBG Strategy Area, Housing Strategy Area, Citywide
	Goals Supported	Rehabilitation and Preservation
	Needs Addressed	Rehabilitation and Preservation
	Funding	CDBG: \$20,000
	Description	Critical Home Repair is exterior or interior work to alleviate critical health, life, and safety issues or code violations for homeowners in need.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	Program funds will be used to fund 4-6 critical repairs in Fitchburg, serving 10 individuals.
	Location Description	City of Fitchburg
	Planned Activities	The City will continue to promote health and safety and improve the quality of life for those in the target area and across the City by removing blighted and dangerous buildings/housing units. Participants must own their own home and have a verifiable need that falls within scope and capabilities. The home must be a primary principal residence, current on mortgage, property taxes and insurance. Repairs must be necessary to function in the home and homeowners must partner with Habitat.

9	Project Name	CDBG Administration and Planning
	Target Area	CDBG Target Area, CDBG Strategy Area, Housing Strategy Area, Citywide
	Goals Supported	Public Facility Improvements Public Services Economic Development Emergency Shelter Program Clearance Activity Rehabilitation and Preservation Rehabilitation and/or Acquisition Acq./Dev/Rehab by Non-profit Housing Providers HOME Administration CDBG Administration Rental Development by For-profit Developers
	Needs Addressed	Public Facilities and Infrastructure Public Services Economic Development Emergency Shelter Clearance Activity Rehabilitation and Preservation Rehabilitation and/or Acquisition Acq, Dev and Rehab by Nonprofit Housing Providers HOME Administration CDBG Administration
	Funding	CDBG: \$183,367.00
	Description	This funding will be used to administer the Fitchburg-Leominster HOME program and the City of Fitchburg CDBG program.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	Fitchburg-Leominster HOME Consortium, City of Fitchburg
	Planned Activities	The City will continue to administer and monitor program activities, leverage other grants through grant writing, and administer leveraged grants.

10	Project Name	Parks & Playgrounds
	Target Area	CDBG Target Area, CDBG Strategy Area, Housing Strategy Area, Citywide
	Goals Supported	Public Facility Improvements
	Needs Addressed	Public Facilities and Infrastructure
	Funding	CDBG: \$152,000
	Description	This funding will be used to improve and maintain park/recreation facilities and open space in the City to better nearby LMI neighborhoods and the population at-large. This amount is available based on prior year resources and PY2023 grant funding.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	It is anticipated that 8,700 LMI families will benefit from the proposed project throughout PY49.
	Location Description	City of Fitchburg
	Planned Activities	The City will continue to work with related organizations and departments to improve accessibility, make aesthetic upgrades, and promote active lifestyles for the community.
11	Project Name	Demolition
	Target Area	CDBG Target Area, CDBG Strategy Area, Housing Strategy Area, Citywide
	Goals Supported	Demolition/Clearance
	Needs Addressed	Slum/Blight removal
	Funding	CDBG: \$58,326.29
	Description	Proposed scope of project consists of the Removal of abandoned structures that pose an imminent threat to public safety and contribute to slum and blight conditions. The presence of abandoned and blighted properties, which are subject to vandalism and other criminal activity, lowers property values, discourages neighborhood investment and undermines neighborhood improvement initiatives. Removal of these properties is an important step in revitalization of our neighborhoods.
	Target Date	6/30/2024

	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	City of Fitchburg
	Planned Activities	The City will continue to work with related organizations and departments to demolish selected problem properties.
12	Project Name	Twin City Rail Trail Connector
	Target Area	CDBG Target Area, CDBG Strategy Area, Housing Strategy Area, Citywide
	Goals Supported	Public Facility Improvements
	Needs Addressed	Public Facilities and Infrastructure
	Funding	CDBG: \$65,000
	Description	This activity will help improve existing sidewalks along Railroad Street and provide an-ADA-compliant, bike- and pedestrian-friendly, well-marked route from the northern terminus of phase I of the Twin Cities Rail Trail project to the southern terminus of Phase II of the Twin Cities Rail Trail Project.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	It is anticipated that 5,400 LMI individuals will benefit from the proposed project throughout PY49.
	Location Description	City of Fitchburg
	Planned Activities	The City will continue reviewing and approving funding applications for associated upgrades by City staff/departments.
13	Project Name	Abolitionist Park
	Target Area	CDBG Target Area, CDBG Strategy Area, Housing Strategy Area, Citywide
	Goals Supported	Public Facility Improvements
	Needs Addressed	Public Facilities and Infrastructure
	Funding	CDBG: \$65,000

	Description	Proposed scope of work consist of replacing the current sidewalk; the intersections of Snow Street and Union Street, and Snow Street and Cherry Street, with ADA-compliant concrete sidewalk and wheelchair ramps. Additionally providing additional street parking on the East side of Snow Street. Along with the redesign of the concrete side walk to eliminate the current driveway entrance on the park side of Snow Street. This amount is available based on prior year resources and PY2023 grant funding.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	It is anticipated that 2,700 LMI families will benefit from the proposed project throughout PY49.
	Location Description	City of Fitchburg
	Planned Activities	The City will continue reviewing and approving funding applications for associated upgrades by City staff/departments.
14	Project Name	Abolitionist Park Phase 3B
	Target Area	CDBG Target Area, CDBG Strategy Area, Housing Strategy Area, Citywide
	Goals Supported	Public Facility Improvements
	Needs Addressed	Public Facilities and Infrastructure
	Funding	CDBG: \$5,000
	Description	funds would help complete the final phase of the Park's development (phase 3b): the development of an interactive display board to tell Abolitionist's stories and how they were connected to Fitchburg
	Target Date	6/29/2024
	Estimate the number and type of families that will benefit from the proposed activities	It is anticipated that 1,440 LMI individuals will benefit from the proposed project throughout PY49.
	Location Description	City of Fitchburg
	Planned Activities	The City will continue to work with related organizations and departments to improve accessibility, make aesthetic upgrades, and promote active lifestyles for the community.

15	Project Name	Crocker Field/Broad Street Entry
	Target Area	CDBG Target Area, CDBG Strategy Area, Housing Strategy Area, Citywide
	Goals Supported	Public Facility Improvements
	Needs Addressed	Public Facilities and Infrastructure
	Funding	CDBG: \$0
	Description	Funds for the project are for the historic preservation of the pavement at the Broad Street entry by removing the existing asphalt overlay and the original concrete pavement underneath. They will be replaced with concrete pavement to restore the entry to its original appearance.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	It is anticipated that 1,000 LMI families will benefit from the proposed project throughout PY49.
	Location Description	City of Fitchburg
	Planned Activities	The City will continue reviewing and approving funding applications for associated upgrades by City staff/departments.
16	Project Name	Fitchburg Farmers' Market
	Target Area	CDBG Target Area, CDBG Strategy Area, Housing Strategy Area, Citywide
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$7,192.74
	Description	This funding will be dedicated to increasing the availability and accessibility of nutritional food services and programs throughout the City. This amount is available based on prior year resources and PY2023 grant funding.
	Target Date	6/30/2024

	Estimate the number and type of families that will benefit from the proposed activities	It is anticipated that 1,000 LMI individuals will benefit from the proposed project throughout PY49.
	Location Description	City of Fitchburg
	Planned Activities	The City will continue to foster relationships and provide funding to partners and service agencies specializing in health and wellness
17	Project Name	Fitchburg Public Market
	Target Area	CDBG Target Area, CDBG Strategy Area, Housing Strategy Area, Citywide
	Goals Supported	Economic Development
	Needs Addressed	Economic Development
	Funding	CDBG: \$50,000
	Description	Funding will be to cover the first year of operational costs needed to launch a public market which will highlight local food entrepreneurs who will sell their products wholesale and on-site, coupled with associated retail and eatery space in downtown Fitchburg. The WRFH, which created a well-known brand of educating, training, and incubating rising food entrepreneurs in Central Massachusetts for the past several years, is growing. As they expand to Union Station in Worcester, the WRFH also seeks to add a satellite location in Fitchburg and brand it the Fitchburg Public Market (FPM).
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	15-20 individuals and/or microenterprises
	Location Description	City of Fitchburg
	Planned Activities	This activity will spend significant time educating, training, and incubating rising microenterprises and/or Entrepreneurs.
18	Project Name	Spartacus
	Target Area	CDBG Target Area, CDBG Strategy Area, Housing Strategy Area, Citywide

	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$11,028.87
	Description	Program funds will be used to support staff salary of the Teen Center Spartacus Program, offering services to at-risk youth between the ages of 13 and 18 who live in Fitchburg.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 50 youth will be served between September and June.
	Location Description	City of Fitchburg
	Planned Activities	Emphasis will be on Youth Development, Healthy Living, and Social Responsibility through physical fitness, team building, life skills training, community service, and outdoor activities.
19	Project Name	Fitchburg Homelessness Prevention Project
	Target Area	CDBG Target Area, CDBG Strategy Area, Housing Strategy Area, Citywide
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$10,069.84

	Description	<p>Program funds will be used to assist low-income and elderly tenants at risk of eviction or loss of housing subsidy, in order to help prevent homelessness. Funds from the Fitchburg CDBG program will allow CLA to continue to assist tenants with eviction cases before their court dates and to represent subsidy program participants threatened with termination from the programs, work that we are unable to prioritize in the absence of dedicated funding. This project allows CLA to target specialized housing resources to Fitchburg residents, in an effort to ensure that the City's most vulnerable individuals and families get the legal help they need to prevent homelessness. CLA is able to assert legal claims that result in improvement to housing conditions, which has the effect of making the unit more livable for the tenant and also increases the quality of the community housing stock. Landlords in eviction cases are often represented by an attorney, making representation of tenants all the more critical. In the Central Division of the Housing Court, only 8.6 percent of tenants were represented, compared to 75 percent of landlords.</p>
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	<p>The Project will provide legal outreach and advocacy, which will include legal advice and representation, to about 18 Fitchburg households, as well as outreach to and trainings for community providers.</p>
	Location Description	City of Fitchburg
	Planned Activities	<p>CLA will also take on cases related to housing that is in need of repair; CLA is able to assert legal claims that result in improvement to housing conditions, making the unit more livable for the tenant, and increases the quality of the City's housing stock. Funding will support part of a Staff Attorney and the Senior Supervising Attorney</p>
20	Project Name	Project Learn STEAM Transportation
	Target Area	CDBG Target Area, CDBG Strategy Area, Housing Strategy Area, Citywide
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$14,385.48

	Description	Program funds will be used to provide one-way transportation from Fitchburg schools to the Boys and Girls Club Afterschool Program located at 365 Lindell Street in Leominster.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that approximately 1,440 transportation trips will be provided and 105 Fitchburg youth (unduplicated) served.
	Location Description	City of Fitchburg
	Planned Activities	The Fitchburg schools involved in the program will include: Memorial, South Street, Reingold, Crocker, McKay, Longsjo, Sizer, and Fitchburg High School.
21	Project Name	Access to Recovery
	Target Area	CDBG Target Area, CDBG Strategy Area, Housing Strategy Area, Citywide
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$4,699.32
	Description	Program funds will be used to pay salary, occupancy, utilities, office supplies, etc. for Restoration Recovery Center (RRC), a non-profit, community-based recovery center located in Fitchburg. RRC is guided by a mission to respond to people seeking recovery using a person-centered approach that promotes long-term recovery. RRC is primarily a volunteer-run and peer driven service model.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 30 LMI families in the City will be provided services.
	Location Description	City of Fitchburg
	Planned Activities	By increasing access to recovery programming, resources, behavioral health, and healthcare, RRC seeks to both prevent illness as well as reduce costs to the community by preventing more serious complications through consistent care and attention.

22	Project Name	Sign and Facade Program
	Target Area	CDBG Target Area, CDBG Strategy Area, Housing Strategy Area, Citywide
	Goals Supported	Economic Development
	Needs Addressed	Economic Development
	Funding	CDBG: \$40,000.00
	Description	The City will be working with downtown property owners and code officials to eliminate blighting signage, broken windows, graffiti, and other blighting factors of downtown. This will allow the City to provide an incentive for business owners to replace signs and create a more attractive storefront within consistent design standards.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 4 businesses will be assisted
	Location Description	City of Fitchburg
23	Planned Activities	The program will be one tool of many in the City and downtown's economic development toolbox. This program will leverage other work as a part of the agreement. Business owners will be responsible for some match funding or in-kind improvements. Part of the assistance will include professional sign design using the City's updated design standards.
	Project Name	Fitchburg Downtown Coordinator
	Target Area	CDBG Target Area, CDBG Strategy Area, Housing Strategy Area, Citywide
	Goals Supported	Economic Development
	Needs Addressed	Economic Development
	Funding	CDBG: \$35,000
24	Description	Program funds will be used to support the salary of the Downtown Coordinator, who assists in planning and coordinating Main Street projects and special events; continue assisting in the development of a shared brand strategy for Downtown Fitchburg as both a college town and arts and culture destination.

	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 7 Microenterprise Businesses will be provided assistance in the program year
	Location Description	City of Fitchburg
	Planned Activities	This position will spend a significant amount of time supporting microenterprises in the downtown and will work with Fitchburg State University.
24	Project Name	homeowner repair- rehab & preservation owner & tenant units
	Target Area	CDBG Target Area, CDBG Strategy Area, Housing Strategy Area, Citywide
	Goals Supported	Rehabilitation and Preservation
	Needs Addressed	Rehabilitation and Preservation
	Funding	
	Description	funding for homeowner rehabilitation, including full rehabilitation of homeowner units with HOME funds, strategic rehab of homeowner units with Revolving CDBG funds and rehabilitation of rental units in owner occupied properties with revolving CDBG funds
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	The program anticipates assisting low-moderate income households, and estimates at least two of the households will be seniors.
	Location Description	Program will be available to income-eligible owner-occupied households throughout Fitchburg, but focused on the housing strategy area.
	Planned Activities	The homeowner repair program anticipates assisting 8 homeowners with full rehabilitation, 3 additional homeowners with strategic repair, and 2 tenants in owner-occupied housing with full rehabilitiation. The program anticipates assisting low-moderate income households, and estimates at least two of the households will be seniors.

25	Project Name	homebuyer acquisition
	Target Area	CDBG Target Area, CDBG Strategy Area, Housing Strategy Area, Citywide
	Goals Supported	Rehabilitation and/or Acquisition
	Needs Addressed	Rehabilitation and/or Acquisition
	Funding	HOME: \$75,000
	Description	HOME funded downpayment assistance for newly developed affordable housing.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 1 low to moderate family will be assisted through this funded.
	Location Description	The two location for the proposed project is in the housing strategy area, however if not all funds are used, we may use these funds City Wide as long as the buyers are income eligible.
	Planned Activities	Provide downpayment assistance to recently developed new, or rehabilitated housing for homeownership.
26	Project Name	homebuyer development
	Target Area	CDBG Target Area, CDBG Strategy Area, Housing Strategy Area, Citywide
	Goals Supported	Acq./Dev/Rehab by Non-profit Housing Providers
	Needs Addressed	Acq, Dev and Rehab by Nonprofit Housing Providers
	Funding	HOME: \$150,000
	Description	funds be used to develop homeownership opportunities by creating new housing. This is likely to be developed by Habitat for Humanity.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	We estimate between 1 low to moderate income families will be assisted through this housing development

	Location Description	Planned projects are located within the Housing Strategy area, however- should other opportunities arise with remaining funds- these projects can be anywhere in the City of Fitchburg.
	Planned Activities	Development of 1 unit of new, energy efficient, homeownership for low to moderate income households, with Habitat for Humanity.
27	Project Name	rental development
	Target Area	CDBG Target Area, CDBG Strategy Area, Housing Strategy Area, Citywide
	Goals Supported	Acq./Dev/Rehab by Non-profit Housing Providers
	Needs Addressed	Acq, Dev and Rehab by Nonprofit Housing Providers
	Funding	HOME: \$1,450,000
	Description	Development of new rental units by non-profit developers
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	We estimate very low, low, and moderate income households will benefit from this housing being developed in two projects. Four of the units assisted in the North Star Family Shelter Project will be specifically set aside for families living in shelter, ready to transition to permanent housing. The other ten units to be funded will be in NewVue Communities Fitchburg Arts Community Rental Project and will have an "artist preference" but must otherwise meet the income requirements of the HOME program.
	Location Description	The North Star Family project (4) units will be on Marcello Ave in Leominster, MA. The NewVue Communities project will be at the former BF Brown school, at 82 Academy St. in Fitchburg- within the Housing Strategy area.
	Planned Activities	The North Star family project proposes to create 14 units of new construction family housing for families in their Shelter program, ready to move to permanent housing. The Fitchburg Arts Community Project proposed to convert a former school, BF Brown and two adjacent school buildings, the annex and the stables to 68 units of artist preference housing.
28	Project Name	rental rehabilitation by non profits
	Target Area	CDBG Target Area, CDBG Strategy Area, Housing Strategy Area, Citywide
	Goals Supported	Acq./Dev/Rehab by Non-profit Housing Providers

	Needs Addressed	Acq, Dev and Rehab by Nonprofit Housing Providers
	Funding	HOME: \$0
	Description	We do not anticipate funding rehabilitation in this program year.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	.
	Planned Activities	
29	Project Name	HOME Administration
	Target Area	CDBG Target Area, CDBG Strategy Area, Housing Strategy Area, Citywide
	Goals Supported	HOME Administration
	Needs Addressed	HOME Administration
	Funding	HOME: \$54,255
	Description	administration of the HOME program
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	15 Households qualifying as income eligible for HOME program assistance. This number incorporates all HOME funded activities reported in other projects. This number is duplicative of those numbers.
	Location Description	The City of Fitchburg and Leominster.
	Planned Activities	Administration of HOME funded activities.

AP-50 Geographic Distribution - 91.420, 91.220(f)

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

LMI and minority populations are concentrated within the CDBG Strategy Area, as seen in the map in the Market Analysis section of the 2022-2026 Consolidated Plan. According to the U.S Census, multiple census tracts in the Strategy Area exceed the 31.8 percent minority concentration threshold and the 52.7 percent LMI concentration threshold. Concentrations of minority racial and ethnic groups and LMI families overlap with areas in the jurisdiction where multiple housing problems exist, where most of the rental stock is located, and where the oldest and most urban neighborhoods are. These concentrations correspond to the CDBG Strategy Area, encompassing the Downtown and the surrounding census tracts. Concentrations of lower-income households and poverty and racial and ethnic minority households are used to inform the decision-making process when determining the geographic distribution of resources. Recommendations for eligible activities and uses of funds are made based on this information, and development is encouraged in these areas. Fitchburg continues to target its resources to address the needs of these communities. The City determines that the most effective method to address needs is through continued targeting of housing and community development activities and funding in the Strategy Area, including code enforcement and rehabilitation.

Geographic Distribution

Target Area	Percentage of Funds
CDBG Target Area, CDBG Strategy Area, Housing Strategy Area, Citywide	100

Table 4 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Non-housing activities are targeted in the CDBG Strategy Area which comprises several older neighborhoods. These areas contain the highest concentrations of minority populations, substandard housing, aging infrastructure, and housing problems (as defined by HUD). based on the 2011-2015 American Community Survey data, which is the current data set for the CDBG program, LMI households comprise 57 percent of households citywide. Estimates are displayed in the Strategic Plan section of the 2022-2026 Consolidated Plan map. Housing activities are targeted in the Housing Strategy Area, which comprises older urban neighborhoods. The Housing Strategy Area is within census block groups identified as principally low- and moderate- income and containing housing that exhibits the greatest need for rehabilitation/repair activities. Home rehabilitation funds for homeowners are distributed to income-eligible beneficiaries based on application submissions. The City prioritizes development incentives, referrals, and technical assistance to property owners and developers in this area to ensure the timely expenditure of funds and compliance with written agreement requirements.

Specific allocation priorities for the PY49 Annual Action Plan include those activities that focus

on continuing efforts to improve many of the parks throughout the City. Eligible high-impact CDBG activities such as the Microenterprise Business Grant Program and small business technical assistance will have higher priority including the addition of the Fitchburg Public Market to our Downtown. We will continue our efforts to assist the Low-Income and homeless population throughout the city with Public Services of which include Homelessness Prevention efforts, Street outreach, Family homeless shelter, and the addition of the Mayor's Energy Fund and Access to Recovery. A list of specific PY49 priorities by goal type is outlined below; each activity is consistent with the priority needs established in the 2022-2026 Consolidated Plan.

- Public Facility Improvements
- Public Services
- Economic Development
- Emergency Shelter Program
- Clearance Activity
- Rehabilitation and Preservation
- Rehabilitation and Acquisition
- Acquisition, Development, and Rehabilitation by Non-profit Housing Providers

Discussion

HUD is allocating \$916,835 in CDBG funds and \$542,547 in HOME funds in PY49. There is also roughly \$1.7 million available in HOME ARP funds. Per HUD regulations, \$137,525.25 of the CDBG allocation is slated to public services and \$183,367 is slated to Administration and Planning; \$54,255 of the HOME allocation is slated to Administration and Planning. The City maintains a conservative approach to the usage of the Slum and Blight national objective and will be including \$58,326.29 in the budget for Demolition/Clearance of blighted properties, with the remainder of CDBG funds used directly to benefit LMI persons and residents of LMI areas.

Affordable Housing

AP-55 Affordable Housing - 91.420, 91.220(g)

Introduction

The Fitchburg-Leominster HOME Consortium's goals for PY49 are to create new HOME units with a percentage of those units associated with the CHDO. The Consortium also plans to rehab/repair units and other assistance to households in the upcoming year. The Consortium estimates supporting twenty households via its one-year affordable housing goals in PY48.

One Year Goals for the Number of Households to be Supported	
Homeless	2
Non-Homeless	20
Special-Needs	0
Total	22

Table 5 - 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	20
Acquisition of Existing Units	0
Total	25

Table 6 - One Year Goals for Affordable Housing by Support Type

Discussion

The Consortium has a goal of creating five units of housing and rehabilitating 100 units by 2026. It is anticipated that fifteen rehabilitated units will be rental, and the remainder will be ownership/full rehabilitations. Elder households, qualifying as a special needs population, will receive assistance with their home. The total number of goals will be distributed over various public and private activities. Both cities will seek partnerships with CHDOs and non-profit affordable housing development organizations to meet these goals. The Director of Housing and Community Development evaluates effective ways to implement PY49 programs, aiming to stretch available dollars as much as possible to meet local needs. The City has redesigned the Homeowner Rehab program to assist with this, trying to help more beneficiaries while meeting program requirements. HOME Program staff will continue to work with the CoC to find opportunities to secure safe and affordable housing for the homeless and special needs populations. The Consortium and the City of Fitchburg's HOME and CDBG allocations have been reduced significantly over the past ten years, limiting the ability to complete more projects for owners, renters,

developers, and homeless/special needs populations.

AP-60 Public Housing - 91.420, 91.220(h)

Introduction

The Fitchburg and Leominster Housing Authorities are the two housing authorities that provide public housing in the Consortium. Together, they manage 935 public housing units and 654 vouchers. Of those units and vouchers, 776 are in Fitchburg (255 vouchers and 521 units) and 813 are in Leominster (399 vouchers and 414 units). There are 643 elderly and non-elderly disabled units, and 292 family units. Various types of federal housing vouchers are offered to those in need, including Mobility Vouchers, Single Room Occupancy (SRO), and Section 8 Mod Rehab Vouchers.

Public and assisted housing is available in limited supply in the Consortium. The current inventory of units and vouchers is not enough to meet the demand for housing that is affordable to extremely low, very low, and low-income households (15,345 total households). The existing public housing stock is old, in need of maintenance/rehabilitation, and is limited in its ability to meet the needs of applicants.

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

PHAs submit their specific strategies for improving the living environment for LMI families in their five-year capital plans. These plans outline policies, programs, operations, and strategies for meeting local housing needs and goals. Within these plans, funding needs for capital improvements are outlined in the annual budget. Funding is usually unavailable to complete all the improvements outlined in the capital plans, with many singular improvements being very costly. Both cities' housing authorities continue to increase developments' security and lighting, physical improvements to the internal and external infrastructure, and accessibility upgrades. The needs of each development determine the prioritization of building updates. The LHA reported the following needs in their Capital Improvement Plan that they will be working on throughout PY48:

- Kitchen and bathroom repairs/renovations;
- Aesthetic improvements including carpet replacement and tree management;
- Exterior improvements including roofs, lighting, weatherization, wiring, and balconies;
- ADA accessible additions/improvements, including sidewalk curb replacement/repair; and
- Mechanical updates and installations.

Additionally, both Consortium PHA's continue to participate in actions that address social needs in public housing. These actions include updating their administrative plans and Eligibility and Admissions Policies and having staff participate in anti-discrimination training. Staff receives training in Rent Determination and Family Self-Sufficiency (FSS). Public housing staff receives training offered by the Massachusetts National Association of Housing and Redevelopment Officials (NAHRO) through the Public Housing Manager Certification Program. This training includes the application process, leasing and

lease enforcement, eviction, finances, and facilities management.

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

Both Authorities regularly work with the state and HUD to obtain additional funding for new opportunities for residents to be more involved in management and participate in homeownership. Each PHA pursues different community-based and program-based activities to involve their residents. These activities predominantly include public hearings and regular resident meetings. They are outlined in detail on the PHAs' websites, in their annual reports (if required to publish one), and in their PHA Plan (for non-qualifying PHAs). In Leominster, the HCV Federal Program offers a Family Self-Sufficiency Program that works with participants to save for a down-payment to purchase a home. In Fitchburg, the Housing Authority initiates a new ABLE program (A Better Life Experience) with its residents. Similar to the Family Self Sufficiency Program, it will work with participants to save for homeownership or business startups.

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

N/A

Discussion

The Consortium continues to work with PHAs to further affordable housing goals and serve those most in need of housing and specialized housing services, including LMI populations, the homeless, those at risk of homelessness, and non-homeless special-need populations. However, the current PHA housing stock is insufficient to satisfy community needs. Properly housing LMI households will require repairs to existing units and construction of new units. PHA units that need repairs or rehabilitation pose health, safety, and access issues for their tenants. While the PHAs and cities continue to seek alternative funding and resources, affordable housing production remains difficult to accomplish.

AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i)

Introduction

The City of Fitchburg is the lead reporting agent to HUD for all administrative functions related to the operation of the Fitchburg-Leominster HOME Consortium and Fitchburg's CDBG Program. Fitchburg also serves as the regional base for many state agencies, including the Departments of Mental Health, Children and Families, and Transitional Assistance. Because of this, the City administers most programs/services for the homeless and other special needs groups for the Consortium cities, including CDBG-supported programs and programs run by outside agencies. Emergency shelter, transitional housing, and permanent supportive housing services are expected to continue operating at their current locations in Fitchburg throughout PY49.

The HOME and CDBG programs work with the Worcester City and County CoC, public safety, the Council on Aging (COA), emergency shelters, and other agencies to carry out programs/services. Coordination of all programs and service-management related to affordable housing and human services has advanced the provision and availability of activities. While most homeless and other special needs agencies are designed to meet regional needs, many specialized programs are in Fitchburg.

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 most recent PIT Counts confirm 2,460 reported chronically homeless. There is a need for partnership between shelters and services to address chronic homelessness, as it is often the result of other problems like substance abuse and mental illness as was reported in previous years. The Consortium has a goal of supporting a CoC that implements strategies like Housing First. Providers and public safety in the Consortium conduct on-street outreach to connect unsheltered/chronically homeless with shelter, services, and case management for benefits, housing placement, etc. Some CoC agencies have outreach programs, including Our Father's House. Staff are trained to assess and engage those who are resistant.

The City's Board of Health now manages our Street Outreach team. The Street Outreach Team visits where the homeless stay and assess needs. Workers respond to calls for assistance from law enforcement, businesses, and citizens. The program offers referrals, crisis intervention, counseling, etc. to the unsheltered. Workers are equipped with food, clothing, hygiene supplies, etc. They are prepared to assist those with mental health issues, living with a substance use disorder, or who have other unmet service needs by coordinating services. The Outreach Team will refer people to appropriate locations. The Veterans Outreach Center serves veterans and their families, providing transitional and PSH. Veterans, Inc. receives referrals and has several transitional and PSH sites across the state. A list of other

providers conducting outreach is below:

- Our Father's House operates a mobile shower unit
- The YMCA of Central MA offers meals and showers with the North Central MA Faith Based Community Coalition
- Community Healthlink has an Outreach and Advocacy Program that offers screenings, assessments, counseling, rehabilitation, etc. Staff conduct outreach through shelters and emergency care. The program offers services such as 24-hour crisis assessment, intervention, and stabilization
- The Fitchburg Human Rights Commission advocates on behalf of the homeless and their individual needs
- LUK Inc. offers prevention, counseling, placement, and support for youth, adults and families. Placement programs assist at-risk/homeless youth as they transition, offering stabilization, case management, and crisis and behavior management
- According to staff, a new provider network began meeting in 2021 to fill in existing gaps in youth outreach.
- A temporary low-barrier shelter was established at the Day's Inn in Leominster to minimize risks caused by the pandemic.
- SMOC offers programs including affordable and transitional housing, mental and substance abuse treatment, case management, and childcare

Specific PY49 activities for reaching out to the homeless and assessing their needs through investment in the Street Homeless Intervention Program. PY49 funding for Rehabilitation/Acquisition of Owner-Occupied and Rental Opportunities, and Acquisition, Development and Rehabilitation by Non-Profit Housing Providers will assist the homeless/other special needs populations secure stable, more PSH options transitioning out of homelessness.

Addressing the emergency shelter and transitional housing needs of homeless persons

The Consortium has one primary shelter for homeless individuals located at the Days Inn in Leominster. This property is operated by SMOC, and under agreement to be acquired and updated this year. The shelter has the capacity to house 50 individuals. Our Father's House individual shelter at 55 Lunenburg Street closed March 31, 2023, and all individuals were transitioned to the Days Inn. Our Father's House coordinates with providers to assist shelter guests exiting homelessness via Rapid Rehousing funds from HUD and offers three Rapid Rehousing adult beds funded by state Emergency Solutions Grants (ESG) offered by Our Father's House. North Star Family Services (NSFS) operates the Consortium's primary emergency family shelter in Leominster, with a total bed count of 20. This shelter is a community living/group environment with daily meals and groceries. The YWCA of Central Mass offers emergency shelter, transitional housing, and case management for victims of domestic violence (including children) and those at-risk of homelessness. The short-term housing program provides access to safe, affordable dormitory-style living quarters for two months up to two years; they offer two family beds and five

adult-only beds. Lastly, LUK, Inc.'s Crisis Center in Fitchburg offers emergency and transitional beds for youths, plus scattered sites facilities.

Fitchburg contains the majority of transitional housing in the Consortium. Our Father's House manages a family transitional housing program called Transitions at Devens. This program is for homeless families headed by single women/mothers. There are thirteen units and seven scattered-site apartments in Fitchburg where each family can stay for up to four months while receiving case management services through MOC. Our Father's House also manages the Elizabeth House in Fitchburg, which provides transitional housing and case management to homeless women in recovery. Elizabeth House has twelve adult-only beds. LUK Inc. in Fitchburg has a transitional housing maternity program with twenty adult beds and a separate transitional housing facility with nine beds – eight adult beds and one children's bed. Jeffrey's House, composed of two sober houses for men and women in recovery, is also located in Fitchburg. For veterans transitioning from/exiting homelessness, the Veteran Homestead, Armistice Homestead, and the Hero Homestead. Veterans Homestead houses up to twelve residents in a mix of single and double rooms and is for veterans living with medical and substance diagnoses. Armistice Homestead (Leominster) is a transitional housing facility that provides housing for sick and elderly veterans, or veterans with substance use disorder, mental illness, or medical issues. The Hero Homestead is a transitional sober living environment assisting veterans in setting and meeting goals to aid them in successful reintegration back into the community.

The CoC's focus is using a Housing First model, especially for the chronically homeless. CoC efforts also include providing emergency shelter and transitional housing, so while expanding the capacity of current shelters is a priority, allocation of limited resources leaves little room for expansion. The local emergency assistance shelters and transitional housing programs continue to participate in the CoC's Homeless Management Information System (HMIS), where client-level demographic data, assessments, numbers/configurations of beds, and current openings/availability are tracked. Both Consortium communities will continue to pursue activities to address the emergency shelter and transitional housing needs of homeless/chronically homeless individuals and families through CDBG funding where applicable.

A complete list of facilities with comprehensive unit and bed counts is in section MA-30 of the Consolidated Plan.

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

Partnerships facilitate homeless transitioning to independent living and permanent housing, preventing reoccurrences of homelessness. Partners have accomplished goals via ESG, RAFT, and Homebased funding. Certain providers receive Rapid Rehousing funds and funding for transitional and PSH. Rental subsidies, including vouchers prioritize chronically homeless. Several facilities specialize in shortening homelessness, facilitating housing access, and preventing those recently homeless from becoming homeless again. Others include:

- NSTS is working on a PSH project to help homeless persons entering independent living, in addition to outreach and shelter. LUK Inc. operates young adult Rapid Rehousing with 4 family beds and 3 adult beds through their Stabilization and Rapid Reintegration (STARR) Programs. They also have a shelter, transitional living programs, maternity group home programs, and TIL apartments
- Our Father's House operates the West Street Sober House, providing permanent housing to men in recovery
- SMOC operates scattered-site housing, a shelter, Leighton Street, Harmony House, and Hastings Hall. Leighton Street is a PSH facility for adults in recovery. Harmony House is PSH for men, and Hastings Hall is permanent adult SRO housing.
- The Fitchburg Veterans Service Office provides shelter, housing, and referrals. The City will refer individuals to the SHARP program. SHARP is a collaboration between DVS and the VA to end veterans' homelessness through peer support, mental health services, etc. The program sets clients up for long-term rehabilitation through HUD-VASH. The Fitchburg VA Office has an outpatient clinic.
- DTA's Fitchburg office offers cash assistance, benefits, Food Stamps/SNAP, emergency aid to elders/the disabled/children, and transitional aid to families. DTA provides shelter and emergency services to LMI families and homeless pregnant women.
- MOC offers services to homeless families in need of permanent housing, childcare, and employment. They follow up shelter to make sure they maintain their housing. MOC offers a Care AIDS Services Supportive Housing Program for the homeless living with HIV/AIDS and their families.
- Fitchburg/Leominster Public Schools have staff responsible for coordinating services for homeless students and their families
- The CoC, Community Foundation providers, City Councilors, state reps, and senators have initiated a Housing First working group to increase non-congregate housing for single individuals

The CoC administers CES to link households with housing, shelter, and services. The CES has access points for assessments/referrals. Certain points specialize in particular populations, but the CES follows No Wrong Door. No Wrong Door's policy is that no one will be denied. The homeless can present at any provider and access the CES at 40+ organizations. CMHA, the CES Lead, outreaches to agencies before

bi-monthly Working Group meetings. Entry points ensure access for: adults with and without children; unaccompanied youth; veterans; young adults; households fleeing/attempting to flee DV; or persons at risk of homelessness. CoC's focus on these priority populations for PSH:

- Chronically homeless with the severe needs and long histories
- Homeless with a disability, service needs, long periods of homelessness; and coming from places not meant for habitation

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.

Most of the funding discussed addresses homelessness and those at risk of becoming homeless. The Community Development Departments in Fitchburg and Leominster direct their CDBG programs (Fitchburg directs the HOME programs), facilitating program coordination for an all-encompassing view of needs for LMI individuals and families. Staff meetings provide opportunities to discuss needs in-depth. The following activities aid in the prevention of LMI individuals and families with children from becoming homeless:

- All HOME program activities;
- CDBG support to providers that serve low-income and underserved families;
- CDBG support to agencies such as Leominster's Spanish American Center that provide information, referral, and translation services to the Latino population;
- CDBG support to housing rehabilitation/repair, code enforcement, critical home repair, preservation, and development programs;
- CDBG support for homelessness prevention and emergency shelter programs; and
- CDBG and HOME support for administration and planning to continue these programs.

HUD introduced the housing grant project called "DedicatedPLUS" to provide CoC's with the flexibility to serve vulnerable populations and immediately address the needs of persons experiencing chronic homelessness, those at-risk, and those who have become homeless after struggles with chronic homelessness. HUD encourages CoC's to adopt prioritization standards based on the length of time a program participant resided on the streets, in an emergency shelter, or a safe haven, along with the severity of their service needs. Prioritization standards help applicants apply for new PSH projects under the DedicatedPLUS category.

The CoC partners with a McKinney-Vento School Liaison in the Fitchburg Public Schools. There is also a regional liaison for Central Massachusetts. Liaisons identify unaccompanied homeless youth and offer

them housing and stabilization. The McKinney-Vento Program also offers assistance with school supplies, backpacks, field trip payments, school pictures, and more. Provider organizations in the CoC, such as MOC and LUK Inc., work closely to get homeless children access to the services they need to succeed. NSFS has temporary housing assistance, assistance locating permanent housing, and daycare assistance as an alternative to shelters, so children can continue with school and adults can pursue job training.

The Consortium's Housing Authorities seek voucher opportunities for eligible disabled, elderly, or otherwise vulnerable tenants. People with disabilities who are leaving institutions are paired with community-based services to increase the likelihood of a successful housing placement and stability. In such cases, the PHAs prioritize these individuals on their waiting lists. As mandated by the state, an individual/family is provided with an Emergency Application and if approved, is moved to the front of the waiting list.

Discussion

The CoC is a collaborative effort between local government, social service providers, housing agencies, faith-based organizations, the business community, and individuals. The Consortium consulted with CoC agencies and partners when preparing PY49 AAP that describe homelessness strategies and available resources (particularly for chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth). The coordination of programs under the HOME and CDBG helps provide a detailed overview of needs in both cities.

AP-75 Barriers to affordable housing -91.420, 91.220(j)

Introduction

Barriers to affordable housing identified during the CPP process and the Market Analysis are specific to Fitchburg's market and demographic makeup. The housing market in Fitchburg is constrained due to the old age and limited availability of affordable units, as well as a large number of unsafe, vacant, abandoned, and foreclosed properties. Older housing is more expensive due to higher heating and maintenance costs, and unsafe housing is expensive to rehabilitate. These realities, coupled with slower economic recovery and slower growth rates compared to the rest of the state, continue to restrict housing supply in the face of growing demand. Over the past five years, the market has improved, as evidenced by increased activity and rising sales prices. However, Fitchburg remains unaffordable for those considered very-low and extremely low-income, as seen in the cost-burden data. The demographic makeup of the City shows that there are relatively high percentages of renters, younger households, non-family households, and elderly households. These household types typically have lower incomes and are more likely to be cost-burdened. If housing demand is expected to increase, this may result in upward pressure on housing prices and increased unaffordability for these groups and LMI populations. If prices continue to rise but incomes remain stagnant, then affordability declines. Fitchburg needs employment opportunities that pay livable wages at each skill level to bolster household wealth and prevent drastic affordability gaps. According to the Metropolitan Area Planning Council (MAPC)'s Housing Market analysis for Fitchburg, households at less than 50 percent AMI, 50 to 80 percent AMI, and above 80 percent AMI face affordability gaps of 160, -1600, and 1500, respectively. The City continues to invest federal and state funding for technical assistance, workforce development, and other initiatives recommended in prior planning efforts to reduce these gaps, strengthen the local economy, and provide much-needed jobs.

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

Fitchburg understands that given existing conditions, it would not be in the City's best interest to impede affordable housing and residential investment in its LMI neighborhoods. The Consortium and the City continue to pursue resources that encourage the development of affordable rental and homeownership opportunities. The Consortium has outlined the following additional barriers to affordable housing development that it will continue to monitor, research, and work toward improving

in the future, to optimize programming and funding distribution:

- Community Opposition and NIMBYism
- Land Use Policies
- Public Infrastructure
- Limited Transportation
- Resource Allocation

Policies that remove barriers to affordable housing in the Consortium include:

- Fitchburg's allows 2-families by-right in the RB and RC districts, and by Special Permit in the CBD, NBD, C, and FSU districts. Multifamily housing is allowed by Special Permit in the RB, RC, CBD, NBD, C, and FSU districts. PUDs and Flexible Development, allowed by Special Permit in all 12 zoning districts, permit higher density and flexibility. Fitchburg's permits 2 manufactured home parks. Leominster allows apartment/multifamily by Special Permit in the RB, RC, BA, BB, MU2, and V Districts. Site Plan Approval is required.
- Fitchburg and Leominster support inclusionary zoning in development projects, particularly new developments and in Downtown. Fitchburg has adopted a Smart Growth District in the Downtown that requires 20% affordability.
- Fitchburg allows ADUs by right in their RR and RA districts and by Boards of Appeals Special Permit in the RB district. Development of residential units by-right on the upper floors of Main Street is allowed. Leominster allows Accessory Apartments by Special Permit in the RR, RA, RB, and RC districts
- Leominster has a Downtown Overlay District, a Mechanic Street Overlay District, and the Urban Corridor Overlay District. Fitchburg has a Planned Development District, a Priority Development Site Overlay District, and a Smart Growth Overlay District that promotes housing via mixed-use and conversion.
- MA has Housing Choice, which rewards municipalities for producing new units beyond a threshold. There is also legislation on financing production/preservation of housing for LMI residents. The Governor recently changed the threshold for boards to approve bylaw changes to a simple majority.
- Fitchburg's 40R districts require 20% affordability in developments. DHCD published a design standard guidebook for the program. Fitchburg currently has two approved 40R districts.
- Chapter 40B is a state statute that enables local Zoning Boards of Appeals (ZBAs) to approve affordable housing developments under more flexible rules if at least 20-25% of the

units have long-term affordability restrictions.

Discussion

The Consortium has commissioned planning efforts that establish affordable housing goals and strategies and implement policies to eliminate investment barriers in LMI neighborhoods. Both cities recognize the shortage of affordable housing is more than a supply-and-demand issue. Other factors, such as market limitations, play a large role. Both cities will continue to pursue public and private funding to support affordable homeownership and rental opportunities by supporting ongoing planning and maintaining inclusive policies. Fees and policies in Consortium cities conform with standard practices across the Commonwealth.

AP-85 Other Actions - 91.420, 91.220(k)

Introduction

The following section outlines how the HOME Consortium, specifically the City of Fitchburg, will overcome housing and service- related obstacles throughout PY48. This information can also be found throughout the 2022-2026 Consolidated Plan.

Actions planned to address obstacles to meeting underserved needs

The City collaborates with local groups and agencies to carry out its anti-poverty strategy and maximize efforts to combat poverty. In addition to MOC, the YMCA, and local housing authorities, the Consortium works with the Community Reinvestment Act Coalition (CRA) for Central Massachusetts, NewVue Communities, and the CoC to accomplish this. Most activities are coordinated with other policies, programs (particularly the CDBG program), and expenditures. Staff partner with citizens, other departments, and the public/private sectors to coordinate federal and state funds for LMI families in poverty to improve quality of life. Currently funded CDBG and HOME programs that directly benefit households can mitigate the costs of critical home repair, code enforcement, lead abatement, self-sufficiency programs, case management, and health care activities. CDBG and HOME programs indirectly influence household finances by reducing other costs through affordable housing development, public facility and infrastructure improvements, counseling programs, and direct health care assistance. CDBG and HOME programs indirectly influence living expenses by reducing other costs through affordable housing development, public facility and infrastructure improvements, counseling programs, and direct health care assistance. The following activities are likely to be funded by CDBG and HOME throughout PY49:

- Housing rehabilitation, including emergency repair programs, energy efficiency improvements, and lead abatement;
- Childcare and youth programs;
- Utility Assistance
- Public housing improvements;
- Infrastructure improvements and neighborhood revitalization;
- Demolition/Clearance to Blighted Properties
- Mental and physical health services and case management, including substance abuse;
- Affordable rental and ownership housing acquisition, development, and rehabilitation; and
- Economic development initiatives that provide needed jobs and training for the workforce.

Actions planned to foster and maintain affordable housing

Whenever possible, the Consortium will work with non-profits, its two CHDOs, banks, developers, and other stakeholders to develop and certify viable affordable housing projects throughout PY49.

Coordination with local banks will focus on giving eligible homebuyers the ability to purchase a home

and ensure that it will be subject to any needed repairs at the time of purchase. Coordination with developers will focus on developing new housing and the maintenance of the existing stock. The Consortium advocates for mixed-income development and inclusionary zoning (a certain percentage of units within the development are affordable/workforce housing) and affordable development that is dense, mixed-use, and within proximity to services. Mitigation for the impacts of these developments usually comes in the form of a cash payment to be used by the municipality and other housing agencies to create affordable housing. Both Consortium cities are members of the local Community Reinvestment Act Coalition (CRA) for Central Massachusetts and work with the Coalition to further initiatives.

The Consortium will also work to foster and maintain affordable housing by:

Resource Allocation

The Consortium will advocate for a larger share of budgetary resources devoted to housing production, voucher programs, and social services at the state and federal level and funding for transitional housing, permanent supportive housing, and emergency shelter for those in poverty.

Policy and Programming

The Consortium will have programmatic requirements consistent with other public funders, especially DHCD. The Consortium will monitor eligible subrecipients receiving CDBG and HOME funds under contract with the Consortium for compliance, ensuring a track to success. Planning and Administration funds will be used for this purpose. The Consortium will also work with DHCD to develop ownership deed restrictions that survive foreclosure, satisfy HOME regulations, and enable units to be counted on the Subsidized Housing Inventory (SHI).

Land Use and Zoning Policies

The Consortium will publicize and advocate the adoption of inclusive affordable housing zoning/land-use bylaws, including the expansion of programs such as Chapter 40R. The Consortium will continue to support and implement the state's comprehensive permit law (Chapter 40, allow applicants in communities that have not achieved 10 percent affordable housing to receive waivers from local regulations if the project has at least 20-25 percent affordable units.

Staff Capacity

The Consortium will continue to promote planning efforts and studies with recommendations to promote affordable housing opportunities. The Consortium will also advocate for and seek out local

resources to increase capacity for housing activities.

Public Education and Awareness

The Consortium will continue to educate the public on the need for and positive effects of affordable housing in the region through its various activities and projects.

Development Capacity

The Consortium will continue to seek ways to increase local development capacity of non-profit and for-profit housing developers to increase affordable housing production.

Actions planned to reduce lead-based paint hazards

The Consortium will vigorously enforce the lead-based paint regulations for all its program activities. It will continue to support the efforts of local organizations to attract lead paint removal resources.

Fitchburg has been taking steps to address lead-based paint hazards for several years. The City works with organizations to increase awareness of the dangers posed by lead paint by increasing code enforcement efforts and providing public funding to delead residential properties utilizing CDBG, HOME, and “Get the Lead Out” funding through the Massachusetts Housing Finance Agency.

The Massachusetts Childhood Lead Poisoning Prevention Program (CLPPP) was established to prevent, screen, diagnose, and treat lead poisoning. The local CAP agency, Making Opportunity Council (MOC), provides CLPPP funding, case management services, educational outreach, and maintains a website that lists apartments in Fitchburg and Leominster that have had lead inspections. The case management component is a closed referral program for families with children suffering from elevated lead levels. MOC also offers a Healthy Homes Case Management program. This program provides families with children under six with education and information regarding their homes' environmental health and safety issues.

Actions planned to reduce the number of poverty-level families

The Consortium continues to follow a comprehensive approach to reducing the number of poverty-level families by investing CDBG resources to address homelessness, emergency shelter, transitional/supportive housing, youth services and development, mental health, substance abuse treatment, and job creation. These efforts supplement the dedication of HOME funds to LMI housing activities and encourage like-minded applicants to come forward. By implementing this AAP, the Consortium hopes to reduce the number of families with incomes at or below the poverty level, supporting the creation/expansion of affordable rental and ownership housing to decrease cost burdens and enable households to meet other households pressing needs.

While the Consortium’s programs and resources impact moving households out of poverty, other

agencies have more targeted resources and specialize in addressing these issues. For example, DHCD offers holders of Section 8 vouchers in several PHA developments (Fitchburg Place, Ivory Keys, and the Yarn Hill apartments, to name a few) the opportunity to participate in the “Moving to Work” program. The program is designed to encourage voucher holders to become economically self-sufficient. As of PY47, CBDG funds FHA’s ABLE program. Another example is the YMCA of Central MA Montachusett Branch, which offers financial assistance to community members, meal provision for the homeless, and financial assistance to families with children in Y Childcare. Both cities work closely with local food pantries, service providers, faith-based institutions, public safety, and other relevant groups to coordinate efforts and address the greatest needs concerning poverty-level families. The region’s anti-poverty agency, Making Opportunity Count (MOC), has several programs and resources to reduce the number of poverty-level families in the Consortium:

- Family and children-based services ranging from childcare and Headstart, to the North Central WIC (Women, Infants, Children) Supplemental Nutrition Program, Coordinated Family and Community Engagement, the Young Parent Program, and a Family Resource Center;
- Teen and youth programs including after school, summer camp, teen summer employment, bystander intervention, and sexuality education;
- Emergency services including supportive housing, family shelter placement and support, and supplemental rent/utility assistance;
- Healthy home services including lead poisoning prevention, weatherization, and heating system support;
- Economic stability programs such as financial literacy, tax preparation, the Secure Jobs Initiative; and
- Elderly services including home-delivered meals and group dining cafes.

PHAs must adhere to legislation outlined in Chapter 235 of the Acts of 2014, *An Act Relative to Housing Authorities*, including Local Housing Authority Mandatory Board Member Training, Performance Management Review (PMR) and participation in the Regional Capital Assistance Team (RCAT) Program.

Actions planned to develop institutional structure

Fitchburg has administered federal HOME funds for the Consortium since the adoption of the program in the 1990s, providing a comprehensive approach to identifying priorities and delivering services. The institutional structure for managing funds integrates key organizations to overcome gaps. To meet goals and priorities, funding recipients use services/resources from other agencies, private lenders, non-profits, and for-profits. Federal, state, and local agencies provide a portion of gap funding to support affordable housing and community development. They guide these activities through policies, program guidelines, and direct provision of housing units, vouchers, and services (PHAs). The City acts as the “investor” of the housing/community development service. Due to the high costs of construction and a small funding allocation, co-funding from multiple sources is required to address priority needs. Developers and service providers, in turn, develop projects/activities, offer supportive services, monitor

ongoing activities, and influence the type of affordable housing built or services offered. Private lenders and banks also play an institutional role by providing financing and delivering mortgage services to investors. This relationship ultimately forms the basis of the delivery system. Major coordination is carried out by organizations receiving funds through the Consortium, with the City providing coordination and support to leverage/manage resources where needed.

Fitchburg also maintains a comprehensive annual allocation process for CDBG activities that meet priority needs and address gaps in the institutional delivery system. The CDBG application notice is mailed to approximately 100 service providers/individuals who have requested to be on the mailing list. Additionally, at least three CDBG meetings are held throughout the allocation process to collect information about community and housing needs, assist in the application process, and report on annual program funding. Community Development staff also participate in other community meetings including the Worcester County CoC Coalition, Community Reinvestment Act Coalition, the Twin Cities Rail Trail Committee, the Greenways Committee, Neighborhood Improvement through Code Enforcement (NICE), Reimagine North of Main Street Initiative, Fitchburg Housing Coalition, Community Health Network of North Central Massachusetts (CHNA9), Montachusett Regional Trails Coalition, and Project Clean- Up Fitchburg. The Community Development Department also collaborates with the Fitchburg and Leominster Housing Authorities.

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

Entities in the Consortium meet to discuss issues related to housing and social services. Fitchburg and Leominster work together on investments and strategies for the HOME program. Both cities are members of the North Central MA CRA Coalition, which includes financial institutions, nonprofits, and other partners. Members work with credit and banking institutions on housing for LMI residents. As the lead Consortium community, Fitchburg is a member of the Worcester CoC. The North Central MA CRA Coalition receives HUD funds and coordinates services within the CoC, helping improve delivery and distribution to areas of need. The CD Dept. consults with CoC partners, committees, etc. to coordinate and leverage resources. Fitchburg and Leominster foster coordination between providers and private and governmental health, mental health, and service agencies. The cities:

- Host annual meetings with agencies during AAP development. The meetings consist of information-sharing, gathering input on needs, and learning about programs
- Visit agencies for monitoring to assess whether programs are expending funds promptly and following grant requirements
- Serve as a clearinghouse and contact for program information, assistance, and materials

Both cities have needs for health, housing, and social services, verified in the surveys and focus groups. Agencies reported affordable housing and access to services are top among LMI and ESL populations. Most providers are self-sufficient but the CD Department coordinates with them on community

development. Fitchburg works with providers, agencies, and health providers to improve quality of life. The CD Coordinator participates in meetings, provides technical assistance, and coordinates information. The CD and Planning Dept. is updated on resources used to assist those in need. Staff educate leadership and advocate for changes. They work with boards, commissions, etc. to connect work and achieve goals. The Health Dept, Building Comm, Police, Fire , Mayor's Office, CD and Planning Department, Treasurer's Office, and Solicitor collaborate on the Problem Property Task Force meetings to discuss solutions. Many housing projects work with nonprofits to assist residents. They are connected and are often members of committees. For example, FHA offers wellness programs and social opportunities at their properties. The Daniel Heights Tenant Association works with the community on initiatives. FHA partners with the MOC for heating upgrades and weatherization programs.

Discussion

The Consortium coordinates federal and state funds for LMI families/individuals and advances efforts to reduce the number of people in poverty by improving their overall quality of life through affordable housing and service provision. The Consortium undertakes activities in coordination with other policies, programs, and expenditures, especially the CDBG program. Consortium staff also work with citizens, departments, and the public and private sectors to eliminate barriers to affordable housing, address obstacles to meeting underserved need, and develop the institutional structure. These actions address the priority needs and goals identified in the 2022-2026 Strategic Plan.

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(l)(1,2,4)

Introduction

The Fitchburg-Leominster Consortium's Programs and Policies are attached in the unique appendices.

This year 2 action plan includes very robust funding of housing programs as it includes significant prior year HOME resources and program income. This is primarily due to project slow down related to the pandemic. This does provide the PJ with an opportunity to provide increased levels of funding to upcoming projects and allows the homeowner repair program to take on some projects that need significant remedial work.

The PJ has committed \$750,000 in HOME funds to fill the remaining gap for the BF brown school conversion to housing, - the Fitchburg Arts Community Project. This housing will create 68 units of affordable housing for income eligible households and will have an artist preference. We anticipate construction to finally begin during this program year.

The PJ has committed \$600,000 to North Star Family Shelter's permanent supportive housing project. This is an increase of a prior year commitment. This project will provide 14 units of supportive permanent housing to stabilized families ready to leave the family shelter. This project is still seeking state funding and is not likely to start construction this year.

\$100,000 of HOME funds have been committed to the Fitchburg Housing Authorities Green Acres rental rehab project. This property, originally funded with DHCD funds, is still not ready to fund, the project will primarily remediate rental housing that has significant water issues in the basements. The City waits for the Housing Authority and DHCD to finish revising the scope of work, completing architectural designs, and identifying funding.

\$150,000 of HOME funds have also been committed to the rehabilitation of Fitchburg Housing Authorities 171 Milk Street property. The City was recently informed that alternative funding was found through DHCD and the City will reallocate these funds to other projects.

The PJ has also earmarked \$432,365 in HOME funds for homeownership development, rehab and down payment assistance. The City is currently selling through RFP, two adjacent buildable lots on Taft Street, with requirements that the successful bidder be a non-profit creating at least two units of homeownership, we have allocated \$300,000 presuming the successful bidder is a reputable, experienced developer whom the City can provide HOME funding to. We've also allocated \$72,365 in reserve to a potential NewVue Communities Project rehabbing a long vacant, blighted property at 4 Upton St. This project will soon be under construction through a program called Liabilities to Assets. Although NewVue has not yet requested funds, we anticipate they will need to request additional funds when bids come in. Lastly, we've allocated \$60,000 in HOME funds to provide down

payment assistance to the buyers of these new homeownership developments.

The PJ has \$54,255 in HOME admin available for its use. This is good timing as we anticipate needing additional HOME admin funding for the purchase of project software to assist us in managing projects more efficiently.

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(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	0
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:	0

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.	95.00%

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

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

The Consortium has no plans to invest HOME funds in any form other than those described in the HOME Program Description. The principal proposed use of HOME funds (low interest or deferred loans to support new homeownership, existing homeowner or rental projects) is described in the

HOME Program Description in the Attachment section of this Plan.

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 Consortium does not resell properties in any of its housing programs except when partnering with DHCD to be consistent with requirements. The Recapture Guidelines can be found in the HOME Program Description in the Attachment section of this Plan.

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:

Resale and Recapture Guidelines are contained in the HOME Program Description and in the HOME Program Promissory Note and Affordability Restriction.

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:

The Consortium does not intend to use HOME funds to refinance existing debt secured by multifamily housing being rehabilitated with HOME funds.

ADDI: The Consortium is not a recipient of the HUD American Dream Downpayment Initiative.

The Consortium anticipates assisting several existing minority households with homeownership through the Housing Rehabilitation Program, as well as new minority households during PY49.

LMI Benefit: the total amount of CDBG funds distributed is \$949,218.54. Less the dollar amount to be spent on Planning and Administration and Slum and Blight activities, \$681,598 will be for activities that directly benefit persons of low/moderate income and benefit residents in low/moderate income areas. The LMI total includes Entitlement funds, anticipated program income, and unspent/reprogrammed prior year funds. Funds are also available in the form of program income for Housing and Business Revolving Loan Fund activities at the start of PY49. Income from the Housing and Business Revolving Loan Fund is also anticipated during the program year. These funds are programmed for housing and business loan pools.